

PRESS RELEASE

INTESA SANPAOLO: 2023 EU-WIDE TRANSPARENCY EXERCISE

Turin - Milan, 12 December 2023 – Intesa Sanpaolo notes the announcement made today by the European Banking Authority regarding the information of the 2023 EU-wide Transparency Exercise.

Background EU-wide Transparency Exercise

The EBA Board of Supervisors approved the package for the EU-wide Transparency Exercise, which since 2016 is performed on an annual basis and published along with the Risk Assessment Report (RAR). The annual transparency exercise will be based solely on COREP/FINREP data on the form and scope to assure a sufficient and appropriate level of information to market participants.

The templates were centrally filled in by the EBA and sent afterwards for verification by banks and supervisors. Banks had the chance to correct any errors detected and to resubmit correct data through the regular supervisory reporting channels, and to add specific information as required to further clarify individual data.



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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	40,995	40,772	40,434	40,615	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	40,241	40,019	40,434	40,615	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	48,202	47,979	47,641	47,822	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier $\bf 1$ capital as if IFRS $\bf 9$ or analogous ECLs transitional arrangements had not been applied transitional definition	47,448	47,226	47,641	47,822	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	56,682	56,360	57,465	57,159	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	56,675	56,353	57,465	57,159	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	324,364	295,443	295,075	295,786	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	324,733	295,839	295,075	295,786	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.64%	13.80%	13.70%	13.73%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.39%	13.53%	13.70%	13.73%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.86%	16.24%	16.15%	16.17%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.61%	15.96%	16.15%	16.17%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.47%	19.08%	19.47%	19.32%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.45%	19.05%	19.47%	19.32%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	915,574	855,282	834,572	838,509	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.26%	5.61%	5.71%	5.70%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	48,202	47,979	47,641	47,822	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	47,448	47,226	47,641	47,822	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	915,574	855,282	834,572	838,509	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	914,853	854,738	834,572	838,509	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.26%	5.61%	5.71%	5.70%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.19%	5.53%	5.71%	5.70%	[A.2]/[B.2]	

EBA SURPLINES

2023 EU-wide Transparency Exercise Capital

			A 6 20 /00 /2022	A (24 /42 /2022	4	4 (20 /05 /2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022 56,682	As of 31/12/2022 56,360	As of 31/03/2023 57,465	As of 30/06/2023 57,159	C 01.00 (10010.40010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				. ,		
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	40,995	40,772	40,434	40,615	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	36,168	36,553	36,618	38,222	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	20,959	20,229	19,875	18,909	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-2,660	-2,635	-2,214	-2,084	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-37	149	251	241	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,238	-8,201	-8,056	-7,660	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,944	-2,154	-2,150	-2,146	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-289	-240	-222	-231	C 01.00 (r0390,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-77	-62	-44	-31	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of OR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of ORF; Articles 36(1) point (b) (ii) and 370(1) of ORF; Articles 36(1) point (b) (iii) and 370(1) of ORF, Articles 36(1) point (b) (iv) and 155(4) of ORF.
	A.1.14.1	Of which: from securitisation positions (-)	-77	-62	-44	-31	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	-37	-26	-29	-32	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-891	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-337	-330	-330	-417	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	754	753	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	754	753	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,207	7,207	7,207	7,207	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1		7,207	7,207	7,207	7,207	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0090,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,202	47,979	47,641	47,822	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,480	8,381	9,824	9,337	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,295	8,307	8,974	8,498	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		932	820	849	839	C01.00 (r0310,c0010) + C 01.00 (r0320,c0010) + C 01.00 (r0330,c0010) + C 01.00 (r0400,c0010) + C 01.00 (r0550,c0010) + C 01.00 (r0590,c0010) + C 10.00 (r0550,c0010) (r0570,c0010) + C 01.00 (r0574,c0010) + C 01.00 (r0578,c0010)	
	A.4.3	Tier 2 transitional adjustments	-747	-747	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	324,364	295,443	295,075	295,786	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	-369	-396	0	0	C 05.01 (r0010,c0040)	
CARTE LA PARTICIONAL DE LA PARTICIONAL DEL PARTICIONAL DE LA PARTICIONAL DEL PARTICIONAL DE LA PARTICIONAL DE LA PARTICIONAL DE LA PARTICI	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.64%	13.80%	13.70%	13.73%	CA3 (1)	·
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.86%	16.24%	16.15%	16.17%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.47%	19.08%	19.47%	19.32%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,241	40,019	40,434	40,615	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.39%	13.53%	13.70%	13.73%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	754	753	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
- Memoritems	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-747	-747	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-369	-396	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	270,455	244,091	243,168	241,901	C 02.00 (r0040, c0010) -{C 07.00 (r0050, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0050, c0280, s001) + C 08.01 (r0060, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0050, c0280, c0280, s002) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0050, c0280, c0280, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	87,859	81,465	77,126	75,402	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,312	1,382	1,444	1,471	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	149,966	132,468	137,346	135,276	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	31,318	28,776	27,252	29,752	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5,610	4,035	3,864	4,030	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s002) + C 08.01 (r00500, c0260, s002) + C 08.01 (r00500, c0260, s002)
Credit valuation adjustment - CVA	726	901	847	943	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	8,989	10,592	10,392	10,058	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	12,060	10,190	11,252	12,324	C 02.00 (r0520, c0010)
Of which the standardised approach	3,882	2,887	2,567	2,682	C 02.00 (r0530, c0010)
Of which IMA	8,178	7,303	8,685	9,642	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	1,263	511	468	508	C 19.00 (9010, 0600)*12.5+C 20.00 (9010,0+659)*12.5+MAX(C 24.00(9010, c0999),C 24.00(9010, c0100),C 24.00(9010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,335	25,486	25,486	26,490	C 02.00 (+0590, c0010)
Of which basic indicator approach	598	894	894	862	C 02.00 (+0600, c0010)
Of which standardised approach	2,661	2,593	2,593	2,593	C 02.00 (r0610, c0010)
Of which advanced measurement approach	23,075	21,999	21,999	23,035	C 02.00 (+0620, c0010)
Other risk exposure amounts	190	148	66	40	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	324,364	295,443	295,075	295,786	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L Intesa Sanpaolo S.p.A.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	8,665	13,177	6,055	13,302
Of which debt securities income	1,149	1,622	640	1,505
Of which loans and advances income	7,060	10,330	4,012	8,529
Interest expenses	2,179	3,591	2,784	6,441
(Of which deposits expenses)	957	1,578	1,574	3,697
(Of which debt securities issued expenses)	1,042	1,475	529	1,234
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	184	225	46	128
Net Fee and commission income	6,748	8,969	2,128	4,346
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	172	164	333	540
Gains or (-) losses on financial assets and liabilities held for trading, net	145	1,502	-290	-131
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	976	749	-48	-93
Gains or (-) losses from hedge accounting, net	33	33	-13	-57
Exchange differences [gain or (-) loss], net	-215	-1,568	369	268
Net other operating income /(expenses)	674	846	234	448
TOTAL OPERATING INCOME, NET	15,204	20,505	6,029	12,312
(Administrative expenses)	7,443	10,464	2,472	5,055
(Cash contributions to resolution funds and deposit quarantee schemes)	784	815	341	343
(Depreciation)	1,070	1,483	387	763
Modification gains or (-) losses, net	8	-5	6	3
(Provisions or (-) reversal of provisions)	133	342	17	127
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	49	133	-34	-33
(Other provisions)	84	209	51	161
Of which pending legal issues and tax litigation ¹	0	-95	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,803	2,703	269	701
(Financial assets at fair value through other comprehensive income)	50	44	12	27
(Financial assets at amortised cost)	1,753	2,659	257	674
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	15	65	20	24
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	731	1,028	222	579
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,695	5,657	2,751	5,880
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,304	4,379	1,965	4,238
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,304	4,379	1,965	4,238
Of which attributable to owners of the parent	3,284	4,354	1,956	4,222

U Information available only as of end of the year

[2] For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31,	/12/2022			As of 31,	/03/2023			As of 30,	06/2023						
		Fa	Fair value hierarchy			Fa	ir value hierard	:hy		Fair value hierarchy				Fair value hierarchy							
ASSETS:	Carrying amount	Level 1	Level 1 Level 2		Carrying amount	Level 1 Level 2 Level 3		Level 1 Level 2 Level		Level 1 Level 2		Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	124,632				117,436				82,733				85,116				IAS 1.54 (i)				
Financial assets held for trading	47,795	11,155	36,445	195	42,614	10,345	32,087	183	41,720	11,704	29,830	186	44,099	13,773	30,146	180	IFRS 7.8(a)(i);IFRS 9.Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	5,763	1,036	1,162	3,565	5,706	981	1,221	3,504	6,103	1,265	1,297	3,541	5,873	1,256	1,358	3,259	IFRS 7.8(a)(ii); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	53,954	45,611	7,977	366	49,717	41,937	7,422	357	54,783	47,442	6,935	406	60,442	53,568	6,558	316	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	553,065				523,411				531,394				520,487				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	10,355	0	10,355	0	10,062	0	10,062	0	9,083	0	9,083	0	8,949	0	8,949	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26				
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-9,525				-9,753				-9,038				-8,996				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets ¹	63,061				63,266				62,672				65,989								
TOTAL ASSETS	849,100				802,460				779,452				781,961				IAS 1.9(a), IG 6				

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	49,524	634	37	-38	-38	-37	46,501	213	36	-26	-28	-36	51,686	410	36	-25	-31	-36	57,523	772	36	-36	-38	-36	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	1,733	18	0	-10	-1	0	1,081	654	0	-8	-19	0	1,076	409	0	-10	-6	0	692	388	0	-5	-3	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	49,322	4,695	73	-37	-80	-50	51,735	4,039	75	-24	-58	-50	53,480	8,116	75	-24	-70	-50	55,391	7,895	73	-30	-74	-53	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	445,499	49,971	11,293	-763	-1,854	-5,331	418,571	46,053	10,596	-682	-1,928	-5,187	423,431	43,364	10,706	-684	-1,789	-5,424	415,680	38,631	10,148	-780	-1,671	-4,973	Annex V.Part 1.32, 44(a)

⁽¹⁾This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

(IIIII EUK)		Carrying	j amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	53,870	46,533	45,768	47,705	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	6,501	8,795	10,893	13,608	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	700,785	671,246	639,185	631,317	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,037	5,346	5,106	5,090	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7,808	-8,031	-7,292	-7,414	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,140	5,505	5,325	4,785	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,044	995	1,064	1,041	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	21,561	10,266	17,824	23,399	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	89	15	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	786,219	740,669	717,873	719,532	IAS 1.9(b);IG 6
TOTAL EQUITY	62,881	61,791	61,578	62,429	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	849,100	802,460	779,452	781,961	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities	s by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		46,865	41,859	40,911	41,159	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	75	85	157	115	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Situit pusitions	Debt securities	9,223	7,156	7,198	8,997	Annex V.Part 1.31
	Central banks	117,008	98,444	77,894	47,207	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	431	384	691	627	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,218	10,279	10,735	12,314	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,265	8,054	8,100	7,909	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	41,413	38,661	41,884	46,699	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	5,253	5,126	5,886	5,404	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	43,744	39,283	38,990	53,214	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	24,596	21,775	19,597	20,696	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	131,496	127,713	115,700	112,928	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	124,116	118,693	102,833	97,771	ECB/2013/33 Annex 2.Part 2.9.1
	Households	280,583	279,065	267,960	261,163	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	265,619	264,164	252,638	244,590	Annex V.Part 1.42(f), 44(c)
Debt securities issued		82,998	86,990	97,214	111,541	Annex V.Part 1.37, Part 2.98
Of which: Subordi	inated Debt securities issued	12,292	12,540	13,603	13,531	Annex V.Part 1.37
Other financial liabilities		2,571	2,385	2,307	2,383	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		766,195	731,919	700,952	697,720	

