

PRESS RELEASE

INTESA SANPAOLO: 2024 EU-WIDE TRANSPARENCY EXERCISE

Turin - Milan, 29 November 2024 – Intesa Sanpaolo notes the announcement made today by the European Banking Authority regarding the information of the 2024 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.

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2024 EU-wide Transparency Exercise

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.

2024 EU-wide Transparency Exercise

Key Metrics

Intesa Sanpaolo S.p.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	40,496	41,476	40,448	40,503	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	40,496	41,476	40,448	40,503	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	48,203	49,183	48,150	49,204	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	48,203	49,183	48,150	49,204	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	57,129	57,982	57,361	57,739	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	57,129	57,982	57,361	57,739	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	298,282	302,110	303,233	298,923	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	298,282	302,110	303,233	298,923	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	13.58%	13.73%	13.34%	13.55%	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	13.58%	13.73%	13.34%	13.55%	(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	16.16%	16.28%	15.88%	16.46%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.16%	16.28%	15.88%	16.46%	(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	19.15%	19.19%	18.92%	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	19.15%	19.19%	18.92%	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	838,681	850,718	823,518	827,194	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	5.75%	5.78%	5.85%	5.95%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Intesa Sanpaolo S.p.A.

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	48,203	49,183	48,150	49,204	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	48,203	49,183	48,150	49,204	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	[A.2]/[B.2]	

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Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	243,224	244,347	243,482	238,024	C 02.00 (r0040, c0010) (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 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	75,776	74,365	71,977	72,986	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	751	728	772	795	C 02.00 (r0250, c0010) (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s001))
Of which the advanced IRB (AIRB) approach	135,815	136,849	137,422	131,919	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	30,882	32,405	33,312	32,324	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,237	4,470	4,638	4,621	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 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	934	917	919	657	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)	9,784	10,362	9,874	9,754	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,583	12,607	14,873	15,385	C 02.00 (r0520, c0010)
Of which the standardised approach	2,621	3,432	3,768	4,558	C 02.00 (r0530, c0010)
Of which IMA	10,962	9,175	11,105	10,827	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	410	421	402	388	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,490	28,471	28,471	29,550	C 02.00 (r0590, c0010)
Of which basic indicator approach	862	801	801	969	C 02.00 (r0600, c0010)
Of which standardised approach	2,593	3,153	3,153	3,153	C 02.00 (r0610, c0010)
Of which advanced measurement approach	23,035	24,517	24,517	25,428	C 02.00 (r0620, c0010)
Other risk exposure amounts	30	936	975	932	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	298,282	302,110	303,233	298,923	

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 CCR and Securitisations)' section.

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P&L
Intesa Sanpaolo S.p.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	21,435	29,976	8,498	16,682
Of which debt securities income	2,420	3,422	1,066	2,197
Of which loans and advances income	13,510	18,741	5,072	10,126
Interest expenses	10,746	15,293	4,563	8,737
(Of which deposits expenses)	5,922	8,333	2,319	4,315
(Of which debt securities issued expenses)	2,109	3,057	1,033	2,141
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	159	208	63	168
Net Fee and commission income	6,451	8,580	2,276	4,661
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	602	501	210	279
Gains or (-) losses on financial assets and liabilities held for trading, net	-723	489	4	192
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-46	-826	-320	-274
Gains or (-) losses from hedge accounting, net	-28	-58	2	-5
Exchange differences [gain or (-) loss], net	667	108	184	-148
Net other operating income /(expenses)	687	873	284	418
TOTAL OPERATING INCOME, NET	18,456	24,558	6,638	13,236
(Administrative expenses)	7,633	11,051	2,533	5,139
(Cash contributions to resolution funds and deposit guarantee schemes)	744	720	366	365
(Depreciation)	1,149	1,595	426	804
Modification gains or (-) losses, net	11	-29	0	-7
(Provisions or (-) reversal of provisions)	184	323	57	165
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-36	-50	-28	-32
(Other provisions)	220	373	85	197
Of which pending legal issues and tax litigation ¹	0	-89	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)	957	1,377	259	590
(Financial assets at fair value through other comprehensive income)	20	28	-2	-5
(Financial assets at amortised cost)	937	1,349	261	596
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	48	116	0	2
(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 subsidiaries, joint ventures and associates	838	1,015	275	538
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	8,592	10,362	3,273	6,703
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,145	7,749	2,311	4,786
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,145	7,749	2,311	4,786
Of which attributable to owners of the parent	6,122	7,724	2,301	4,766

¹ 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."

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Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	90,977				96,292				57,479				61,942				IAS 1.54 (f)	
Financial assets held for trading	41,939	11,137	30,678	124	38,211	11,542	26,639	129	38,163	11,519	26,471	173	37,793	11,414	26,233	146	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	5,288	399	1,963	3,727	5,375	382	1,383	3,810	5,510	208	1,469	3,833	5,780	198	1,577	4,005	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	6	0	1	4	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	61,357	54,421	6,528	407	68,618	61,003	7,136	480	78,679	70,864	7,330	485	77,934	70,960	6,635	349	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	513,882				511,899				505,816				507,753				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	9,599	0	9,599	0	6,980	0	6,980	0	6,687	0	6,687	0	7,384	0	7,384	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	-10,152				-6,696				-6,003				-6,783				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	67,035				69,622				72,946				73,634					
TOTAL ASSETS	779,937				791,504				759,379				765,445				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	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	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	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	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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	58,533	623	36	-30	-35	-36	64,766	1,725	36	-29	-37	-36	74,845	1,043	36	-29	-9	-36	74,946	842	36	-24	-10	-36	Annex V Part 1.31, 44(b)
	Loans and advances	672	383	0	-3	-5	0	727	185	0	-2	-8	0	1,393	78	0	-4	-2	0	909	11	0	-3	-1	0	Annex V Part 1.32, 44(a)
Financial assets at amortized cost	Debt securities	53,120	7,466	74	-28	-88	-53	55,682	7,427	72	-23	-114	-53	58,675	7,131	72	-24	-100	-54	58,460	6,648	70	-21	-111	-54	Annex V Part 1.31, 44(b)
	Loans and advances	414,014	36,489	10,278	-803	-1,635	-5,185	407,095	39,177	9,706	-725	-1,724	-4,839	399,556	37,985	9,853	-691	-1,892	-6,005	402,648	37,541	9,475	-640	-1,061	-4,806	Annex V Part 1.32, 44(a)

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

⁽²⁾ 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.

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Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	47,526	43,568	44,792	45,140	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	16,388	21,344	23,219	23,314	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	634,983	643,201	605,035	612,077	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	4,663	5,105	4,683	3,961	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7,702	-3,967	-4,552	-5,234	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,748	5,183	5,039	4,392	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,181	1,097	1,239	1,175	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	13,491	11,870	14,018	15,222	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	13	2	5	17	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	715,292	727,403	693,478	700,064	IAS 1.9(b); IG 6
TOTAL EQUITY	64,645	64,101	65,901	65,380	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	779,937	791,504	759,379	765,445	IAS 1.IG6

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

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Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		41,550	37,698	38,289	37,313	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	121	36	73	64	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	8,179	8,677	8,897	9,567	Annex V.Part 1.31
Deposits	Central banks	47,747	48,089	12,040	3,699	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	576	484	767	614	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,242	11,628	12,338	14,521	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,129	8,253	9,103	8,867	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	49,476	44,209	43,701	44,182	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	5,120	5,066	4,376	4,798	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	49,302	51,670	62,879	64,147	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	18,672	21,723	20,026	19,782	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	118,350	121,434	113,889	118,163	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	100,735	100,633	93,253	98,331	ECB/2013/33 Annex 2.Part 2.9.1
	Households	258,863	257,249	250,506	250,198	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	240,508	236,334	231,219	231,770	Annex V.Part 1.42(f), 44(c)
Debt securities issued		116,391	130,037	132,551	140,085	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		12,080	12,203	13,048	11,207	Annex V.Part 1.37
Other financial liabilities		2,341	2,489	2,566	2,553	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		703,561	713,219	677,729	684,493	

2024 EU-wide Transparency Exercise

Market Risk
Intesa Sanpaolo S.p.A.

	SA				IM								IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		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	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
(min EUR)																						
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023																As of 31/12/2023			
Traded Debt Instruments	587	853	345	103	417	132						295	66	345							91	
Of which: General risk	112	379	231	72	146	45						173	31	179							36	
Of which: Specific risk	475	474	114	31	270	87						121	35	186							55	
Equities	2	3	61	18	78	25						68	22	79							28	
Of which: General risk	1	1	0	0	0	0						0	0	0							0	
Of which: Specific risk	1	1	61	18	78	25						68	22	79							28	
Foreign exchange risk	1,736	2,030	0	0	0	0						0	0	0							0	
Commodities risk	0	16	5	5	16	5						32	10	35							11	
Total	2,326	2,886	343	95	353	122	181	156	0	0	0	10,962	255	53	300	77	178	165	0	0	0	9,175
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024																As of 30/06/2024			
Traded Debt Instruments	1,303	2,097	336	109	427	147						286	74	465							148	
Of which: General risk	849	1,060	210	77	244	96						199	49	308							100	
Of which: Specific risk	454	437	125	32	183	51						87	25	157							48	
Equities	3	3	57	12	77	24						46	12	69							18	
Of which: General risk	2	2	0	0	0	0						0	0	0							0	
Of which: Specific risk	2	2	57	12	77	24						46	12	69							18	
Foreign exchange risk	2,176	2,121	0	0	0	0						0	0	0							0	
Commodities risk	0	0	26	17	26	17						45	11	59							13	
Total	3,482	4,221	277	78	374	134	238	225	0	0	0	11,105	221	62	411	121	234	148	0	0	0	10,827

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data	213,899	204,801	20,994	20,994	229,405	216,411	20,994	20,994
Central governments or central banks	3,550	3,623	421	421	3,670	3,751	426	426
Regional governments or local authorities	1,671	836	369	369	1,676	856	369	369
Public sector entities	1,873	2,223	0	0	1,231	1,861	0	0
Multinational Development Banks	2,786	2,728	0	0	3,022	3,025	0	0
International Organisations	20,286	20,428	0	0	21,762	21,188	0	0
Institutions	36,344	20,514	18,209	18,209	36,118	20,788	18,217	18,217
Corporates	9,251	4,289	3,871	3,871	8,881	4,641	3,921	3,921
of which: SME	21,451	11,467	10,821	10,821	21,225	11,217	10,821	10,821
Secured by mortgages on immovable property	3,659	2,099	1,572	1,572	3,590	1,967	1,549	1,549
of which: SME	6,686	6,186	2,214	2,214	6,889	6,422	2,284	2,284
Retail	879	663	232	232	839	599	213	213
of which: SME	2,128	1,021	692	692	2,046	1,121	792	792
Exposures in default	220	170	254	254	117	187	288	288
Items associated with particular high risk	2,087	2,087	442	442	2,748	2,748	548	548
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	4	4	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	379	379	0	0	379	379	0	0
Collective investments undertakings (CIU)	721	721	1,332	1,332	728	728	1,223	1,223
Equity	17,961	18,020	2,228	2,228	18,421	18,339	2,121	2,121
Other exposures	2,286	2,286	0	0	2,286	2,286	0	0
Standardised total ⁴	206,290	201,000	19,764	19,764	224,214	211,211	19,764	19,764

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 effects).
² Exposure value does not include the securitisation portion unless in the results prior to the 2014 exercise.
³ Only the most relevant exposures are disclosed. These have been selected over the following: (a) Credit risk mitigation techniques covering up to 5% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.
⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
ITALY	126,773	123,303	14,823	14,823	128,541	124,924	13,941	13,941
Central governments or central banks	18	23	23	23	129	131	23	23
Regional governments or local authorities	104	96	72	72	89	76	51	51
Public sector entities	0	0	0	0	0	0	0	0
Multinational Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	7,272	4,786	3,864	3,864	6,499	3,535	3,490	3,490
Corporates	13,262	5,362	3,362	3,362	12,926	6,472	3,472	3,472
of which: SME	4,139	1,122	678	678	3,539	917	723	723
Secured by mortgages on immovable property	21,948	4,786	2,884	2,884	21,162	4,088	2,388	2,388
of which: SME	1,214	288	171	171	1,134	253	136	136
Exposures in default	1,542	1,111	418	418	1,261	1,241	461	461
of which: SME	287	271	101	101	221	211	81	81
Items associated with particular high risk	793	291	249	249	711	229	249	441
Covered bonds	62	62	108	108	104	72	108	108
Claims on institutions and corporates with a ST credit assessment	930	930	0	0	1,130	1,130	236	236
Claims on institutions and corporates with a BT credit assessment	2,123	1,898	1,547	1,547	1,925	1,905	2,233	2,233
Collective investments undertakings (CIU)	388	388	388	388	388	388	388	388
Equity	16,621	16,621	15,114	15,114	16,621	16,621	15,114	15,114
Other exposures	1,623	1,623	0	0	1,623	1,623	0	0
Standardised total ⁴	126,773	123,303	14,823	14,823	128,541	124,924	13,941	13,941

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 effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
UNITED STATES	14,263	14,603	2	2	15,990	15,780	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multinational Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	4,074	1,118	88	88	3,311	2,884	62	62
Corporates	521	478	309	309	602	548	386	386
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Items associated with particular high risk	4	4	0	0	4	4	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	202	162	391	391	188	159	389	389
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised total ⁴	14,263	14,603	2	2	15,990	15,780	0	0

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 effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FRANCE	7,961	8,511	0	0	8,421	8,721	0	0
Central governments or central banks	191	190	38	38	201	201	41	41
Regional governments or local authorities	120	120	64	64	120	120	60	60
Public sector entities	0	0	0	0	0	0	0	0
Multinational Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	6,820	4,711	254	254	6,476	4,317	303	303
Corporates	889	901	565	565	946	1,022	694	694
of which: SME	29	29	29	29	29	29	29	29
Retail	71	32	24	24	10	13	10	10
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	256	118	41	41	239	126	44	44
Exposures in default	0	0	0	0	0	0	0	0
of which: SME	17	15	8	8	26	18	13	13
Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	531	531	53	53	563	562	56	56
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised total ⁴	7,961	8,511	0	0	8,421	8,721	0	0