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2023 EU-wide Transparency Exercise Market Risk

									icsa sanpa	,												
	SA						М									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU	MENTAL LT AND ION RISK . CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments	1.422	649	254	93	433	154							217	65	382	116						
Of which: General risk	89	73	116	53	123	60							95	27	96	35						
Of which: Specific risk Equities	1.333	576	138	39 14	310 65	94 24							122	38	285 66	81 20						
Of which: General risk	1	1	45	14	00	0							30	10	00	20						
Of which: Specific risk	1	i	45	14	65	24							56	16	66	20						
Foreign exchange risk	2,154	1,917	0	0	0	0							0	0	0	0						
Commodities risk	1	1	22	6	15	6							22	7	12	7						
Total	3,579	2,568	164	65	312	92	178	159	0	0	0	8,178	178	48	293	81	114	111	0	0	0	7,303
_	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	5/2023					
Traded Debt Instruments	626	705	236	104	365	125							328	89	428	126						
Of which: General risk	72	98	117	65	113	50							195	61	152	53						
Of which: Specific risk	553	607	118	40	253	75							133	28	276	73						
Equities	2	2	48	14	71	17							58	19	68	24						
Of which: General risk	1	1	0	0	ő	0							0	0	0	0						
Of which: Specific risk	1	1	48	14	71	17							58	19	68	24						
Foreign exchange risk	1,529	1,575	0	0	. 0	0							0	0	.0	0						
Commodities risk	1 2.158	2.283	22	8 81	14 268	83	205	224	0	0	0	8,685	28 263	5 84	16 307	5 84	201	185	0	0	0	9,642
Total	2,158		203				205	224		U	U	8,685	263	84	307	84	201	185	U	U	U	9,642

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



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Column C		intesa sarpaolo s.p.A.								
Column C						Standardised A	pproach			
Comparation				As of 30/09/	2022			As of 31,	/12/2022	
Curbin governments or central sharks 25,502 244,702 2,021 22,027 27,950 22,641			Original Exposure ^s	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Public section selfician 1,50° 864 658 1,400 776 622		Central governments or central banks								
Femandation Oreasizations 0 0 500 500 0 1 1 1 1 1 1 1 1	Pu	Public sector entities	1,547	864			1,450	776	422	
Convenien 48,075 27.255 14,680 62,232 14,781 22,516 of which 90° 11,290 6,297 11,108 5,716 5,000 Road 36,153 14,683 9,727 12,911 12,551 8,227			1,608	1,975	0			500	0	
of which 196 11,350 6,333 5,473 11,560 5,756 5,000 8,152 8,1							29,907 45,233			
4770 3777 4770 3777 3777		of which: SME	11,304	6,333	5,473		11,008	5,716	5,020	
	Consolidated data	of which: SME	4,178	2,597	1,538		3,857	2,181	1,285	
Secured by inertiables on imminvable eroperty 7,760 0,760 4,254 0,769 0,255 2,249 or 6,655 1,1016 966 355 1,1016 966 355	50		1,519	1,469	555		1,016	966	355	
Exocupres in default 3,066 1,038 1,007 2,332 794 888 1 100 1 100 1 1,007 1 1,0			323	263	393		250	205	305	1,170
Covered bonds 1,902 1,900 2/5 2,009 2,008 230 Claims on institutions and corporates with a ST credit assessment 0 0 0 0			1,902 0	1,900	215 0		2,039 0	2,038 0	230 0	
Collective investments undertakins (CLU) 3,917 3,331 4,433 3,79 3,259 3,970 5011 723 723 1,200 716 716 1,179										
20,177 20,064 12,474 19,387 19,275 22,064 2,474 19,387 19,275 22,064 23,077 20,064 20,077 20,064 20,077 20,064 20,077 20,	O	Other exposures	20,177	20,044	12,474		19,387	19,273	12,820	2,061
Extraoriporto goods O Christial extraorius - ulino Extraorius - un recorded defrost indice in caccust any effect due to ordi convenire inflation a cardial relations (e.g. substitution effect).	Si								02,333	1,001

** Contract accounts, Usas conclusive value, is incorrect owner on account and residuous contract counts on account and residuous contract counts on account and residuous contract value in residuous value value

		(*) Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include: general credit risk adjustments, for the consistency with the data per country of counterparty									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min BUR, %) Central governments or central banks	162,814	211,784	16.707		157,096	205,329	16.126			
	Regional governments or local authorities	127	120	24		127	120	24			
	Public sector entities	112	96	74		103	87	70			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	6,417	3,654	1,991		7,454	4,761	2,099			
	Corporates	23,481	9,101	8,305		21,832	8,102	7,604			
	of which: SME	6,041	2,530	2,022		5,542	1,857	1,476			
	Retail	12,840	5,486	3,150		12,524	4,968	2,827			
ITALY	of which: SME	1,625	721	420		1,342	444	259			
TIALT	Secured by mortgages on immovable property	2,525	2,486	955		1,611	1,575	588			
	of which: SME	1,176	1,150	441		560	538	201			
	Exposures in default	1,348	485	579	820	770	307	337	422		
	Items associated with particularly high risk	146	122	184		119	95	142			
	Covered bonds	450	449	51		502	502	53			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	1,732	1,499	2,006		1,706	1,499	1,909			
	Equity	377	377	386		386	386	408			
	Other exposures	15,153	15,153	10,816		16,159	16,159	11,261			
	Standardised Total ²				1,041				596		

(ii) Chishel excours, unlike Excours value, is recorded before takino into account any effect due to credit convenion factors or credit nik relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

					Standardised Ap	proach						
			As of 30/09/	2022			As of 31;	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	(min BUR, %)											
	Central governments or central banks	12,420	12,220	1		11,506	11,306	1				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities		5	1		5	5	1				
	Multilateral Development Banks	30	30	0		23	23	0				
	International Organisations	2,770	2,148	651		2,257	1,694	400				
	Institutions	539	476	346		628	576	474				
	Corporates of which: SME	339	4/0	340		070	3/0	4/4				
	Retail	17				24		7				
	of which: SME					27		ń				
UNITED STATES	Secured by mortgages on immovable property	13	5	,		1	i	0				
	of which: SME		0	0		0	i i	0				
	Exposures in default		ō	o o	0	o o	ō	0				
	Items associated with particularly high risk	14	14	20		4	4	6				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	219	181	411		185	156	380				
	Equity	0	0	0		2	2	3				
	Other evensures	36	36	12		12	12	- 11				
	Standardised Total ²				5							

Standard dead Approach Acrol 30 (99) 2022			(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
Contract concentrations of contract the contract that the contra						Standardised A	pproach					
Comparison Com				As of 30/09/	2022			As of 31;	12/2022			
Control occurrence of Control Assistation 7,266 7,266 7,267 7,266 7,267		61.00 P.										
Control Cont	FRANCE	Control occurrences to control shades Residual coverments or host attendings Residual coverments or host attendings Residual coverment to host attendings Heritificated Deviduament fastes Heritificated Deviduales Heritificat	73 333 0 0 3,473 947 37 95 1 1 178 0 0 0 0 247 6 6	73 333 0 0 0 3,318 992 21 41 6 74 0 0 227 217		0	700 282: 0 0 0 0 3,630 322 104 1 18 0 0 1 1 0 0 0 1 0 0 0 0 0 1 0 0 0 0	70 282 0 0 3,473 880 22 4 4 0 11 0 0 0	571 17			

		(a) the man experience and promotes per County or County sections come or excessions regionate Controlled Special Units (in experience).										
					Standardised A	pproach						
			As of 30/09	2022			As of 31	/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Canis di ocoremento e centra la babato Resisoni corremento e local astrolles Relico di corremento e local astrolles Relico di corremento de la consensión de la composición del la composición del la composición de la composición del la composición del la composición del la composición del la composición dela composición del la composición del la composición del la compos	6,829 25 11 0 0 232 526 24	6,886 18 11 ((230 399 21	9 4 5 0 0 109 3922 23		6,621 27 17 0 0 213 434 41 11	6,682 21 17 0 0 212 314 23 3	4 8 0 0 106				
SPAIN	Secured by mortgages on immovable property of white: 506 Exposures in editable Secure	5 0 0 0 62 2 1	65 65 6	1 0 0 6 0	0	2 0 0 87 0 2 0	1 0 0 87 0 2 0	0 0 0 0 11 0 2	0			
	Standardised Total ²] 3				7			

"Obtained excours, untile bosours value, is recorded before taken into account are effect due to credit convenion factors or credit risk initiation techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.



EBA LANDINAM 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Intesa Sanpaolo S.p.A.								
					Standardised Ap	proach			
			As of 30/09	2022			As of 31,	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
l	Central governments or central banks	3,065	3,034	156		3,358 153	3,404	178 26	
	Regional governments or local authorities Public sector entities	149	120	23		133	130	20	
	Multilateral Development Banks	, i	i i	ů o		ŏ	ŏ	ŏ	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	3	2		7	4	2	
	Corporates	725	544	487		757	488	505	
	of which: SME	303 1.806	302 1,622	245 1.185		324 370	322 348	262 229	
	Retail of which: SME	1,806	1,622	1,185		370 291	348 277	175	
SLOVAKIA	of which: SME Secured by mortgages on immovable property	2/3	200	163		70	68	24	
	of which: SME	i o	0	i i		69	68	24	
	Exposures in default	189	40	43	147	52	15	17	37
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	52	52	5		52	52	5	
	Claims on institutions and corporates with a ST credit assessment	.0		0		.0	.0		
	Collective investments undertakings (CIU) Equity	17	1/	12		12	12	10	
	Other exposures	496	395	205		501	405	219	
	Standardised Total ²				287				148
		(3) Opininal expressive unlike Fernance valu	e is remoted before taking in	n account any effort due to me	elt conversion factors or credit o	ide mitination techniques (e.n. s	shallsalion afforts)		

					Standardised A	pproach						
			As of 30/09/	2022			As of 31;	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min BUR, %) Central governments or central banks	3.816	3.816			4.087	4.087	51				
	Central governments or central banks Regional governments or local authorities	3,810	3,010	40		4,067	4,007	31				
	Regional governments or local authorities Public sector entities		0			, a						
	Multilateral Development Banks	21	34	0		21	35					
	International Organisations	0	0	0		0	0	i i				
	Institutions	3,875	2,245	457		3,833	2,574	513				
	Corporates	840	665	645		641	494	472				
	of which: SME	15	15	15		10	10	10				
	Retail	129	79	59		97	60	45				
LUXEMBOURG	of which: SME	1	1	0		0	0	0				
LOXEI-IDOUNG	Secured by mortoages on immovable property	63	26	9		5	3	1				
	of which: SME	0	0	0		۰	0	0				
	Exposures in default	2	0	0	- 1			0				
	Items associated with particularly high risk Covered hands	40	- 0									
	Covered bonds Claims on institutions and corporates with a ST credit assessment	40	40	*		40	40					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1.696	1,424	1.586		1,655	1,401	1,312				
	Equity	2	2,74.7	1,300		2,003	2,402	5				
	Other exposures	296	296	266		347	347	293				
	Standardised Total ²				5	3		-	1			

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control accurrence or control saints Sectional accurrence or local anti-Office sectional accurrence or local activities solutions or local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities activities of local activities activi	527 111 0 0 7,794 488 3 3 3 0 0 0 0 0 0 0	861 1111 0 0 5,901 423 422 2 0 0 0 0 0 0	0 1 0 0 497 351 3 2 1 1 0 0 0 4 4 4 0	0	605 1311 0 0 0 5,959 151 1 1 2 4 1 1 2 0 0 0 0 0 5,959 0 151 1 2 4 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	916 1311 0 0 0,5,454 299 2 3 1 1 2 2 0 0 0 0 2,645 2,6	0 1 0 0 288 288 2 2 2 0 1 1 0 0 0 4 4	
	Standardised Total ²				3				2

O'Channel exposure, untilse becomer value in recorded before taken into account any effect due to credit convenion factors credit risk mitization techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitsation exposures but includes general credit risk adjustments.