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 effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SPAIN	1,590	1,611	11	11	1,570	1,620	10	10
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	19	19	17	17	17	17	18	18
Public sector entities	0	0	0	0	0	0	0	0
Multinational Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	346	231	109	109	306	179	87	87
Corporates	1,350	290	224	224	1,264	328	308	308
of which: SME	23	23	23	23	23	23	23	23
Retail	140	12	12	12	118	12	12	12
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	194	194	19	19	200	200	20	20
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	1	1	1	1	1	1	1	1
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised total ⁴	1,590	1,611	11	11	1,570	1,620	10	10

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 effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	3,449	3,451	188		3,559	3,571	201	
	Regional governments or local authorities	158	150	25		189	180	32	
	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	7		17	13	8	
	Corporates	408	388	488		748	688	833	
	of which: SME	335	343	275		388	388	296	
	Retail	48	38	249		46	39	243	
	of which: SME	125	134	197		133	131	195	
	Secured by mortgages on immovable property	79	79	28		79	79	27	
	of which: SME	79	79	28		79	79	27	
	Exposures in default	55	14	20	32	52	24	26	27
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	132	132	13		136	136	14	
Claims on institutions and corporates with a ST credit assessment	13	13	0		13	13	0		
Collective investments undertakings (CIU)	11	11	0		11	11	0		
Equity	0	0	0		0	0	0		
Other exposures	53	45	23		54	45	23		
Standardised total ²				14				14	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	4,500	4,500	40		4,512	4,512	40	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	5,078	3,803	422		4,189	2,878	77	
	Corporates	578	501	483		608	498	485	
	of which: SME	35	35	35		35	35	35	
	Retail	65	28	12		12	12	4	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	38	38	0		38	38	0	
	Claims on institutions and corporates with a ST credit assessment	15	15	0		15	15	0	
Collective investments undertakings (CIU)	1,377	931	1,538		1,241	959	1,480		
Equity	0	0	0		0	0	0		
Other exposures	25	25	25		33	33	33		
Standardised total ²				1				1	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	1,561	1,547	1		1,243	1,243	1	
	Regional governments or local authorities	136	136	1		109	109	1	
	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	6,188	3,987	328		6,437	4,634	321	
	Corporates	474	434	324		437	392	289	
	of which: SME	1	1	1		1	1	1	
	Retail	20	19	1		1	1	1	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	38	38	0		40	40	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ²				1				1	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	3,503	4,830	79		4,713	5,517	74	
	Regional governments or local authorities	281	281	88		281	281	81	
	Public sector entities	902	148	33		898	143	33	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	351	75	20		351	83	27	
	Corporates	3,051	3,085	848		3,328	3,088	841	
	of which: SME	1,344	1,045	848		1,322	1,045	841	
	Retail	172	2,032	1,202		1,202	2,044	1,204	
	Secured by mortgages on immovable property	72	27	74		74	68	38	
	of which: SME	1,840	1,838	842		1,938	1,938	862	
	Exposures in default	348	121	128	217	348	102	128	227
	Items associated with particularly high risk	0	0	0		0	0	0	
	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)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,238	1,207	381		1,283	1,207	317		
Standardised total ²				217				217	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	942	477	0		952	442	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	1,458	1,397	256		1,424	1,379	234	
	Corporates	608	426	358		581	398	313	
	of which: SME	0	0	0		0	0	0	
	Retail	43	15	12		49	18	12	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	168	168	16		164	164	16	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	11		5	5	12		
Other exposures	0	0	0		0	0	0		
Standardised total ²				1				1	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	243	243	0		247	248	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	187	187	66		128	124	51	
	Corporates	488	482	388		388	381	288	
	of which: SME	10	10	10		10	10	10	
	Retail	38	38	18		38	38	18	
	Secured by mortgages on immovable property	17	17	1		17	17	1	
	of which: SME	17	17	1		17	17	1	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	168	168	17		168	168	17	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ²				1				1	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
(HODOR, %)								
Central governments or central banks	185,517	182,387	18,962		186,272	184,295	18,965	
Regional governments or local authorities	2,234	2,232	562		2,723	2,692	417	
Public sector entities	1,862	1,864	328		1,793	1,793	328	
Multilateral Development Banks	2,643	2,643	0		2,783	2,623	0	
International Organisations	5,883	5,883	0		5,731	5,731	0	
Institutions	23,544	23,569	18,712		23,463	24,673	18,687	
Corporates	36,714	38,808	16,632		37,468	39,862	17,302	
of which: SME	2,224	4,251	3,396		2,366	4,331	3,644	
Retail	22,017	22,884	17,719		22,029	22,929	17,329	
of which: SME	5,387	5,880	5,339		5,884	5,984	5,336	
Secured by mortgages on immovable property	6,804	6,463	3,311		7,607	7,023	3,023	
of which: SME	500	529	349		789	733	302	
Exposures in default	1,648	528	578	1,254	1,599	528	568	1,142
Items associated with particular high risk	218	214	261		282	231	246	
of which: SME	177	176	208		212	158	158	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	4,437	4,546	4,407		4,407	4,574	4,406	
Collective investments undertakings (CIU)	710	710	1,189		710	710	1,189	
Equity	17,582	17,488	12,954		17,532	17,289	12,928	
Other resources	392,223	392,469	73,729	2,823	392,527	392,497	73,826	2,969
Standardised Total ⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Defaulted Total does not include the securitisation portfolio unless the results refer to the 2024 tranche.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
(HODOR, %)								
Central governments or central banks	500,276	480,121	13,029		500,659	480,021	12,278	
Regional governments or local authorities	118	117	28		116	112	22	
Public sector entities	82	72	54		82	72	52	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	6,229	5,764	5,441		6,204	4,820	5,883	
Corporates	12,003	13,173	6,803		12,823	13,284	6,964	
of which: SME	3,542	739	593		3,583	717	577	
Retail	12,003	4,435	2,232		12,009	4,484	2,236	
of which: SME	1,942	216	128		1,918	205	125	
Secured by mortgages on immovable property	1,207	1,289	463		1,390	1,372	433	
of which: SME	101	100	59		101	101	57	
Exposures in default	712	227	246	449	853	239	239	411
Items associated with particular high risk	88	68	128		102	102	128	
Covered bonds	1,234	1,233	230		1,234	1,233	238	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2,607	3,133	2,655		3,712	2,484	2,682	
Equity	368	368	378		368	378	368	
Other resources	14,423	14,423	11,224	371	13,952	13,952	10,989	562
Standardised Total ⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and premiums per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
(HODOR, %)								
Central governments or central banks	14,696	14,696	2		15,195	14,994	2	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	5	5	1		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,613	2,607	808		2,615	2,614	827	
Corporates	421	369	225		420	374	240	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	4	4	7		5	5	8	
of which: SME	0	0	0		0	0	0	
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)	199	164	378		204	176	409	
Equity	6	6	10		6	6	10	
Other resources	12	12	12	4	12	12	12	4
Standardised Total ⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and premiums per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
(HODOR, %)								
Central governments or central banks	5,487	5,804	0		5,907	5,375	0	
Regional governments or local authorities	476	476	95		456	456	95	
Public sector entities	261	261	76		408	408	82	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,670	2,483	369		3,867	3,721	313	
Corporates	769	805	575		797	889	589	
of which: SME	29	29	20		29	24	16	
Retail	24	14	11		14	14	14	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	234	147	52		223	142	50	
of which: SME	0	0	0		0	0	0	
Exposures in default	79	52	58	17	91	50	50	19
Items associated with particular high risk	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Covered bonds	640	640	65		626	625	62	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	14	43	46		12	41	44	
Equity	0	0	0		0	0	0	
Other resources	2	2	2	2	2	2	2	2
Standardised Total ⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and premiums per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
(HODOR, %)								
Central governments or central banks	18,187	18,226	91		18,821	18,292	91	
Regional governments or local authorities	48	49	13		49	49	9	
Public sector entities	18	18	9		13	13	7	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	196	179	79		187	160	80	
Corporates	321	328	203		314	321	127	
of which: SME	23	23	23		0	0	0	
Retail	14	9	7		11	11	11	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0	0	0	0	0	0
of which: SME	0	0	0		0	0	0	
Covered bonds	214	214	21		208	208	21	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0	4	0	0	0	7
Standardised Total ⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and premiums per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
SLOVAKIA	Central governments or central banks	3,472	3,489	202		3,370	3,387	198	
	Regional governments or local authorities	375	350	36		326	305	41	
	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	18	15	8		14	10	7	
	Corporates	673	568	476		688	616	538	
	of which SME	378	364	293		364	369	298	
	Retail	411	381	247		372	351	231	
	of which SME	347	329	201		336	305	184	
	Secured by mortgages on immovable property	79	78	27		79	79	29	
	of which SME	78	78	27		78	78	28	
	Exposures in default	53	25	26	28	50	23	24	27
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	134	134	13		133	133	13	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	11	11	11		11	11	11		
Equity	0	0	0		0	0	0		
Other exposures	800	788	246		871	877	255		
Standardised Total⁽²⁾			341				348		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	3,497	3,545	47		3,318	4,391	50	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	303	378	0		309	384	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	364	364	0		352	352	0	
	Institutions	4,413	4,273	888		4,468	4,468	888	
	Corporates	428	303	343		398	307	293	
	of which SME	18	16	16		31	18	18	
	Retail	17	6	5		18	7	5	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	3		3	3	3	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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)	1,221	968	1,461		1,349	891	1,418		
Equity	2	2	2		2	2	2		
Other exposures	325	325	325		475	475	475		
Standardised Total⁽²⁾			3				3		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
GERMANY	Central governments or central banks	1,845	2,254	0		1,845	2,254	0	
	Regional governments or local authorities	133	133	1		133	133	1	
	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	4,444	4,413	540		4,202	4,198	396	
	Corporates	306	291	298		242	210	183	
	of which SME	2	2	2		2	2	2	
	Retail	4	1	1		4	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	50	50	0		60	60	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2	1	2		2	2	2		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾			7				2		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
CROATIA	Central governments or central banks	2,279	3,829	54		3,301	4,395	54	
	Regional governments or local authorities	107	243	49		212	263	26	
	Public sector entities	89	142	36		92	151	26	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	337	63	47		370	83	67	
	Corporates	3,008	3,207	3,244		3,011	3,114	3,212	
	of which SME	1,307	1,033	826		1,425	1,100	885	
	Retail	1,701	1,269	1,209		1,509	1,071	1,003	
	of which SME	77	69	40		81	72	41	
	Secured by mortgages on immovable property	1,565	1,057	888		2,010	1,061	898	
	of which SME	0	0	0		0	0	0	
	Exposures in default	334	93	100	212	318	93	100	216
	Items associated with particularly high risk	41	41	62		39	39	50	
	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)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	83	83	376		93	96	305		
Standardised Total⁽²⁾			341				324		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	3,221	3,229	303		3,177	3,189	303	
	Corporates	448	206	204		544	307	306	
	of which SME	0	0	0		0	0	0	
	Retail	44	19	14		51	23	17	
	of which SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	324	324	13		326	326	11	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	4	4	15		7	7	18		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾			3				1		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	871	871	0		871	871	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	521	475	123		493	467	119	
	Corporates	392	366	366		412	412	311	
	of which SME	0	0	0		0	0	0	
	Retail	12	7	9		13	9	6	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7	4	1		7	4	1	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	158	158	16		157	157	16	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾			3				6		