					Standardised Ap	proach						
			As of 30/09/	2022		As of 31/12/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	(min BUR, %)											
	Central governments or central banks	5,332	6,097 287	78		6,765	7,522	80				
	Regional governments or local authorities	224		57		234	297	60				
	Public sector entities	620	54	32		614	55	36				
	Multilateral Development Banks	0	0	0								
	International Organisations			0								
	Institutions	/2	52	45		117	63	55				
	Corporates	3,523	2,782	2,785		3,649	2,901	2,907				
	of which: SME	1,476	1,197	1,197		1,433	1,166	1,166				
	Retail	3,594	2,678	2,008		3,625	2,696	2,022				
CROATIA	of which: SME	81	72			79	71	53				
CITOTTIA	Secured by mortoages on immovable property	1,545	1,538	538		1,579	1,574	551				
	of which: SME	4 384	168	189	201	4 396	4 164	175	21			
	Exposures in default	384		189	201	396	164	1/5	213			
	Items associated with particularly high risk	5/	35	53		29	21	31				
	Covered bonds	0	0	0								
	Claims on institutions and corporates with a ST credit assessment		0			0						
	Collective investments undertakinos (CIU)		0			0						
	Equity	2	2	2		2	2	2				
	Other exposures	991	977	268		1,091	1,072	260				
	Standardised Total ²				318				31			

		(2) roca vasus adjustments and provisions per country or counterpany excitate mose for secures,acon exposures our induces general creat risk adjustments.										
					Standardised A	proach						
			As of 30/09/	2022			As of 31	/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
UNITED KINGDOM	Contral devenments or central basis And central medica of contractions Middlescard medica Middlescard medica Middlescard Middlescard Middlescard Development Banks International Oronastatos International Oronastatos International Oronastatos Middlescard Mi	875 0 0 0 0 1,247 1,247 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1655 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 155 664 0 0 0 1 1 1 1 3 0 0 0 0 0 1 1 1 3 0 0 0 1 1 1 0 0 0 0	0	807 0 0 1,140 915 3 3 5 0 0 0 127 127 2 2 2	185 0 0 0 0 0 0 1,980 658 13 22 2 2 2 3 0 0 0 0 0 0 0 88 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 176 570 16 1 1 1 1 0 0 0 0 0 137 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Standardised Total ²				2				1			

	(2) Yotal value adjustments and provi	(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.										
				Standardised A	pproach							
		As of 30/09	2022			As of 31	/12/2022					
(min EUX: %)	Original Exposure ^s	provisions										
County of every terminal or celestry of the County of the	2 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	796 0 0 0 0 114 628 0 0 0 0 151 151 0 0 0 0 0 0 0 0 0 0 0 0	796 0 0 0 124 456 0 0 0 0 0 0 0 0 0 0 0 0 0 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 465 368 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0				

EBA Justice 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Intera Simpsolo S.p.A.

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min BJR, %) Central governments or central banks	206.058	255,059	21,906		212.849	262,759	20.960	
	Central governments or central banks Regional governments or local authorities	1,449	1.547	21,906		1.483	1,571	20,960	
	Public sector entities	1,374	748	392		1,561	890	414	
	Multilateral Development Banks	1,595	1,948			1,751	2.135	100	
	International Organisations	581	581	0		768	730	i i	
	Institutions	33,999	26.089	6.732		35.072	27.000	6.984	
	Corporates	42.938	21,759	19,609		40.251	20.575	18.074	
	of which: SME	9,998	4.849	4,259		9,517	4,720	3,971	
	Retail	23,285	12,058	7,868		23,572	12,332	8,024	
Consolidated data	of which: SME	3,698	2,011	1,185		3,665	2,010	1,173	
consolidated data	Secured by mortgages on immovable property	6,696	6,225	2,231		6,756	6,277	2,248	
	of which: SME	834	803	294		761	728	263	
	Exposures in default	2,196	702	772	1,191	2,241	609	670	1,2
	Items associated with particularly high risk	267	216	323		252	189	282	
	Covered bonds	2,490	2,489	285		3,035	3,035	354	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	4,073	3,577	3,980		4,602	3,983	4,494	
	Equity	734	734	1,225		699	699	1,134	
	Other exposures	17,191	17,077	12,317		17,513	17,385	12,128	
	Standardised Total ²	344,924	350,811	78,036	2,085	352,404	360,168	76,159	2,1

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments a provisions ²
	Central governments or central banks	129,898	178,049	15.813		131,640	180,588	14.956	
	Regional governments or local authorities	127	119	24		126	119	24	
	Public sector entities	117	101	84		116	99	82	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,969	4,313	1,523		6,146	3,692	1,612	
	Corporates	19,564	5,597	4,963		18,814	5,672	5,210	
	of which: SME	5,018	1,400	1,109		4,584	1,246	990	
	Retail	12,544	4,637	2,570		12,580	4,663	2,559	
ITALY	of which: SME	1,326	335	195		1,258	299	174	
TIALY	Secured by mortgages on immovable property	1,499	1,472	543		1,347	1,313	486	
	of which: SME	396	386	141		362	348	128	
	Exposures in default	761	279	304	430	757	244	270	
	Items associated with particularly high risk	100	72	108		105	70	106	
	Covered bonds	534	534	59		731	731	104	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinus (CIU)	1,852	1,655	1,953		2,188	1,922	2,129	
	Equity	382	382	397		383	383	398	
	Other exposures	13,963	13,963	10,824		13,780	13,780	10,469	_
	Standardised Total ²				626				

(1) Original exposure, untille Diposure value, in reported before taking into account any effect, due to credit convention factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisors per country of counterparty excludes those for excentrations exposures but valuels general credit risk adjustments.

		(2) Total Value adjustments an	a provisions per country or con	anapaty excess order or se	LUIUSKUI OQUIUSI IU. IIUJ	an general creat rat aujustine			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR. %) Central governments or central banks	13,333	13,133	2		14,656	14,456	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	5	5	1		5	5	1	
	Multilateral Development Banks	27	27	0		27	27	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,462	2,324	530		3,641	2,653	594	
	Corporates	875	748	655		532	487	337	
	of which: SME	0	0	0		1	0	0	
	Retail	22	8	6		18	7	5	
UNITED STATES	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0		0			0		
	of which: SME	0		0			0		
	Exposures in default Items associated with particularly high risk	9							U
	Items associated with particularly high risk Covered bonds	,							
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	166	140	360		198	162	386	
	Fourty	2	2 7	300		2	2	300	
	Other emperies	9	9	7		14	14	10	
	Standardised Total ²				7				6

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to needit convention factors or need risk intigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for excentrisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments ar	d provisions per country of co	unterparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	ints.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(mh Filip No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control commences or control bases. Control commences or control bases. Finding and commences or bases and control to the administration of administrati	7,459 1884 2984 0 0 4,230 9904 33 1111 1 222 0 20 0 0 0 465 565 565	7,781 1946 294 0 4,100 954 27 6 0 7 0 366 0 47	0 377 599 0 0 0 672 662 3 20 0 3 3 3 3 3 3 5 6 6 8 6 8 6 8 6 8 6 6 6 6 6 6 6 6 6 6	2	8,132 1600 317 0 5,385 919 32 88 0 228 0 0 141 431	160 317 0 0	0 32 63 0 670 601 20 31 0 37 0 11 0 42 42 0 0 0	4
	Other exposures Standardised Total ²	0		0	5		0	0	8

		(2) Total value adjustments an	a provisions per country or col	anterparty excludes those for se	cuntisation exposures out inclu	ses general credit risk adjustmer	ES.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Could incommend to comit for the O.C. %. Could converse to total adultations Public south well-to total adultations Public south well-total Colomotional Constantiations Incolomotional Colomotional Incolomotional Colomotional Incolomotional Colomotional Incolomotional Colomotional Incolomotional Incolomotion	9,822 25 12 0 0 205 24 24 10 0 6 0 0 0 0 0 189 0	9,899 21 12 0 0 203 376 23 0 0 0 0 199 0 1	111 4 6 0 0 0 1022 3588 23 2 2 0 1 1 0 0 0 28 28 0 1 1	٥	12,295 26 0 0 226 336 23 9 0 6 0 0 0 188 0 2	12,366 221 16 6 224 255 23 2 6 6 6 6 7 18 8	11 4 5 0 0 112 243 23 2 0 1 0 0 0 1 1 0 0 1 1 1 1 1 1 1 1 1 1	0
	Other exposures Standardised Total ²	0		0	3	0		0	

3
(3) Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those in rescurribution exposures but includes general credit nik adjustments.



					Standardisc	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min BJR, %) Central governments or central banks	3.187	3.235	187		2.873	2,919	182	
	Regional governments or local authorities	156	128	26		153	125	25	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	12	8		13	10	7	
	Corporates	802 356	623 342	559 278		697 368	534 355	469 290	
	of which: SME Retail	356 370	34Z 350	278		368 375	355 354	290	
	of which: SME	300	282	179		307	289	183	
SLOVAKIA	Secured by mortgages on immovable property	74	73	26		75	74	26	
	of which: SME	73	72	25		74	73		
	Exposures in default	52	15	16	37	51	15	16	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	132	132	13		131	131	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	12	12	11		11	11	21	
	Equity	497	405				431		
	Other exposures	497	405	201	147	523	431	226	
	Standardised Total ²				14/				

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	3,876 0	3,876 0	48 0		4,060 0	4,060 0	45 0	
	Multilateral Development Banks International Organisations	21 0 4,260	36 0	0 0 537		28 0 5,339	42 0 3,381	0 0 677	
	Institutions Corporates of which: SHE	4,260 1,528 5	2,678 453 5	537 420 5		5,539 1,541 7	3,381 444 6	410 6	
LUXEMBOURG	Retail of which: SME Secured by mortgages on immovable property	62 0 5	25 0 2	19 0 1		64 0 4	27 0 2	20 0 1	
	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	40	40	4 0		30 0	30 0	3	
	Collective investments undertakinos (CIU) Eouitv Other exposures	1,783 2 281	1,550 2 281	1,269 5 281		1,938 2 286	1,661 2 286	1,544 5 285	

				Standardise	d Approach			
		As of 31,	03/2023			As of 30,	06/2023	
(mb BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control down remotion or common and suchasia Residuated overvoerwische forced antiverficies West auch and the second such and the second such and the second such and the second such as	8732 1523 0 0 6,359 421 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	152 0 0	0 1 0 0 424 329 2 5 5 0 0 1 0 0 0 44 4 4 0 0 0 0 0 0 0 0 0 0		1,409 156 0 0 0,509 387 20 20 1 1 2 0 0 0 4 6 6	1,709 1555 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 411 267 3 7 0 1 0 0 0 0 4 0 0	0

(3) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit exposure information factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min BUR, %)								
	Central governments or central banks	4,637 215	5,343 282	84 56		3,529 230	4,261 300	76 60	
	Regional governments or local authorities	215	282	33		230 762	300 184	6U 71	
	Public sector entities Multilateral Development Banks	585	51	33		/62	184	/1	
		0						0	
	International Organisations Institutions	146	59	40		192	108	55	
	Corporates	3,549	2,779	2,741		3,605	2.814	2,564	
	of which: SME	1,381	1,087	1.087		1,344	1,049	2,364	
	Retail	3,608	2,690	2,017		3,706	2,787	2,078	
	of which: SME	75	67	50		74	67	38	
CROATIA	Secured by mortgages on immovable property	1,591	1,586	555		1,729	1,724	603	
	of which: SME	4	4	1		5	1,724	1	
	Exposures in default	379	138	149	228	361	127	136	222
	Items associated with particularly high risk	22	18	27		23	21	32	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		3	3	3	
	Other exposures	1,209	1,188	269		1,535	1,504	275	
	Standardised Total ²				326				325