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

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

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		73,389	365	28,893	12,786	411	317	75,212	366	28,720	13,315	401	317	74,881	365	28,720	
Corporates		344,883	8,421	166,673	96,750	970	5,112	337,318	8,063	163,972	97,842	1,139	4,930	332,388	7,924	163,972	
Corporates - Of which: Specialised Lending		18,538	1,001	15,055	7,964	126	703	18,117	895	14,833	6,739	282	589	17,960	895	14,833	
Corporates - Of which: SME		68,917	3,016	29,751	15,558	473	2,384	66,583	3,778	28,794	15,250	389	2,170	64,414	3,381	28,794	
Retail		175,965	4,216	109,977	50,089	1,288	2,345	174,842	3,753	109,955	50,794	1,209	2,619	174,129	3,729	109,955	
Retail - Secured on real estate property		122,752	1,544	120,457	20,491	596	855	120,024	1,289	120,468	20,253	517	797	119,741	1,544	120,468	
Retail - Secured on real estate property - Of which: SME		5,232	324	4,575	1,176	154	142	4,971	240	4,340	1,084	72	109	4,687	240	4,340	
Retail - Secured on real estate property - Of which: non-SME		122,520	1,220	115,882	19,315	442	714	122,053	1,049	116,128	19,169	445	688	119,154	1,220	115,882	
Retail - Qualifying Revolving		214	4	97	24	11	9	208	4	93	19	6	2	192	4	93	
Retail - Other Retail		47,998	2,662	29,424	9,375	682	2,081	46,411	2,460	28,469	9,472	677	1,880	45,842	2,460	28,469	
Retail - Other Retail - Of which: SME		25,382	1,370	8,793	2,152	397	888	24,639	1,291	8,729	2,155	299	622	24,340	1,370	8,729	
Retail - Other Retail - Of which: non-SME		22,616	1,294	20,631	7,243	375	1,193	21,793	1,169	20,740	7,317	378	1,248	21,602	1,294	20,740	
Equity		9,329	47	9,329	0	0	0	9,329	47	9,329	0	0	0	9,329	47	9,329	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total⁽³⁾		73,389	365	28,893	12,786	411	317	75,212	366	28,720	13,315	401	317	74,881	365	28,720	

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		28,880	309	45,447	7,774	379	270	28,954	323	46,039	8,014	376	270	29,019	309	45,447	
Corporates		225,863	7,720	105,733	59,758	761	4,277	229,824	7,374	105,058	61,588	865	4,085	225,749	7,374	105,058	
Corporates - Of which: Specialised Lending		9,537	713	7,356	3,264	65	382	8,452	408	6,895	3,227	144	294	7,847	713	7,356	
Corporates - Of which: SME		66,028	3,030	27,381	16,220	403	2,323	63,727	2,699	26,324	13,843	324	2,214	62,513	3,030	27,381	
Retail		163,850	3,977	146,127	27,478	1,055	2,717	160,258	3,520	147,198	27,074	950	2,403	157,487	3,977	146,127	
Retail - Secured on real estate property		117,543	1,434	112,261	18,837	448	714	117,813	1,183	112,266	18,552	376	652	112,266	1,434	112,266	
Retail - Secured on real estate property - Of which: SME		5,218	324	4,562	1,167	154	141	4,954	240	4,323	1,071	72	108	4,687	324	4,562	
Retail - Secured on real estate property - Of which: non-SME		112,325	1,111	107,699	17,671	348	633	112,861	944	107,945	17,481	304	544	111,980	1,111	107,699	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail		46,338	2,543	33,866	8,641	555	1,943	44,721	2,337	36,904	6,522	545	1,751	42,699	2,543	33,866	
Retail - Other Retail - Of which: SME		25,123	1,391	8,537	1,994	395	876	24,365	1,283	8,480	1,976	293	622	24,171	1,391	8,537	
Retail - Other Retail - Of which: non-SME		21,215	1,152	25,329	6,646	251	1,067	20,386	1,054	27,424	4,547	252	1,129	21,628	1,152	25,329	
Equity		7,949	47	7,949	0	0	0	7,949	47	7,949	0	0	0	7,949	47	7,949	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total		28,880	309	45,447	7,774	379	270	28,954	323	46,039	8,014	376	270	29,019	309	45,447	

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		2,056	0	818	248	0	1	2,471	0	779	297	0	1	118	0	1	
Corporates		24,403	81	15,540	5,347	14	81	23,120	81	15,328	5,128	9	82	23,047	81	15,328	
Corporates - Of which: Specialised Lending		2,286	0	1,287	442	0	5	2,489	0	1,540	612	0	10	2,489	0	1,540	
Corporates - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail		86	0	85	23	0	0	92	0	91	24	0	0	91	24	0	
Retail - Secured on real estate property		84	0	83	22	0	0	87	0	87	23	0	0	87	23	0	
Retail - Secured on real estate property - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME		84	0	83	22	0	0	87	0	87	23	0	0	87	23	0	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail		2	0	2	1	0	0	5	0	5	1	0	0	5	1	0	
Retail - Other Retail - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME		2	0	2	1	0	0	5	0	5	1	0	0	5	1	0	
Equity		397	0	397	880	0	14	436	0	418	911	0	12	436	0	12	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total		2,056	0	818	248	0	1	2,471	0	779	297	0	1	118	0	1	

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		4,038	0	2,513	1,003	0	7	4,035	0	2,733	1,271	0	9	4,038	0	2,733	
Corporates		9,308	63	2,880	1,750	8	58	10,728	64	3,159	1,913	7	60	10,728	63	3,159	
Corporates - Of which: Specialised Lending		277	0	227	100	0	4	874	0	497	234	0	3	874	0	497	
Corporates - Of which: SME		6	0	3	2	0	0	6	0	3	2	0	0	6	0	3	
Retail		33	1	33	10	0	0	34	1	33	10	0	0	34	1	33	
Retail - Secured on real estate property		12	0	11	0	0	0	12	0	11	0	0	0	12	0	11	
Retail - Secured on real estate property - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME		12	0	11	0	0	0	12	0	11	0	0	0	12	0	11	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail		2	0	2	0	0	0	2	0	2	0	0	0	2	0	2	
Retail - Other Retail - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME		2	0	2	0	0	0	2	0	2	0	0	0	2	0	2	
Equity		59	0	59	151	0	1	60	0	60	158	0	1	60	0	158	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total		4,038	0	2,513	1,003	0	7	4,035	0	2,733	1,271	0	9	4,038	0	2,733	

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRR Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original											



2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	30	0	14	0	0	0	0	0	30	0	17	0	0	0	0	0
	Corporates	8,310	83	5,036	5,036	3,457	75	96	6,395	77	5,034	5,034	3,490	68	101	0	0
	Corporate - Of which: Specialised Lending	1,040	5	1,007	1,040	0	45	1,035	5	982	1,052	0	45	0	20	0	0
	Corporate - Of which: SME	2,460	73	2,196	2,196	1,158	78	45	2,687	76	2,107	2,104	1,524	65	48	0	0
	Retail	11,131	225	10,884	2,335	279	219	11,110	219	10,884	274	207	274	207	0	0	0
	Retail - Secured on real estate property	9,297	104	9,297	1,398	143	76	9,286	101	9,286	1,421	139	81	0	1	0	0
	Retail - Secured on real estate property - Of which: SME	14	1	14	10	0	1	18	1	18	1	0	1	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	9,283	103	9,283	1,388	143	75	9,268	100	9,268	1,420	139	80	0	0	0	0
	Retail - Qualifying Revolving	224	9	91	24	11	9	207	4	91	19	0	2	0	0	0	0
	Retail - Other Retail	1,851	112	1,561	913	124	134	1,826	115	1,565	108	129	124	0	0	0	0
	Retail - Other Retail - Of which: SME	270	8	256	138	2	12	264	8	249	139	6	10	0	0	0	0
Retail - Other Retail - Of which: non-SME	1,581	104	1,305	775	122	122	1,562	107	1,316	103	123	114	0	0	0	0	
Equity	5	0	5	12	0	0	6	0	6	12	0	0	0	0	0	0	
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	142	0	60	0	0	0	0	417	0	64	0	0	0	0	0	0
	Corporates	7,065	7	5,278	2,375	1	17	6,814	2	3,887	2,206	0	13	0	0	0	0
	Corporate - Of which: Specialised Lending	223	0	203	72	0	0	225	0	399	83	0	1	0	0	0	0
	Corporate - Of which: SME	24	0	172	44	0	0	268	4	65	15	0	0	0	0	0	0
	Retail	15	0	15	4	0	0	15	0	15	4	0	0	0	0	0	0
	Retail - Secured on real estate property	14	0	14	4	0	0	14	0	14	4	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	14	0	14	4	0	0	14	0	14	4	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	22	0	22	54	0	0	22	0	22	55	0	0	0	0	0	0	
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,206	0	1,923	40	0	0	6	2,200	0	1,898	417	0	0	0	0	0
	Corporates	8,156	4	3,482	2,882	0	7	7,799	4	3,175	2,088	0	7	0	0	0	0
	Corporate - Of which: Specialised Lending	282	0	172	44	0	0	268	4	161	104	0	0	0	0	0	0
	Corporate - Of which: SME	6	0	3	5	0	0	6	0	3	2	0	0	0	0	0	0
	Retail	87	0	85	22	0	1	87	0	85	22	0	0	0	0	0	0
	Retail - Secured on real estate property	84	0	83	21	0	0	85	0	83	21	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	84	0	83	21	0	0	85	0	83	21	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0	0	
Equity	58	0	58	150	0	0	62	0	62	157	0	0	0	0	0	0	
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	21	0	1	0	0	0	0	21	0	1	0	0	0	0	0	0
	Corporates	41	0	35	20	0	1	40	0	34	19	0	1	0	0	0	0
	Corporate - Of which: Specialised Lending	18	0	18	7	0	1	18	0	18	8	0	1	0	0	0	0
	Corporate - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,805	0	823	246	0	9	1,814	0	1,052	330	0	8	0	0	0	0
	Corporates	8,355	9	5,506	2,521	1	24	8,336	11	5,106	3,651	1	29	0	0	0	0
	Corporate - Of which: Specialised Lending	938	0	799	309	0	4	1,189	0	1,051	308	0	6	0	0	0	0
	Corporate - Of which: SME	58	0	8	3	0	0	58	0	5	5	0	0	0	0	0	0
	Retail	143	2	140	43	1	1	139	2	136	40	1	1	1	1	1	1
	Retail - Secured on real estate property	137	2	135	41	0	1	133	2	131	38	1	1	1	1	1	1
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	137	2	135	41	0	1	133	2	131	38	1	1	1	1	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	2	0	0	6	0	6	2	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	6	0	6	2	0	0	6	0	6	2	0	0	0	0	0	0	
Equity	114	0	114	274	0	2	119	0	119	282	0	1	0	0	0	0	
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a			