		(2) Total value adjustments an	a provisions per country or col	anterparty excludes those for se	currosation exposures out incu	ses general credit risk adjustme	TO.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %)								
	Central governments or central banks	944	247			947	235	0	
	Regional governments or local authorities	0		0				0	
	Public sector entities Multilateral Development Banks	0				0		U	
	Multilateral Development Banks International Organisations	0						0	
	Institutions	1.911	1,863	242		1,906	1,846	302	
	Corporates	923	730	742		587	440	377	
	of which: SME	1	0	0		0	0	0	
	Retail	77	29	22		75	30	22	
UNITED KINGDOM	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	6	4	1		6	4	1	
	of which: SME	0				0		0	
	Exposures in default	0			0	0		U	U
	Items associated with particularly high risk Covered bonds	150	159	16		100	158	16	
i	Claims on institutions and corporates with a ST credit assessment	139	123	10		130	130	10	
ı	Collective investments undertakings (CIU)	5	5	Š		5	5		
	Equity	3	3	8		4	4	9	
	Other exposures	1	1	1		1	1	1	
i	Standardised Total ²				9				1
		(1) Original composes unlike for							

		(2) Total value adjustments an	d provisions per country of co	interparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control concernments for control basis of the System Control C	862 0 0 0 327 746 0 9 9 0 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0	862 0 0 0 227 582 0 4 4 0 3 3 0 0 0 0 0 127 127 127 127 127 127 127 127 127 127	0 0 0 0 23 489 0 0 1 1 0 0 0 0 1 8 1 1 0 0 0 0 0 0 0 0	0	841 0 0 0 0 0 0 0 0 0 0 0 0 0 7 7 7 0	843 0 0 0 333 550 0 4 0 3 3 0 0 0 0 0 0 3 3 3 3 3 0 0 0 0	0 0 0 1122 452 0 3 3 0 1 1 0 0 0 166 0 0	0

EBA MANIENS

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of 3	0/09/2022					As of 3	1/12/2022		
		Original Exposure Exposure Risk exposure amount adjustmen adjustmen						Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										0	
	Institutions Corporates	78,008 376,972	382 11.490	38,U// 204.192	20,986 102.932	2,787	7.767	343,544	360 8.676	30,311 173.152	16,160 88.556	2,033	5,487
	Corporates - Of Which: Specialised Lending	17.405	1.099	14,212	8.390	2,787	736	16,454	610	13,232	7.865	167	602
	Corporates - Of Which: SME	87,031	5.825	44,531	25,704	1.441	3.818	79.187	3.967	37,607	21.841	994	2.430
	Retail	180.662	4.461	157,937	31.332	1,130	2.395	180.970	4,246	158.277	31,944	1.331	2.612
	Retail - Secured on real estate property	128,738	2,120	123,623	22,228	683	822	128,958	2,009	123,375	22,143	724	1,032
Consolidated data	Retail - Secured on real estate property - Of Which: SME	5,786	421	5,638	1,485	132	171	5,617	397	5,475	1,435	126	187
CONSOIIUALEU UALA	Retail - Secured on real estate property - Of Which: non-S	122,952	1,699	117,986	20,743	551	651	123,341	1,612	117,900	20,708	599	844
	Retail - Qualifying Revolving	0	0	0	0	0	0	215	12	107	28	13	11
	Retail - Other Retail - Of Which: SMF	51,925	2,341 1.359	34,313 13.156	9,104	447	1,573	51,797	2,225	34,795	9,773	593 269	1,570 650
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	28,678 23,247	1,359	13,156 21.158	3,141 5.963	292 155	885 688	27,426 24.371	1,131	12,394 22,401	3,015 6.759	324	920
	Retail - Other Retail - Of Which: non-sale Equity	9,668	95	9,657	31.311	155	000	8.814	48	8,803	28.776	324	920
	Other non credit-obligation assets	2,000		3,037	0	- i		0,024	40	0,003	0	, i	
	IRB Total ²	186.561 165.436											

(1) Congrisi esposses, unities Exposure values, is reported before laway mis account any white Close to credit convenient factors or credit rais insulption laboring-selling, a substitution effects).

(3) Bit Tatal does not include the Securification population while in the results price the 2013 described.

(3) Chily the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries rained by original exposure, or and laboration of the countries are disclosed. These have been selected under the following rule: Countries or counterparty covering up to 50% of total original exposure or Top 10 countries rained by original exposure, or and laboration of the countries are disclosed. These have been selected under the following rule: Countries or countries are followed by the countries are disclosed. These have been selected under the following rule: Countries or countries are disclosed. These have been selected under the following rule: Countries or countries are disclosed. These have been selected under the following rule: Countries are followed.

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original E	Original Exposure Exposure Risk exposure amount Value Original Exposure Exposure Value Val									e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	31,950	296	19,773	10,259	365	301	30,913	295	16,940	8,471	362	314
	Corporates	244,859	10,613	130,376	65,689	2,489	6,663	223,742	7,811	111,299	56,522	1,709	4,506
	Corporates - Of Which: Specialised Lending	8,925	989	7,386	3,424	273	440	8,714	456	7,179	3,347	123	314
	Corporates - Of Which: SME	83,240	5,748	41,323	23,491	1,293	3,757	76,008	3,895	34,976	19,991	831	2,376
	Retail	169,990	4,360	147,305		1,104	2,321	168,765	4,015	146,320	29,296	1,050	2,384
	Retail - Secured on real estate property	118,502	2,037	113,398	21,103	666	770	118,790	1,930	113,217	20,588	640	969
ITALY	Retail - Secured on real estate property - Of Which: SME	5,765	420	5,616	1,470	132	170	5,600	396	5,458	1,423	125	186
TIALI	Retail - Secured on real estate property - Of Which: non-Si	112,737	1,616	107,781	19,633	534	600	113,190	1,534	107,759	19,165	514	783
	Retail - Qualifying Revolving	0	0	0	0	0	0	0		0	0	0	
	Retail - Other Retail	51,488	2,324	33,907	8,887	438	1,551	49,975	2,085	33,104	8,708	410	1,415
	Retail - Other Retail - Of Which: SME	28,290	1,344	12,789	2,937	284	865	27,035	1,115	12,024	2,808	260	631
	Retail - Other Retail - Of Which: non-SME	23,198	979 94	21,118	5,951	154	686	22,940	970 48	21,079	5,901 25,555	151	784
	Equity	8,095	94	8,085	27,316	0	0	7,477	48	7,466	Z3,555	0	1
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,733	0	889	493	0	1	2,544	0	724	293	0	1
	Corporates	26,958	38	13,239	5,525	8	55	22,882	35	9,558	3,953	8	50
	Corporates - Of Which: Specialised Lending	1,045	0	783	270	0	5	957	0	704	241	0	3
	Corporates - Of Which: SME	26	0	18	12	0	0	23	0	16	11	0	0
	Retail	79	1	78	26	0	0	81	0	81	27	0	1
	Retail - Secured on real estate property	75	0	75	26	0	0	78	0	77	26	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTIED STATES	Retail - Secured on real estate property - Of Which: non-Si	75	0	75	26	0	0	78	0	77	26	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	4	0	3	1	0	0
	Equity	352	0	352	846	0	1	210	0	210	425	0	0
	Other non credit-obligation assets												
	IRB Total												

	i												
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	· · · · · · · · · · · · · · · · · · ·		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,367	0	2,708	710	0	4	3,834	0	2,109	804	0	2
	Corporates	10,869	62	3,748	1,726	14	29	10,129	62	3,393	1,552	14	31
	Corporates - Of Which: Specialised Lending	245	0	183	92	0	1	188	0	134	67	0	1
	Corporates - Of Which: SME	8	0	- 4	- 4	0	0	10	0	5	3	0	0
	Retail	33	1	31	11	0	0	34	1	33	11	0	0
	Retail - Secured on real estate property	31	0	30	11	0	0	32	0	31	10	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HONGE	Retail - Secured on real estate property - Of Which: non-Sf	31	0	30	11	0	0	32	0	31	10	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	1	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	1	0	0
	Equity	85		85	264	0	. 0	59		59	160	0	
1	Other non credit-obligation assets												
1	IRB Total												

							IRB Ap	proach					
				As of	0/09/2022					As of 3	1/12/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,164 10,037	0	627 5.904	364 2.557		2 16	850 9.256	0	312 5.057	165 2.217		1 19
	Corporates - Of Which: Specialised Lending	253	3	243	97		10	172	3	164	71		19
	Corporates - Of Which: SME	15	0	243	4	0	6	16	0	104	, i		ó
	Retail	10	0	9	3	0	0	10	0	9	3	0	0
	Retail - Secured on real estate property	9	0	9	3	ō	ō	9	0	9	3	ō	ō
CDATAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-St	9	0	9	3	0	0	9	0	9	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1 47	0	1	0	0	0	1	0	1	0	0	0
	Equity Other non credit-obligation assets	47	0	47	121			47	0	47	121		0
													_
	IRB Total												

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	30/09/2022					As of 3	31/12/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	0	0	0	0	8	0	0	0	0	0
	Corporates	6,248	77	5,021	3,518	148	91	6,088	72	4,896	3,472	163	79
	Corporates - Of Which: Specialised Lending	1,135	5	1,068	1,023	0	34	1,108	5	1,047	987	0	28
	Corporates - Of Which: SME	2,606	72	2,207	1,473	148	53	2,610	67	2,205	1,556	163	47
	Retail	9,752	90	9,731	1,062	22	68	11,256	220	11,027	2,361	276	219
	Retail - Secured on real estate property	9,364	75	9,364	858	14	48	9,279	71	9,279	1,286	81	57
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	21	74	21	15	0	1	17	1	17	12	0	1
SLOVAINA	Retail - Secured on real estate property - Of Which: non-Si	9,343	74	9,343	943 0	14	47	9,261	70	9,261 106	1,274	81	56
	Retail - Qualifying Revolving	0	0	0				214	12				11
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	387 387	15	367 367	204	8	20 20	1,763	138 16	1,642	1,047	182	152
		387	15	367	204	8	20	1.373	122	1.272	840	172	19 133
	Retail - Other Retail - Of Which: non-SME		0					1,3/3		1,2/2		1/2	
	Equity Other non credit-obligation assets	1	- 0	1	-	- 0	0	ь		ь	15		0
	Other non credit-obligation assets IRB Total												
	IKB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 805	0	0 618	0 238	0	0	0 556	0	0 496	0 221	0	0
	Corporates	8,249	7	5.861	2.736	2	26	7,556	7	5,234	2.511	2	23
	Corporates - Of Which: Specialised Lending	107	0	96	55	0	2	41	0	25	11	0	0
	Corporates - Of Which: SME	655	0	605	471	0	1	41	0	41	38	0	0
	Retail	14	0	14	4	0	0	14	0	14	4	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SM	13 0	0	13	4	0	0	13	0	13	4	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: nor		0	13	4	0	0	13	0	13	4		0
	Retail - Qualifying Revolving		0	0	n n	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	ō	1	ō	ō	ō	1	ō	1	0	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity Other non credit-obligation assets	22	0	22	54	0	0	21	0	21	53	0	0
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central ban Institutions	ks and central governments	0 3.115	0	0 1.933	0 560	0 0	0 10	0 2.296	0	0 1.189	0 384	0	7
	Corporates		8,159	48	4,114	1,689	5	49	8,337	45	3,874	1,614	4	45
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	35	0	28	24	0	0	37	0	29	23	0	0
	Retail		66 63	0	63 62	22 22	0	0	67 63	0	64 62	21 20	0	1
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	63	0	62	0		0	63	0	62	20		0
GERMANY		Retail - Secured on real estate property - Of Which: non-Si		ő	62	22	ő	ő	63	ő	62	20	ő	ő
		Retail - Qualifying Revolving	0	0		0	0	0	0	0	0	0	0	
		Retail - Other Retail	2	0	2	1	0	0	3	0	3	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	3	0	3	1	0	0
	Equity		41	0	41	114	0	0	44	0	44	117	0	0
	Other non c	redit-obligation assets												
	IKB Iotal													