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	79,307	0	0	0	0	74,790	0	0	0	0	0	0
Institutions	336,452	8,009	163,775	96,703	1,352	4,903	333,751	8,227	159,114	93,921	1,441	4,696
Corporates	261,307	698	15,805	9,861	491	611	261,142	709	14,866	9,838	511	664
Corporates - Of Which: Specialised Lending	65,286	3,772	28,307	15,212	397	2,004	63,507	3,884	26,912	14,507	439	2,084
Retail	175,141	3,846	157,972	26,991	1,222	2,703	175,100	3,976	157,546	29,294	1,321	2,610
Retail - Secured on real estate property	137,576	3,353	126,977	19,625	534	747	136,360	3,356	126,360	29,182	506	695
Retail - Secured on real estate property - Of Which: SME	4,855	246	4,226	1,085	75	115	4,762	253	4,221	1,145	83	126
Retail - Secured on real estate property - Of Which: non-SME	122,320	3,084	116,855	18,539	459	631	121,518	1,883	118,541	19,837	443	679
Retail - Qualifying Revolving	208	3	91	19	7	2	210	3	92	19	7	2
Retail - Other Retail	45,156	2,552	37,658	9,347	601	1,655	44,871	2,657	37,692	9,902	748	2,005
Retail - Other Retail - Of Which: SME	23,976	1,359	9,458	2,977	306	662	23,462	1,427	9,469	2,137	343	754
Retail - Other Retail - Of Which: non-SME	21,282	1,173	28,396	7,670	385	1,093	21,388	1,211	27,910	6,955	405	1,249
Equity	20,992	43	10,469	26,212	0	0	9,625	56	9,624	26,214	0	0
Other non credit-obligation assets												
IRB Total ³				376,679						366,600		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the reports prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country/ies covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	212,209	3,143	8,633	277	294	212,201	3,209	8,712	297	299	280	266
Corporates	215,804	7,203	102,270	59,574	971	4,110	212,002	7,510	96,513	56,333	1,825	4,146
Corporates - Of Which: Specialised Lending	8,824	492	8,975	3,719	240	308	8,896	492	8,196	3,614	243	316
Corporates - Of Which: SME	62,397	3,897	25,834	13,774	232	2,251	60,663	3,729	24,459	12,645	217	2,307
Retail	180,523	3,811	146,813	26,287	956	2,487	180,635	3,731	146,287	26,481	1,828	2,386
Retail - Secured on real estate property	137,449	3,283	109,769	18,589	239	461	137,753	3,226	109,650	18,376	426	716
Retail - Secured on real estate property - Of Which: SME	4,838	246	4,209	1,054	75	114	4,712	251	4,150	1,040	80	123
Retail - Secured on real estate property - Of Which: non-SME	132,611	958	105,555	17,536	324	547	133,041	975	105,650	17,294	346	593
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	43,474	2,487	36,248	8,198	557	1,826	42,920	2,505	35,465	8,106	600	1,870
Retail - Other Retail - Of Which: SME	23,632	1,284	9,189	1,888	300	460	23,084	1,426	9,165	1,869	326	747
Retail - Other Retail - Of Which: non-SME	19,842	1,057	27,060	6,290	257	1,143	19,826	1,059	26,293	6,137	275	1,124
Equity	8,443	42	8,644	29,303	0	1	8,240	35	8,239	29,537	0	0
Other non credit-obligation assets												
IRB Total												

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

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	2,620	0	853	291	0	1	2,383	0	699	255	0	1
Corporates	23,827	56	18,477	5,227	0	0	24,528	56	18,894	4,819	0	47
Corporates - Of Which: Specialised Lending	2,443	0	1,543	591	0	7	2,433	0	1,458	525	0	6
Corporates - Of Which: SME	6	4	4	4	0	0	4	4	4	4	0	0
Retail	98	0	96	28	0	0	102	0	100	27	0	0
Retail - Secured on real estate property	96	0	94	27	0	0	98	0	96	26	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	96	0	94	27	0	0	98	0	96	26	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	2	0	2	1	0	0	4	0	4	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	4	0	4	1	0	0
Equity	43,474	2,487	36,248	8,198	557	1,826	42,920	2,505	35,465	8,106	600	1,870
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total	434	1	434	891	0	17	494	1	494	1,157	0	0

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

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	11,203	66	3,322	2,042	8	66	11,517	69	3,546	2,045	9	68
Corporates - Of Which: Specialised Lending	1,260	0	446	206	0	0	1,272	0	446	202	0	0
Corporates - Of Which: SME	0	0	2	1	0	0	0	0	2	1	0	0
Retail	33	1	32	11	0	0	33	1	32	11	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	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	63	0	61	189	0	1	64	0	64	176	0	0
Other non credit-obligation assets												
IRB Total												

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

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	1,422	0	880	417	0	1	2,008	0	1,475	921	0	1
Institutions	9,013	3	4,254	2,677	0	8	9,007	3	4,227	2,582	0	6
Corporates	177	0	174	75	0	0	177	0	146	104	0	1
Corporates - Of Which: Specialised Lending	4	0	2	2	0	0	4	0	3	2	0	0
Corporates - Of Which: SME	13	0	12	3	0	0	12	0	12	3	0	0
Retail	11	0	11	3	0	0	11	0	11	3	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
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	0	1	0	0	0	1	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total												

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded	
SLOVAKIA		0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0
Corporates		6,248	188	4,684	3,270	69	100	6,264	195	5,222	3,465
Corporates - Of Which: Specialised Lending		1,020	25	971	951	0	48	1,054	24	1,000	1,007
Corporates - Of Which: SME		2,477	68	2,188	1,251	65	48	2,465	65	2,167	1,388
Retail		11,208	221	10,988	2,409	271	207	11,518	231	11,271	2,518
Retail - Secured on real estate property		9,360	181	9,360	1,402	133	81	9,812	184	9,812	1,536
Retail - Secured on real estate property - Of Which: SME		17	1	17	1	0	1	69	2	69	83
Retail - Secured on real estate property - Of Which: non-SME		9,343	180	9,343	1,401	133	80	9,543	182	9,543	1,473
Retail - Qualifying Revolving		208	3	208	28	7	2	210	3	210	28
Retail - Other Retail		1,621	117	1,498	927	131	124	1,896	124	1,567	962
Retail - Other Retail - Of Which: SME		285	9	249	139	6	9	316	11	299	167
Retail - Other Retail - Of Which: non-SME		1,337	108	1,250	788	124	114	1,579	113	1,268	795
Equity		6	0	6	13	0	0	6	0	6	12
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded	
LUXEMBOURG		0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0
Corporates		6,338	2	3,850	2,270	0	13	6,823	2	3,745	2,387
Corporates - Of Which: Specialised Lending		236	0	196	77	0	1	83	0	72	39
Corporates - Of Which: SME		18	0	18	15	0	0	0	0	0	0
Retail		15	0	15	4	0	0	17	0	17	5
Retail - Secured on real estate property		15	0	15	4	0	0	17	0	17	5
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		15	0	15	4	0	0	17	0	17	5
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		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
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Equity		21	0	21	53	0	0	31	0	31	72
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded	
GERMANY		0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0
Corporates		8,229	4	3,354	2,247	0	6	7,861	4	3,358	2,307
Corporates - Of Which: Specialised Lending		106	0	106	115	0	0	106	0	106	115
Corporates - Of Which: SME		5	0	2	2	0	0	6	0	2	2
Retail		67	0	65	22	0	0	64	0	62	21
Retail - Secured on real estate property		65	0	64	21	0	0	62	0	60	20
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		65	0	64	21	0	0	62	0	60	20
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		2	0	2	1	0	0	2	0	2	1
Retail - Other Retail - Of Which: SME		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	1
Equity		63	0	63	158	0	1	66	0	66	167
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded	
CROATIA		0	0	0	0	0	0	0	0	0	0
Institutions		46	0	34	20	0	0	47	0	6	0
Corporates		18	0	17	10	0	1	17	0	16	11
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		1	0	1	0	0	0	1	0	1	0
Retail		1	0	0	0	0	0	1	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		1	0	0	0	0	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		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
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded	
UNITED KINGDOM		0	0	0	0	0	0	0	0	0	0
Institutions		1,730	0	1,038	385	0	7	2,428	0	1,767	454
Corporates		5,493	10	5,025	4,237	1	23	5,848	5	5,028	4,233
Corporates - Of Which: Specialised Lending		1,247	0	1,101	472	0	6	1,280	0	1,135	515
Corporates - Of Which: SME		8	0	4	3	0	0	3	0	3	0
Retail		140	2	142	40	1	1	146	2	142	40
Retail - Secured on real estate property		139	2	137	39	1	1	140	2	137	38
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		139	2	137	39	1	1	140	2	137	38
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		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
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Equity		130	0	130	305	0	2	138	0	138	313
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded		Of which: subfunded	
NETHERLANDS		0	0	0	0	0	0	0	0	0	0
Institutions		1,121	0	530	155	0	0	1,125	0	554	187
Corporates		5,444	35	3,242	2,342	39	51	5,703	33	3,532	2,341
Corporates - Of Which: Specialised Lending		285	33	150	91	38	32	264	32	154	94
Corporates - Of Which: SME		1	0	0	0	0	0	0	0	0	0
Retail		22	0	21	8	0	0	22	0	22	8
Retail - Secured on real estate property		20	0	20	7	0	0	21	0	21	6
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		20	0	20	7	0	0	21	0	21	6
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		1	0	1	0	0	0	1	0	1	0
Retail - Other Retail - Of Which: SME		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
Equity		190	0	190	505	0	0	188	0	188	500
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2023

(min EUR)		Direct exposures												Off-balance sheet exposures		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Nominal	Provisions		
		Non-derivative financial assets by accounting portfolio															
		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						
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		443	443	0	0	0	0	200	243	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		443	443	0	0	0	0	200	243	0	0	0	0	0	0	0	0
[0 - 3M]		85	85	0	0	0	0	85	0	0	0	0	0	0	0	0	0
[3M - 1Y]		388	388	1	0	0	0	388	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		33	33	0	0	0	0	33	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		27	27	0	0	0	0	25	2	0	0	0	0	0	0	0	0
[3Y - 5Y]		152	151	0	0	0	0	44	108	0	0	0	0	0	0	0	0
[5Y - 10Y]		4,879	4,860	19	0	0	0	598	4,263	0	0	0	0	0	0	0	0
[10Y - more]		3,459	3,377	81	0	0	0	1,937	1,440	0	0	0	0	0	0	0	0
Total		9,223	9,223	101	0	0	0	3,166	5,813	0	0	0	0	0	0	0	0
[0 - 3M]		88	88	1	0	0	0	87	0	0	0	0	0	0	0	0	0
[3M - 1Y]		308	301	46	0	0	0	280	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		314	309	223	0	0	0	92	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		8	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		215	166	80	0	0	0	135	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		207	149	147	0	0	0	140	0	0	0	0	0	0	0	0	0
[10Y - more]		711	692	100	0	0	0	574	37	0	0	0	0	0	0	0	0
Total		1,932	1,712	608	0	0	0	1,287	37	0	0	0	0	0	0	0	0
[0 - 3M]		45	45	0	0	0	0	42	3	0	0	0	0	0	22	0	0
[3M - 1Y]		396	295	1	0	0	0	278	18	0	0	0	0	0	32	0	0
[1Y - 2Y]		387	387	9	0	0	0	181	198	0	0	0	0	0	2	0	0
[2Y - 3Y]		177	177	22	0	0	0	1	154	0	0	0	0	0	0	0	0
[3Y - 5Y]		398	388	0	0	0	0	0	388	0	0	0	0	0	0	0	0
[5Y - 10Y]		336	336	12	0	0	0	15	308	0	0	0	0	0	0	0	0
[10Y - more]		534	534	8	0	0	0	24	902	0	0	0	0	0	146	0	0
Total		2,161	2,160	51	0	0	0	641	1,563	0	0	0	0	0	177	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		379	379	21	0	0	0	211	142	0	0	0	0	0	123	0	0
[1Y - 2Y]		53	4	0	0	0	0	13	37	0	0	0	0	0	0	0	0
[2Y - 3Y]		315	314	3	0	0	0	129	182	0	0	0	0	0	0	0	0
[3Y - 5Y]		420	420	6	0	0	0	256	167	0	0	0	0	0	0	0	0
[5Y - 10Y]		125	125	3	0	0	0	46	76	0	0	0	0	0	0	0	0
[10Y - more]		15	15	2	0	0	0	13	0	0	0	0	0	0	0	0	0
Total		1,217	1,216	36	0	0	0	660	618	0	0	0	0	0	123	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		130	130	0	0	0	0	130	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		241	241	19	0	0	0	46	178	0	0	0	0	0	0	0	0
[10Y - more]		35	35	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Total		387	372	35	0	0	0	48	304	0	0	0	0	0	0	0	0
[0 - 3M]		1,352	1,351	296	0	0	0	239	850	0	0	0	0	0	1,418	0	0
[3M - 1Y]		1,740	1,190	976	0	0	0	497	929	0	0	0	0	0	4,468	0	0
[1Y - 2Y]		2,482	1,940	564	0	0	0	568	1,354	0	0	0	0	0	2,261	0	0
[2Y - 3Y]		2,354	1,699	652	0	0	0	639	1,980	0	0	0	0	0	23	0	0
[3Y - 5Y]		4,928	4,425	487	0	0	0	1,627	2,898	0	0	0	0	0	197	0	0
[5Y - 10Y]		12,689	11,963	707	0	0	0	3,641	8,321	0	0	0	0	0	1,942	1	0
[10Y - more]		12,070	11,482	377	0	0	0	1,415	10,067	0	13	0	0	0	7,801	0	0
Total		37,615	34,669	3,611	0	0	0	8,026	25,121	0	13	0	0	0	17,901	2	16,697