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution Corporate		0 19 156	0	0 1 66	0 0 33	0 0 0	0	0 19 45	0	0 1 36	0 0 19	000	0 0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	20 0	0	20 0	8 0	0	1 0	19 0	0	18 0	8 0	0	1 0
CDOATIA	Retail	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1 0	0	0 0	0	0	0	1 0	0	0	0	0	0
CROATIA		Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non IRB Total	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		3,495	0	2,629	587	0	16 47	3,302	0	2,475	526	0	11
	Corporates	Corporates - Of Which: Specialised Lending	9,474 926	1	6,365 689	3,438 269	0	47	8,127 834	1	5,198 645	3,077 251	0	45 2
		Corporates - Of Which: SME	23	0	14	10		0	24	0	14	10	0	0
	Retail	La paraka - Or William Serie	151	i	148	54		,	147	1	145	51	0	1
		Retail - Secured on real estate property	142	i	142	51	0	i	141	i	140	50	0	i
		Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
UNITED KINGDOM		Retail - Secured on real estate property - Of Which; non-Sf	142	1	142	51	0	1	141	1	140	50	0	1
	1	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	1	Retail - Other Retail	8	0	7	2	0	0	6	0	5	2	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	8	0	7	2	0	0	6	0	5	2	0	0
	Equity		99	0	99	227	0	0	92	0	92	212	0	0
		dit-obligation assets											4	
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments Institutions	930	0	0 270	0 109	0 0	0 0	933	0	0 222	0 86	0	0
	Corporates	7,872	1	3,053	1,493	0	14	7,557	53	2,633	1,456	26	32
	Corporates - Of Which: Specialised Lending	271	0	241	126	0	7	265	53	239	119	26	24
	Corporates - Of Which: SME Retail	20	0	19		0	0	21	0	20	7	0	
	Retail - Secured on real estate property	17	0	17	7	0	0	18	0	18	6	0	0
	Retail - Secured on real estate property - Of Which: S	Æ 0	ō	o o	ò	ō	ō	0	ō	0	ō	ō	ō
NETHERLANDS	Retail - Secured on real estate property - Of Which: n		0	17	7	0	0	18	0	18	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	1	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	2	1	0	0
1	Equity	159	0	159	460	0	0	151	0	151	430	0	0
1	Other non credit-obligation assets												
	IRB Total												

(ii) Original emposure, unlike Emposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects)



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Origina	l Exposure¹	Exposure	Risk exposur	e amount	Value adjustments and	Original E	xposure ¹	Exposure	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments Institutions	0 70.99	0 379	0 28,997	0 13.417	0 474	0 337	0 72.018	0 409	0 28.792	0 12.750	0 412	0 323
	Corporates	70,99		28,997 168.423	96.420	1.127	5.475	72,018	8,508	28,792 168,486	12,750 96.691	1,061	5.392
	Corporates - Of Which: Specialised Lending	16.18		12,976	7.396	87	638	18,684	754	14.628	7.822	114	802
	Corporates - Of Which: SME	70.98		30,358	16.150	594	2.334	70,792	4.066	30,516	16.328	564	2.444
	Retail	179,2	4 3,959	161,360	31,744	1,158	2,710	178,105	4,139	161,846	30,321	1,263	2,871
	Retail - Secured on real estate property	128,31		121,399	20,779	522	827	128,125	1,525	121,004	20,480	571	834
Consolidated data	Retail - Secured on real estate pro	perty - Of Which: SME 5,455	332	4,765	1,186	94	142	5,346	329	4,669	1,198	103	144
Consolidated data	Retail - Secured on real estate pro			116,634	19,593	427	685	122,779	1,196	116,335	19,282	468	690
	Retail - Qualifying Revolving	214	11	97	25	13	10	215	11	98	24	12	10
	Retail - Other Retail - Other Retail - Of Which: S	50,72 4E 26,990	2,434	39,864 10.670	10,940 2.527	624 243	1,873	49,766 26,458	2,603 1.334	40,744 10.328	9,817 2,264	679 315	2,027 659
	Retail - Other Retail - Of Which: N			29.194	2,527 8.413	243 381	1 270	25,458	1,334	10,328 30.415	7,553	315	1.368
	Retail - Other Retail - Of Which: n	8.310	42	8,300	27.252	301	1,270	8,991	47	8,990	29.752	303	1,300
	Other non credit-obligation assets	8,310	42	8,300	0			0,771		8,790	0		
	IRB Total ²				168.832						169.513		

(1) Unigrinal exposure, uninse exposure value, is reported before taxing into account any effect due t (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 even (3) Only the most valorant countries are disclosed. These have been salected under the following rule: Countrie

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated
as of last quarter

							IRB Ap	proach					
				As of 3	31/03/2023					As of 3	0/06/2023		
		Original I	xposure ¹	Exposure Value ¹	Risk exposun	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	30,280 221,304	317 8.102	18,133 106.459	8,303 59.072	379 826	288 4 541	30,176 226.719	353 7.802	17,271 107.483	7,989 59.460	377 791	278 4.570
	Corporates - Of Which: Specialised Lending	8,685	481	7.037	3.119	41	312	9.322	498	7.805	3,524	44	494
	Corporates - Of Which: SME	67.702	3,982	27.649	14.274	418	2.279	67.618	4.001	27.812	14.452	410	2,395
	Retail	167,003	3,734	149,402	29,125	882	2,489	165,880	3,912	149,884	27,675	984	2,644
	Retail - Secured on real estate property	118,111	1,439	111,225	19,240	437	766	117,886	1,425	110,781	18,845	435	752
ITALY	Retail - Secured on real estate property - Of Which: SME	5,439	331	4,749	1,175	94	141	5,331	328	4,654	1,187	103	143
TIALI	Retail - Secured on real estate property - Of Which: non-Sh	112,672	1,107	106,476	18,065	342	625 0	112,556	1,097	106,127	17,658	332	609
	Retail - Qualifying Revolving Retail - Other Retail	48.892	2.295	38,177	9.885	445	1.723	47,994	2.488	39.103	8.830	549	1.892
	Retail - Other Retail - Of Which: SME	48,892 26,597	1,192	38,177 10,298	9,885 2.320	235	1,723	26,078	2,488 1.319	39,103 9.968	2.058	301	1,892
	Retail - Other Retail - Of Which: non-SMF	22,295	1,192	27.879	7.566	211	1.139	21,916	1,319	29.135	6,772	248	1.251
	Equity	7.053	42	7.042	24,249	0	0	7,774	47	7,773	26.886	0	1
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of :	31/03/2023					As of	30/06/2023		
			Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		2,384	0	573	258	0	1	2,530	0	658	246	0	1
	Corporate		22,159	45	10,476	5,046 236	4	43	23,973 2,507	48	10,767	5,436 500	4	61
		Corporates - Of Which: Specialised Lending	932					0	2,507	0	1,435	500	0	6
	Retail	Corporates - Of Which: SME	20 83		15 82	10 25	0	0	94	0	11 83	8 23	0	0
	Retail	Retail - Secured on real estate property	83		82 79	24	0	0	81	0	83 80	23 22	0	0
		Retail - Secured on real estate property - Of Which: SME	0		79	0	0	0	91	0	0	0		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Sh	80		79	24		0	81	0	80	22		0
		Retail - Qualifying Revolving	0.0		,,,	0	o o	0	0.		0.0	0		0
		Retail - Other Retail	3	0	3	i	0	0	3	0	3	i	0	0
		Retail - Other Retail - Of Which: SME	ō	ō	ō	0		0		0	ō	0		0
		Retail - Other Retail - Of Which: non-SME	3	ō	3	1	0	ō	3	0	3	1	0	0
	Equity		215	0	215	431	0	0	253	0	253	525	0	13
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,861 9,886	62	2,155 2,939	704 1.824	0	2	4,918 10.006	64	3,164 2,987	1,335 1.814	0	35
	Corporates	9,886	62	2,939 191	1,824	8	33	243	64	2,987 192	1,814	8	35
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	244	0	191	119	0	3	243	0	192	80	0	3
	Retail	34		33	11			34		33	11		0
	Retail - Secured on real estate property	32		31	11	0	0	32		31	10	0	0
	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: nor		ō	31	11	ō	ō	32	ō	31	10	ō	ō
	Retail - Qualifying Revolving	0	0		0		0	0			0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0
	Equity	54	0	54	151	0	0	59	0	59	161	0	1
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
SPAIN	Control lowks and control approximated. Composition Com	0 1,014 8,997 142 4 10 9 0 9 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 481 4,796 134 2 10 9 0 9 0 1 0	0 261 2,603 55 1 3 2 0 2 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 16 0 0 0 0	0 1,200 8,998 108 8 10 9 0 9 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 667 4,301 104 4 10 9 0 9 0 1 0	0 349 2,500 45 2 2 2 0 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure ¹	Exposure	Risk exposun	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustme
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	24 6.050	0 75	16 4.876	1 3.650	175	0 83	24 6.254	63	16 4.935	6 3.744	0 153	0 84
	Corporates - Of Which: Specialised Lending	1.085	75	4,876 1.031	3,650 1.002	1/5	83 31	1.094	5	1,045	1.036	153	38
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,670	70	2,242	1,002	175	48	2,633	58	2,280	1,036	153	38 43
	Retail	11.279	217	11.031	2.336	273	213	11.262	217	11.019	2,370	275	21
	Retail - Secured on real estate property	9.297	72	9.297	1.275	83	56	9,334	96	9.334	1,378	134	77
	Retail - Secured on real estate property - Of Which: SME	16	1	16	11	0	1	15	1	15	10	0	1
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-Sh	9,281	71	9,281	1,264	83	55	9,319	95	9,319	1,368	134	76
	Retail - Qualifying Revolving	213	11	96	25	12	10	214	11	98	24	12	10
	Retail - Other Retail	1,768	134	1,637	1,036	177	147	1,713	110	1,587	967	129	13
	Retail - Other Retail - Of Which: SME	394	15	372	208	8	19	380	14	360	206	13	18
	Retail - Other Retail - Of Which: non-SME	1,374	120	1,265	829	169	128	1,333	96	1,227	761	115	113
	Equity	- 6	0	- 6	14	0	0	7	0	7	17	0	0
	Other non credit-obligation assets												
	IRB Total												

		To the second se						IRB Ap	nroach					
					As of :	31/03/2023					As of 1	30/06/2023		
			Original E	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and c Institutions	central governments	0 451	0	0 386	0	0	0	0 383	0	0 334	0 26	0	0
	Corporates	ates - Of Which: Specialised Lending	6,290 30	13	4,472 19	2,787	2	19	6,203	12	4,294 59	2,678 23	2	20
	Corpora	stes - Of Which: SME	41	0	41	37	0	0	24	0	24	23	0	0
	Retail		14	0	14	3	0	0	15 14	0	15	4	0	0
	Retail	 Secured on real estate property Retail - Secured on real estate property - Of Which: SME 	13	0	13 0	0	0	0	0	0	14 0	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-Sh	13	0	13	3	0	0	14	0	14	4	0	0
		- Qualifying Revolving - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	ō	0	0	0	0	0	ō	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	1 19	0	1 19	0 49	0	0	1 20	0	1 20	0 50	0	0
	Other non credit-ob	ligation assets	19		19	40	0	0	20	0	20	30		
	IRB Total													

								IRB Ap	proach					
					As of :	31/03/2023					As of :	30/06/2023		
		Ori	iginal Exposi	ure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)			which: faulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	.593	0 0	0 1.519	0 410	0	0 0	0 2.796	0 0	0 1.725	0 353	0	0
	Corporates	8	,635	44	3,758	2,216	5	45	8,807	43	3,710	2,249	5	45
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	203	0	172	84	0	1
	Corporates - Of Which: SME	4		0	35	29	0	0	34	0	30	25	0	0
	Retail	6		0	65	22	0	1	67	0	65	21	0	1
	Retail - Secured on real estate property	edy - Of Which: SMF	4	0	63	21	0	0	65	0	63	21	0	0
GERMANY	Retail - Secured on real estate prop Retail - Secured on real estate prop			0	63	21	0	0	65	0	63	21	0	0
	Retail - Qualifying Revolving	aty - or which: horrs		0	63	21		0	65	0	0.0	21		0
	Retail - Other Retail	9		0	2	1	0	0	2		2	1	0	0
	Retail - Other Retail - Of Which: SM	E		ō	ô	ô	ő	ő	ô	ő	ô	ò	ő	ő
	Retail - Other Retail - Of Which: nor			0	2	1	ō	ō	2	ō	2	1	ō	0
	Equity	5	0	0	50	132	0	0	54	0	54	140	0	0
	Other non credit-obligation assets													
	IRB Total													

								IRB Ap	proach					
		ĺ			As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		21 46	0	1 36	19	0	0	21 49	0	39	0 21	0	0
	Corporate	Corporates - Of Which: Specialised Lending	96 19		36 18	19		1	18		39 18	21		2
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	19	0	18	8	0	1	18	0	18	,	0	0
	Retail	Corporates * Or Willot: SHE	1	0	,	0		0	,	0	,	0	0	0
	recuii	Retail - Secured on real estate property	î	ő	ô	o o	ő	ő	i	ő	ô	ő	ő	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0		0	0	0
CROATIA		Retail - Secured on real estate property - Of Which: non-Sh	1	0	0	0	0	0	1	0	0	0	0	0
		Retail - Qualifying Revolving	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
		Retail - Other Retail - Of Which: SME	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
	Equity		0	0		0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,196	0	1,362	300 3.543	0	11	1,618 8.432	0	806	230 3,649	0	10
	Corporates - Of Which: Specialised Lending	8,114 778	2	5,050 665	3,543 252	0	23	8,432 954	9	5,273 741	3,649	1	38
	Corporates - Of Which: SME Corporates - Of Which: SME	15	0	665	252	0	3	954	0	/41	28/	0	3
	Retail	147		143	51			148		145	49		
	Retail - Secured on real estate property	140		138	49			142		140	47		1 :
	Retail - Secured on real estate property - Of Which: SME			130	0	0	0	142		140	97	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-		1	138	49		1	142	,	140	47	0	,
	Retail - Qualifying Revolving	0		0	0	o o	n	0	n n	0	0	0	
	Retail - Other Retail	7	0	5	2	0	0	6	0	5	2	0	0
	Retail - Other Retail - Of Which: SME	o o	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	7	0	5	2		0	6	0	5	2	0	0
	Equity	95	ō	95	216	ō	ō	107	ō	107	236	ō	1
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 978	0	0 261	0 88	0	0	0 1.137	0	0 408	0	0	0
	Corporates	7,455	53	2,645	1.830	15	53	7,609	54	2.904	2.024	15	54
	Corporates - Of Which: Specialised Lending	172	53	156	59	15	41	171	53	156	61	15	42
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	21	0	20	7	0	0	20	0	20	6	0	0
	Retail - Secured on real estate property	18	0	18	6	0	0	17	0	17	6	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0 17	0	17	0	0	0
THE THE THE STATE OF	Retail - Secured on real estate property - Of Which: non-St	18 0		18	6		0	0	0	1/	6		0
	Retail - Qualifying Revolving Retail - Other Retail	2	0	0		0	0	3		0		0	0
1	Retail - Other Retail - Of Which: SME	3		l á	, i			3		l á	1	0	0
	Retail - Other Retail - Of Which: non-SME	2		1 2	ĭ	0		3		1 2	ĭ	0	
	Foulty	154		154	408		0	149		149	386	0	0
	Other non credit-obligation assets	151	Ů	2,51	400	Ů	ů	147	Ů	143	300	- i	
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	.						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [65	65	0	O.	6:	5 0	C	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [50	50	0	0	51	0	6	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0		0 0	0	0 0	0	0	0		0
[5Y - 10Y [[10Y - more		584 16	0	2 16	0	49	5 536	i i	0	0	0	0		
Total [0 - 3M [[3M - 1Y [714 5	698 5	18 0	0	160	536		0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Belgium	0	0	0	0	í	0		0	0	0	0		
[3Y - 5Y [5Y - 10Y	bagiani	938 1 060	10 937 1 051	0 0 37	0	10 34 50	0 4 904 2 530	0	0 0	0	0	0		0
Total Total Total Total Total Total Total		1,059 2,100	1,051 2,082	37 0	0	629	1,433	0	0	0	0	0		20
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Bulgaria		0 0	0 0 0	0		0 0	(0 0	0 0	0 0 0	0 0 0		
		0	0	0 5	0		0		0	0	0	0		
Total [0 - 3M [1	5	5 0 0	5 0 0	0		0 0		0 0	0	0	0		0
[1Y - 2Y [Cyprus		0	0	0		0		0	0	0	0		
FEV - 10V F	-,,		0 0 0	0	0		0 0		0 0	0	0	0		
	-	0	0	Ö	Ö		0	Ö	Ö	0	0	Ö		0
[1Y - 2Y [Court Browntill													
[3Y - 5Y [Czech Republic													
[10Y - more Total [0 - 3M [1													
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Denmark													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0		0		0 0	0	0	0		
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Estonia		0	0	0		0		0	0	0	0		0
[5Y - 10Y [10Y - more Total	<u> </u>	0	0	0	0		0		0	0 0	0	0		0



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A							
							As of 31/12/2022	:						
						Dire	ct exposures							
	(min EUR)			On balance si	neet				Deriva	tives		Off balaı	ice sheet	1
	(Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 0 0 0 253 253 253	0	0 0 0 0 0	0 0 0 0 0	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 240 0	000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [France	253 1111 122 19 63 4,346 2,750	253 111 19 19	0 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25:2 10: 1: 1: 1: 1: 17: 1,34: 1,98:	0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Germany	5 24 82 126 238 389 457 1,321	0 15 20 59 127 245	5 9 62 126 190 145 699	0	1 2 2 4 4 7,7 35,5	0 0 0 0 0 0 3 0 174 2	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia	198 93 93 93 95 95 743 111 2.673	198 932 68 351 269 742 111	0 29 1 13 12 12 7	000000000000000000000000000000000000000	19: 66: 5: 16: 1,08:	4 242 5 157 7 171 6 255 4 716	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0	3 11 5 0 240 10 19		0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y	Greece	2,673 0 0 0 0 0 0 2 3	2,6/1 0 0 0 0 0	0 0 0 0 0 0 0 2 2	0 0 0 0 0	1,000	1,506 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 174 0 0 0 0 0 0 0 0 0 0
Total	Hungary	99 217 183 53 357 119	16	0 6 19 7 6 1 1	0 0 0 0 0	99 211 164 44 144 111	5 0 9 202 7 1 1 13	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	102 0 0 0 0		0 0 0 0 0 0 0
Total [0 - 3M [Ireland	1,043 26 0 0 0 3 3 3 10 0	26 0 0 30 310	41 26 0 0 0 0 0 0 0 0 0	0 0 0 0	786	0 0 0 0 0 0 0 0 29 5 5 265		000000000000000000000000000000000000000	0	0	102 0 0 0 0 0 0		0 140 0 0 0 0 0 0 0 0 0 0 0 0
Total	Italy	365 1,055 1,485 2,442 2,089 4,659 13,040 12,357 37,789	2,285 1,724 4,006 12,081 11,216		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42: 42: 1,34: 20: 1,72: 4,67: 1,23: 9,65:	943 7 312 5 667 4 1,520 5 2,280 7,411 7 9,918	0 6 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	1.588 5.233 1,236 241 191 1.6009 9,014 19,111		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total Tota	Latvia	0 0 0 0 0 22 0 0	0 0 0 0 20 20	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9,000	20,034 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 77 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2022							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			josaus,	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Luxembourg	0 183 7 91 16 22	7 91 91 16 21	0 0 0 0 0	000000000000000000000000000000000000000	16: 16: 9: 14: 2: 295	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4 4		0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
[0 - 3M 13M - 17 13M - 17 11 - 27 12 - 37 137 - 57 157 - 107 107 - more Total	Netherlands	0 19 6 758 44	10	0 0 0 0 0 29 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	0 0 0 0 0 740 0	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Poland	22 3 42 26 6	7,04 0 0 0 3 3 42 26 6 6 7 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	0 0 3 0 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Portugal	186 356 315	319	0 0 1 0 3 23 12	000000000000000000000000000000000000000	15: 300	0 0 0 0 0 184 179	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Romania	188 5 5 6 25 7 7 7 1	1 180 58 58 0 28 8 78 66	0 1 0 0 1 1 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	177 55 6 4:	1 0 8 0 24 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0
[0 - 3M [Słovakia	56 9 9 206 105 2 2 425 425 1,051	69 96 5 206 6 105 6 25 5 425	0 0 0 0 0 1 1 1	0 0 0 0 0	66 9 20 100 6 363 37 865	3 3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 8 5 8	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	2 16 7 14 62 7 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [11 - 2Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]	Slovenia	22 17 64 64 18 99 88	27 17 64 11 8 18 95	0 0 0 0 0 0 2	000000000000000000000000000000000000000	21 11 55 11 1- 1- 33 1 1	7 0 111 1 1 4 5 59 78	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 10		0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A	l						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	31 6 1 15 10 70 4.89 1,26 7,422	1 311 60 9 19 8 9 97 3 688 7 4,655 5 1,152	63 0 0 113 4 4 465 113 760	0 0 0	24l 55 (69l 1,76 57: 3,344	19 54 6 0 2,669 575	(000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	000	12
[0 - 3M [Sweden	100	0,993 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9,344	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	12
Total [0 - 3M	United Kingdom	14 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14:	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Iceland	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0	0	000000000000000000000000000000000000000	0	0	
0 - 3M 0 - 3M	Liechtenstein				·		,			·		·		
10 - 3M	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	000	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia	99 88 153 3,133	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 () () () () () () () () () (0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0
Total	Canada	3,13; 1: 2: 3: 6: 9:9:	2 2 2 7 17 17 17 14 24 15 36 1 251 8 98 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41: 1: 2- 3(26) 9(2 0 0 0 0 0 0		0	0	000000000000000000000000000000000000000	0	0	19
10-3M	Hong Kong	435 9 1	90 0 0 0 0 0 0 1 1 1 10	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	435 99 (((1			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	6	2



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

		Intesa Sanpaolo S.p.A.												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan	s 366 251 9 1,673 0 0	92 1,672 0	000000000000000000000000000000000000000	0	9 366 25: 9; 1,67:	0 0	0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	5 5 18 14 14 5 8 5 27 2,77 3,971		0 61 74 60 6 48 6	0 0 0	56 57 77 21 51 2,538 2,781 6,05 5	0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [China	66 66 123 114 223 158	U 9 66 123 114 223 158	0 9 0 0 0 0 16	000000000000000000000000000000000000000	122: 1: 16: 14: 45:	0 0 0 6 6 0 97 97 55	000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Switzerland		0 0 0 0 0	0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	6 1 22 6 151 576 100 8555	84	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1: (15: 39(6)	178 19	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	486 432 255 9 9 127 313 1,12 1,72	95 126 309 12	0 0 0 0 0 5 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4001 293 244 (11 44 1. 1,015	81 136 137 94 110 256		30 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	199 577 2,546 95 543 4,497	0 195 572 2,539 95 543	0 0 0 2 2 6 2	0 0 0	(((100) 100 204	0 195 571 2,539 94 435		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 159 137 297		0 0 0 0 0 0 0 0 0 0 0
Total Tota	Latin America and the Caribbean	**************************************	53 9 15 73 175 290	0 0 0 0 0 3 5	0	204 5.5.1 1.1 1.1 1.3 3.35	0 0 15 73 156 1 145		000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 145 0 0 0 0 0 0 0 0 0 0 0 0 438



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2022							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
TO - 3M	Africa	207 891 374 37 492 493 221 2,310	194 878 370 31 91 488 217 2,270	0 0 0 0 0 0		0 0 882 0 240 2 23 5 0 27	194 16 130 9 86 488 191 1,113		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	61 0 94 0 6 200 80		1 1 1,645
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	488 99 2 84 506 1,043 772 2.994	470 98 1 76 491 850 639	92 90 0 8 67 185 143 585		262 1 1 1 37 1 10 103 547 327 1.279	133 7 0 39 336 303 302	(11 48; 41; 66*	0 0 0 1 26 2 17 0 27 2 6,349 3 253 4 2,029 2 8,701	0 0 129 204 6 0 0	0 0 592 2.520 14 3 0	15 1 50 0 0 0 0 25		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A	<u></u>						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	44 11 0 0 799 12 8535	2 0	0 0 0 0 0 12	0	24	0 0 0 0 0 0 7 543 0	(((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Belgium	55 144 (1 1-1 3 1,245 1,793 3,277	0 4 14 5 36	0 0 0 0 0 24 38		5 14 1 1 3 3 3 1,05 1,59	0 4 5 0 915			0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
110Y - more	Bulgaria		0 0 0	000000000000000000000000000000000000000	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Cyprus		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total	Czech Republic		U	U	U		v		0	0	U			
Total	Denmark													
Total	Estonia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A	.						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
					l				1					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
,	, ,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	rectional amount	carrying amount				
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0		0 0	C		0 0	0	0		
1 17 - 27 1 27 - 37 137 - 57 157 - 107	Finland			0	0		0 0	(0 0	0	0		
	=	242 142 384	142	0	0	14 14		(0 0	0 0	0	0		0
[0 - 3M [[3M - 1V [600	11 600	482	0	10 34	5 6 13	(0 0	0 0	0	0		
[1Y - 2Y [France	376 10 32 52	2 2 2 2 2 2	1 0 7	0	1: 3 2	2 0	0		0 0	0	0		0
	=	5,090 3,143 9,30 5	5,034 3,032	56 124 700	0	74 1,64 2,91	9 1,371			0 0	0	0		0
[0 - 3M [[3M - 1Y [10	10	6	0	2,910	5 0	(0	0 0	0	0		95
[1Y - 2Y [Germany	277 85 116 223 624	9 1 5 34 8 113	89 82 142 19 37	0	3	1 0	0		0 0	0	0		0
[5Y - 10Y [10Y - more Total		624 778 2,112		199 37 568	0	42 70 1,50	4 37			0 0	0	0		0
[0 - 3M [[3M - 1V [0 27	0	1: 34 18	n o	0	0 0	0 0	0	1 47		
f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f	Croatia	12 6043 354 170 296 765	354 170 5 296	8 10 12	0	18	232 4 162 0 160 1 283 5 738			0 0	0	33 0 0		0
		765 144 2.345		12 7	0	1 2 57	2 114			0 0	0	6 81 167		207
[0 - 3M [[3M - 1Y [2,343	0 0	0 0	0	37.	0 0	(0	0 0	0	0 0		207
1 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I	Greece	100	1 0 2	0 0 2	0		0 0	0		0 0	0	0 0 0		
[5Y - 10Y [10Y - more Total	=	4 3 10	3 0	4 3 10	0		0 0	(0 0	0	0		0
[0 - 3M [ĺ	226 331 241 33 437 183	226 1 331 1 241	3 20	0	21: 6 20	9 4 9 242 1 37	C	0	0 0	0	50 0		
[3M - 1Y [Hungary	241 37 437	37 437	5 5	0	3 23 12	1 0 1 0 4 191			0 0	0	0		
	=	183 14 1,468	14	21 1 67	0	12	0 13	9	0 0	0 0	0	0 0 50		126
[0 - 3M [[3M - 1V [ĺ	0	0	0	0	00	0 0	(0	0 0	0	0		120
[1Y - 2Y [Ireland	0 127) 0 127	0	0		0 0 0 127 6			0 0	0	0		
[5Y - 10Y [10Y - more	4	127 226 15		0 2 15 15	0	5	0			0	0	0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [15 366 2,225 1,977 3,751 2,383 2,816 15,665	355 5 2,117 2 1,526 3,207 6 1,758 1 2,585 1 14,105	830 803 875 682 217 1,611 1,141 6,218	0	1	1,324	(0 0	0	1.180 4.659		
1 2Y - 3Y I	Italy	3,751 2,383 2.810	3,207 1,758 2,585	875 682 217	0	1,09 77: 1.24	2 1,779 5 922 7 1.338	0		0 0	0 0	156 11 214		
[5Y - 10Y [10Y - more Total		15,563 13,566 42,271	3 14,105 5 12,211 37,509	1,611 1,141	0	91 1,099 77: 1,24 4,15 1,40 9,58:	3 9,777 1 10,810 7 26,203	(0 0	0	1.180 4.659 156 11 214 1.743 8,189		18,135
[0 - 3M [42,271	37,509	0 0	0	9,58.	0 0 0	(0	0 0	0 0	0 0		10,135
[1Y - 2Y [Latvia	0 0 18	0 0	0 0	0		0 0	(0 0	0 0	0		
]	0	0	0	0		0 0	(0	0 0	0	70 0		0
Total	1	18	18	. 0	. 0	1	18		. 0	. 0	. 0	70		18



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	l						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance s	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania		0 0 0 0 0 0 0 0 0 0 6	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [13M - 17 1 1 1 1 1 1 1 1 1	Luxembourg	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	9 1 2 134	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4 4		0 0 0 0 0 0 0 0 0 0
[0 - 3M [Maita													
[0 - 3M [Netherlands	85 747 85	8 44 0 9 0 9 0 747 19	0 0 0 0 0 0 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.6	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Poland	4 4 1 1 1 1 1	0 3 2 42 14 15 0 3	0 0 0 6 0 0	000000000000000000000000000000000000000	4	0 0 3 2 2 0 0 9 9 15 0 0 0 27	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M	Portugal	((18: 37- 19: 754	359 193	0 0 0 0 2 15 2	0	17 19 37	1 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	2 12 12: 12: 5: 5: 4:66	28 125 124 4 2 52 95	0 3 0 1 1 7 0	000000000000000000000000000000000000000	2 11 12 1 1 7, 3 39	6 1 5 7 3 1 10 2 7 35 2 16 8 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Słovakia	30) 10(24) 26(26) 21,1,13	1 301 5 105 5 243 1 259	0 0 0 0 0 1 1 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 10 21 20 16	0 1 6 4 1 4 1 5 4 29 8 50 7 46	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	8 17 18 6 61 6 1		0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [11 - 2Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]	Slovenia	2 8 8 12 2 9 8	23 89 8 188 27 5 95	0 0 0 0 0 0 2	000000000000000000000000000000000000000	2 8 1 2 3	3 3 6 3 7 1 1 4 3 3 5 7 5 5 8 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 2 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	1
	(Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Spain	27) 11: 12: 13: 15: 137: 5,74(4,656)	271 15 101 267 5 1,526 5,670 4,918	226 0 90 1 10 688	000000000000000000000000000000000000000	4 1: 23 1.555 2.88: 1.787	0 0 21 3 0 0 2.787 2.986	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0 - 3M] [3 M - 1Y [1 Y - 2Y [2 Y - 3Y [3 Y - 5 Y [10 Y - more Total	Sweden	12,943	12,805	217 613 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,511	5,812 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 146 66 214	0 0 0 0 0 0 146 55	0 0 0 0 0 0 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	144 5:	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M	Iceland	13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	12	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Liechtenstein													
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Australia	53 44 6 6 6 70 177 425	414	0 0 0 0 11 21 32	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 41 4 6 155 400	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
Total	Canada	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	17 24 19 2 42 264 151	0 0 0 0 0	0 0 0 0 0	11 2: 11 4: 26: 15:	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
Total	Hong Kong	88 6 7 44 33 166	88 0 0 7 7 7 4 44 3 30	0 0 0 18 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/ 2/ 1:	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	١.						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
	(MIN EUR)													-
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	18 522 92 86 424 0	92 80 424 0 0	0 0 0 0 0	0 0 0 0 0	11 52: 9: 81 42:	0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0 0		
[0 - 3M [1,135 11		0	0	1,135	6	0	0	0	0	0		31
3M - 1Y 11Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more Total	u.s.	210 158 91 644 2,513 6,414 10,041	194 104 93 633 2,510 6,409 9,953	86 158 23 10 5 27	0	12- 77 63: 2,37i 3,26- 6,474	0	0		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M [China	5 6 1222 9 9 2000 9 5 5,89	5 60 122 96 208	0 0 0 0 0	0 0 0 0	122 14 15: 9:	0 5 60 6 80 80 55	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		116
Total	Switzerland	200 0 1 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0	0 0	0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
Total	Other advanced economies non EEA	10 11 15 6 3 3 73 73 26 5 1.18	260	0 0 0 0 0 0 4 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(8: 6- 41: 41:	0 14 0 0 17 321	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Other Central and eastern Europe countries non EEA	333 333 552 428 77 112 365 5	334 249 423 77 116 366	0 0 0 5 0	0 0 0 1 1 0 0	299 234 400 66 1: 6.	44 13 15 10 95 305		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0		1,090
[0 - 3M [Middle East	1,582 193 571 43 2,555 151 710 1,132 5,357	192 571 43 2,557 150	0 0 5 0	1 0 0 0 0 0	81 14:	192 571 38 2,557 140 623			0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 125 70 195		1,090
Total [0 - 3M [Latin America and the Caribbean	65 11 45 93 152 238	69 11 49 92 152 235	22 0 0 1 2 2 2 11 17	0 0 0 0 0	225 66 1: 1: 1: 5: 1:31	0 0 48 72 99 86	0	0	0 0 0 0	0	0 0 0 0 0		95
[10Y - more Total		208 818	815	33	0	440	344	i	0	0	0	0		441



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A	١.						
							As of 30/06/2023							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturi	Asturity Country / Region Total gross carrying amount of non-derivative financial assets derivative financial assets positio		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	169 1,050 161 0 94 539 203 2,205	157 1,035 150 0 82 538 198	0 0 0 0 0 0		0 27 0 1,032 17 0 0 5 0 5 0 24 0 24 1 1,129	130 3 132 20 77 514 174	0 0 0 0 0	0 0 0	0 0 0 0	000000000000000000000000000000000000000	26 0 92 0 6 161 88 374		1,49
[0 - 3M [Others	70 33 33 57 961 503 1,971	70 29 33 53 929 457 1,912	0 20 0 31 54 43 60 207		0 30 4 4 5 5 5 5 5 5 6 8 8 4 7 7 7 7 1 7 7 7 7 7 7 7 7 7 7 7 7 7 7	40 6 0 12 446 86 1,027	0 44 4 3 408 99 809 1.368	0 86 19 3 7,218 1,472 3,156 11,963	111 6 214 698 33 1035	0 575 6 2,580 560 833 2,322 6,87 6	0		17

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

EBA MANERO

2023 EU-wide Transparency Exercise

Performing and non-performing exposures Intesa Sanpaolo S.p.A.

					As of 30/09/2022									As of 31/12/2022				
					As of 30/09/2022									As of 31/12/2022				
		Gross ca	rrying amount/ Nominal	amount		Accumulated impo value due to credi	airment, accumulated no t risk and provisions ⁴	gative changes in fair	Collaterals and		Gross carry	ying amount/ Nomina	l amount		Accumulated imp value due to cred	airment, accumulated neg t risk and provisions ⁴	ative changes in fair	Collaterals and
		Of which performing but past due >30 days	c	of which non-performing		On performing exposures ²	On non-perform	ling exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-performi	ng exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures		Of which Stage 3 ³	
(min EUR) Cash balances at central banks and other demand deposits	121,143									113,730								
Debt securities (including at amortised cost and fair value)	104,961		110	110	110	193	97	97	1 .	103,294		111	111	111	127	•	96	
Central banks	104,502]				133				103,134]							
General governments	70,035	1	12	12	12	176		3	1 .	67,474	1	15	15	15	94			
Credit institutions	8,333								1	7.122					1			
Other financial corporations	20,196		63	63	63	33	63	63		22,945		67	62	62	22	62	62	
Non-financial corporations	6.362		34	34	34	22	22	22		5.717		34	34	34	13	22	22	
Loans and advances(including at amortised cost and fair value)	510,182	1,419	11,738	11,738	11,293	2,633	5.453	5,331	4,618	478,449	1,142	11,032	11,032	10.596	2,642	5.313	5,187	4.107
											· ·							
Central banks	2,706	9	0	0	0	9	0	0		4,294	1	0	0		9	0		
General governments	16,515	262	496	496	495	48	154	153	182	16,004	227	400	400	400	39	186	186	110
Credit institutions	29,894		58	58	58	39	22	22	0	21,683	2	53	53	53	20	17	17	
Other financial corporations	54,394	4	248	248	245	130	102	100	107	48,968	53	251	251	248	92	127	125	103
Non-financial corporations	222,425	656	6,768	6,768	6,450	1,834	3,273	3,196	2,605	204,345	365	6,888	6,888	6,561	1,587	3,398	3,317	2,523
of which: small and medium-sized enterprises	90,168	304	4,377	4,377	4,162	827	2,035	1,975	2,052	83,924	244	4,315	4,315	4,105	723	2,028	1,959	2,030
of which: Loans collateralised by commercial immovable property	33,236	147	2,500	2,500	2,321	593	956	907	1,484	29,689	81	2,416	2,416	2,250	599	989	924	1,382
]]							
Households	184,239	497	4,169	4,169	4,046	573	1,902	1,861	1,723	183,156	495	3,440	3,440	3,335	895	1,584	1,542	1,372
of which: Loans collateralised by residential immovable property	135,485		2 038	2,038	1,946	229	era.	622	1.369	135,643	200	1,532	1,532	1.456	453	403		1.024
or whos: coars constanted by residential immovable property	135,485	235	2,038	2,038	1,946	229	652	623	1,369	135,643	269	1,532	1,532	1,456	457	482	414	1,024
of which: Credit for consumption	19,276	117	816	816	809	117	519	517	35	19,112	89	732	732	726	206	464	463	33
· ·																		
DEBT INSTRUMENTS other than HFT	736,285	1,419	11,848	11,848	11,403	2,830	5,540	5,418	4,618	695,473	1,143	11,143	11,143	10,707	2,781	5,399	5,273	4,107
OFF-BALANCE SHEET EXPOSURES	312,724		1,471	1,471	1,467	261	218	218	418	296,524		1,785	1,785	1,781	307	267	267	397

The first definition of consumerations assistance disease for the Addition CAS 101 definition (ID) No. 175/2011 CEGO.

The first definition of consumeration assistance assistance disease for the Addition CAS 101 definition (ID) No. 175/2011 CEGO.

The first definition of consumeration assistance assistance

EBA BINDITAN BANKING ANTINOMITE

2023 EU-wide Transparency Exercise

Performing and non-performing exposures Intesa Sanpaolo S.p.A.

									Intesa Sanp	14010 S.p.A.								
ĺ					As of 31/03/2023									As of 30/06/2023				
		Gross car	rying amount/ Nomina	l amount			airment, accumulated negative char it risk and provisions ⁴	nges in fair	Collaterals and		Gross ca	rrying amount/ Nominal	amount			airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-performing exposu	ures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures	Of which	:h Stage 3 ^s			and <=90 days		Of which: defaulted	Of which Stage 3 ^s	exposures		Of which Stage 3 ^s	
Cash balances at central banks and other demand deposits	79,277				0	1	0	0	0	81,253	0	0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	114,487	2	116	116	111	150	86	86	0	122,382	2	115	115	109	178	89	89	0
Central banks	31		0	0	0	6	0	0	0	29	0	0	0	0	6	0	0	0
General governments	78,007	2	15	15	15	104	2	2	0	81,662	2	14	14	14	104	S	5	0
Credit institutions	8,012	. 0	0	0	0	1	0	0	0	10,537	0	0	0	0	2	0	0	0
Other financial corporations	22,587		67	67	62	25	62	62	0	23,746	0	68	68	62	45	62	62	0
Non-financial corporations	5,849	0	34	34	34	14	22	22	0	6,408	0	33	33	33	21	22	22	0
Loans and advances(including at amortised cost and fair value)	480,553	2,254	11,156	11,156	10,706	2,494	5,557	5,424	3,981	466,778	1,082	10,492	10,492	10,148	2,465	5,108	4,973	3,982
Central banks	2,839	0	0	0	0	6	0	0	0	2,893	0	0	0	0	7	0	0	0
General governments	16,463	227	397	397	397	42	183	183	110	16,654	207	425	425	425	38	186	186	139
Credit institutions	21,985	0	49	49	49	15	17	17	0	21,525	14	125	125	125	9	19	19	78
Other financial corporations	56,786	60	244	244	242	86	139	136	80	53,568	57	263	263	260	101	128	126	102
Non-financial corporations	200,727	1,056	7,012	7,012	6,670	1,478	3,565	3,477	2,466	191,280	343	6,346	6,346	6,103	1,467	3,228	3,135	2,350
of which: small and medium-sized enterprises	85,432	385	4,645	4,645	4,438	725	2,265	2,199	2,109	75,146	240	4,386	4,386	4,178	749	2,147	2,066	1,984
of which: Loans collateralised by commercial immovable property	30,597	563	2,495	2,495	2,308	598	1,065	1,007	1,378	27,904	100	2,236	2,236	2,055	556	989	929	1,201
Households	181,751	912	3,453	3,453	3,348	867	1,654	1,610	1,325	180,859	461	3,333	3,333	3,235	844	1,548	1,508	1,314
of which: Loans collateralised by residential immovable property	135,169	311	1,522	1,522	1,447	452	487	458	1,024	134,824	259	1,488	1,488	1,417	425	482	454	994
of which: Credit for consumption	19,365	86	793	793	787	207	498	497	30	19,541	76	753	753	747	194	487	486	28
DEBT INSTRUMENTS other than HFT	674,317	2,256	11,272	11,272	10,817	2,645	5,643	5,509	3,981	670,413	1,084	10,607	10,607	10,258	2,644	5,197	5,062	3,982
OFF-BALANCE SHEET EXPOSURES	292,833		1,659	1,659	1,656	268	271	271	370	308,922		1,684	1,684	1,683	265	274	274	379

The first death and the specimen genomes planed with a finish of \$2,000 finish grade (light and \$100 to \$15,000 finish grade (light and \$15,000 finish grade (



Forborne exposures

	As of 30/09/2022								As of 31/1	12/2022		
		ying amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for o forbearance me	nanges in fair edit risk and exposures with	Collateral and fina received on ea forbearance	cposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	1	1	0	0	0		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	12,375	3,967	2,030	1,558	7,966	1,944	11,234	3,692	2,096	1,543	6,922	1,669
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	50	36	16	16	0	0	45	32	10	10	2	2
Credit institutions	136	51	17	16	79	0	131	48	12	12	78	0
Other financial corporations	185	80	59	58	103	14	221	77	62	58	148	13
Non-financial corporations	8,863	2,590	1,496	1,077	5,411	1,227	8,087	2,615	1,622	1,185	4,635	1,119
of which: small and medium-sized enterprises	5,147	1,782	884	715	3,921		4,468	1,758	913	730	3,277	
Households	3,140	1,210	442	391	2,374	703	2,750	920	390	278	2,059	535
DEBT INSTRUMENTS other than HFT	12,376	3,969	2,030	1,558	7,966		11,236	3,693	2,097	1,544	6,922	
Loan commitments given	387	170	5	4	86	35	297	88	5	4	65	30
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are openerally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

	As of 31/03/2023								As of 30	/06/2023		
		ring amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fin- received on e- forbearanc	kposures with		ring amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	1	1	0	0	0		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	10,578	3,743	2,163	1,630	6,136	1,626	9,493	3,631	1,957	1,530	5,470	1,623
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	40	28	7	7	2	2	58	27	7	7	2	2
Credit institutions	126	43	15	12	79	0	119	119	15	15	77	77
Other financial corporations	308	109	82	75	136	13	318	120	71	64	165	34
Non-financial corporations	7,549	2,661	1,654	1,245	4,057	1,103	6,553	2,492	1,449	1,152	3,493	1,031
of which: small and medium-sized enterprises	4,118	1,867	993	822	2,874		3,603	1,736	961	801	2,449	
Households	2,555	901	405	291	1,863	508	2,445	872	415	293	1,733	480
DEBT INSTRUMENTS other than HFT	10,580	3,744	2,164	1,630	6,136		9,495	3,632	1,958	1,531	5,470	
Loan commitments given	212	86	5	4	69	36	209	93	4	3	82	45
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\mathcal{I}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Intesa Sanpaolo S.p.A.

ı			AS OF 3	0/09/2022			AS 07 31/12/2022							AS 0T 31/U3/2U23						AS 07 30/06/2023					
	Gross carrying amount					Accumulated	Gross carrying amount			, ,		Accumulated	Gross carrying amount					Accumulated	Gross carrying amount			,,		Accumulated	
(min EUR)		Of which: non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on	
			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹	
A Agriculture, forestry and fishing	4,223	187	187	4,215	139	0	4,060	178	178	4,060	141	0	4,047	186	186	4,047	142	0	3,963	186	186	3,962	149	0	
B Mining and guarrying	3,627	261	261	3,627	288	0	3,337	243	243	3,337	290	0	3,175	240	240	3,175	274	0	2,701	198	198	2,701	250	0	
C Manufacturing	59.697	1.438	1.438	59.450	1.113	7	55.285	1.593	1.593	55.048	1.043	8	53.776	1.634	1.634	53.491	1.082	9	52.859	1.377	1.377	52.581	928	16	
D Electricity, gas, steam and air conditioning supply	14,222	141	141	14,221	141	0	11,644	147	147	11,643	128	0	11,444	144	144	11,443	127	0	10,669	162	162	10,668	160	0	
E Water supply	2,639	43	43	2,639	30	0	2,452	40	40	2,452	34	0	2,472	39	39	2,472	33	0	2,317	42	42	2,317	36	0	
F Construction	15.132	1.163	1.163	15.111	778	3	14.330	1.257	1.257	14.308	796	3	14.439	1.271	1.271	14.415	791	5	13.915	1.260	1.260	13.894	739	3	
G Wholesale and retail trade	36.092	986	986	36.066	808	0	32.842	967	967	32.823	705	0	32.507	1.007	1.007	32.487	716	0	31.426	1.010	1.010	31.401	732	2	
H Transport and storage	14,963	300	300	14,963	298	0	14,076	223	223	14,076	186	0	12,639	222	222	12,639	186	0	12,118	202	202	12,118	173	0	
I Accommodation and food service activities	6,866	344	344	6,862	260	0	6,698	339	339	6,695	246	0	6,647	365	365	6,644	253	0	6,328	365	365	6,324	274	0	
3 Information and communication	10.016	170	170	10.010	89	0	8.903	178	178	8.896	101	1	10.059	180	180	10.052	103	1	8.028	188	188	8.021	109	1	
K Financial and insurance activities	11,368	57	57	11,368	39	0	10,503	11	11	10,503	49	0	9,291	6	6	9,291	31	0	9,287	18	18	9,287	34	0	
L Real estate activities	17,630	1,121	1,121	17,195	686	5	16,013	1,158	1,158	15,663	807	5	15,583	1,166	1,166	15,238	840	7	13,816	774	774	13,813	603	0	
M Professional, scientific and technical activities	14,191	213	213	14,167	140	0	13,200	213	213	13,178	136	0	13,430	208	208	13,405	136	0	12,731	212	212	12,708	143	0	
N Administrative and support service activities	5,158	165	165	5,157	122	0	4,722	166	166	4,722	128	0	5,059	164	164	5,059	126	0	4,933	149	149	4,933	113	0	
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	
P Education	269	8	8	269	5	0	266	7	7	266	5	0	291	8	8	291	6	0	284	10	10	284	7	0	
Q Human health services and social work activities	2,602	55	55	2,602	47	0	2,534	57	57	2,534	59	0	2,527	63	63	2,527	65	0	2,562	80	80	2,562	102	0	
R Arts. entertainment and recreation	963	82	82	962	64	0	945	80	80	945	65	0	911	80	80	911	65	0	862	82	82	861	69	0	
S Other services	2,771	35	35	2,771	46	0	2,531	32	32	2,531	49	0	2,428	29	29	2,428	44	0	2,481	30	30	2,481	52	0	
Loans and advances	222 429	6.768	6.768	221.656	5.092	15	204 345	6.999	6.999	203 692	4 969	16	200.727	7.012	7.012	200.016	5.020	22	191 280	6 346	6.346	190 917	4.673	21	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.