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		16	16	0	0	0	0	0	16	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	16	16	0	0	0	0	0	16	0	0	0	0	0	0	0	0	16
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		95	95	0	0	0	0	95	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		17	17	0	0	0	0	17	0	0	0	0	0	0	0	0	0
[10Y - more]	21	21	0	0	0	0	21	0	0	0	0	0	0	4	0	0	
Total	152	152	0	0	0	0	152	0	0	0	0	0	0	4	0	0	71
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands	14	14	0	0	0	0	14	0	0	0	0	0	0	0	0	0
[3M - 1Y]		55	55	0	0	0	0	55	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		764	764	0	0	0	0	764	0	0	0	0	0	0	0	0	0
[10Y - more]	60	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	910	910	68	68	0	0	79	764	0	0	0	0	0	0	0	0	0
[0 - 3M]	Poland	3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		24	24	0	0	0	0	0	24	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	0	
Total	66	66	7	7	0	0	62	27	0	0	0	0	0	0	0	0	6
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		187	187	0	0	0	0	187	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		444	442	0	0	0	0	187	255	0	0	0	0	0	0	0	0
[10Y - more]	182	182	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	793	791	0	0	0	0	350	442	0	0	0	0	0	0	0	0	15
[0 - 3M]	Romania	8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		202	202	0	0	0	0	202	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		77	77	0	0	0	0	64	13	0	0	0	0	0	0	0	0
[3Y - 5Y]		30	30	0	0	0	0	30	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		105	105	1	0	0	0	87	17	0	0	0	0	0	0	0	0
[10Y - more]	41	41	1	0	0	0	41	0	0	0	0	0	0	14	0	0	
Total	473	473	2	0	0	0	407	64	0	0	0	0	0	14	0	0	31

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2023

(min EUR)		Direct exposures										Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions					
		Total gross carrying amount of non-derivative financial assets		Total carrying amount of non-derivative financial assets (net of short positions)		Carrying amount		Notional amount				Carrying amount			Notional amount	
		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											
[0 - 3M]	Other Central and eastern Europe countries non EEA	291	290	0	0	238	52	0	0	0	0	0	0	0	0	0
[3M - 1Y]		300	297	0	0	288	9	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		433	429	0	1	381	47	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		79	78	0	0	56	22	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		254	250	0	0	106	145	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	357	356	0	0	38	319	0	0	0	0	0	0	0	0	0	0
[10Y - more]	6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0
Total		1,718	1,707	0	1	1,113	993	0	0	0	0	0	0	7	0	1,140
[0 - 3M]	Middle East	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0
[3M - 1Y]		566	566	0	0	0	566	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2,458	2,458	0	0	0	2,458	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		63	63	0	0	0	63	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		74	74	5	74	0	69	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	918	917	1	917	0	91	825	0	0	0	0	0	0	142	0	
[10Y - more]	557	557	0	557	0	116	441	0	0	0	0	0	0	0	0	
Total		5,842	5,840	7	0	258	4,582	0	0	0	0	0	0	142	0	158
[0 - 3M]	Latin America and the Caribbean	60	60	0	0	60	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		70	70	0	0	0	70	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		55	55	1	55	0	19	35	0	0	0	0	0	0	0	0
[3Y - 5Y]		130	130	3	130	0	28	99	0	0	0	0	0	0	0	0
[5Y - 10Y]	451	450	96	450	0	217	177	0	0	0	0	0	0	0	0	
[10Y - more]	161	160	15	160	0	139	6	0	0	0	0	0	0	0	0	
Total		934	931	75	0	463	394	0	0	0	0	0	0	0	0	424
[0 - 3M]	Africa	274	264	0	0	78	187	0	0	0	0	0	0	23	0	0
[3M - 1Y]		1,132	1,121	0	0	998	123	0	0	0	0	0	0	90	0	0
[1Y - 2Y]		13	5	0	0	3	2	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		15	14	0	0	0	14	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		147	146	0	0	0	146	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	620	614	0	0	0	37	577	0	0	0	0	0	0	133	0	
[10Y - more]	36	36	0	0	0	25	0	0	0	0	0	0	0	7	0	
Total		2,236	2,192	0	0	1,541	1,051	0	0	0	0	0	0	308	0	1,540
[0 - 3M]	Others	87	87	5	0	18	64	0	0	105	564	0	0	15	0	0
[3M - 1Y]		28	24	0	0	24	0	0	0	3	0	20	0	0	0	0
[1Y - 2Y]		10	10	0	0	0	0	0	0	14	141	2,380	0	0	0	0
[2Y - 3Y]		302	298	4	0	16	282	7	244	7	13	0	0	0	0	0
[3Y - 5Y]		880	874	3	0	686	187	540	6,089	0	0	0	0	0	0	0
[5Y - 10Y]	498	651	137	0	427	97	45	463	0	1	0	0	0	0	0	
[10Y - more]	1,789	1,740	49	0	644	1,096	661	2,011	63	0	0	0	0	0	0	
Total		3,779	3,684	207	0	1,815	1,727	1,265	9,225	253	2,869	0	0	0	0	198

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 counterparties 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 counterparties (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 economic 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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets				Total carrying amount of non-derivative financial assets (net of short positions)				Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal
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	Nominal	Provisions										
[0 - 3M]	Other Central and eastern Europe countries non EEA	110	110	0	0	117	2	0	0	0	0	0	0	4	0
[3M - 1Y]		574	573	0	0	549	23	0	0	0	0	0	0	0	0
[1Y - 2Y]		296	294	0	1	254	39	0	0	0	0	0	0	4	0
[2Y - 3Y]		82	81	0	0	47	34	0	0	0	0	0	0	0	0
[3Y - 5Y]		432	429	0	0	318	111	0	0	0	0	0	0	0	0
[5Y - 10Y]	344	343	3	0	343	17	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,853	1,845	3	1	1,308	533	0	0	0	0	0	0	8	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		40	40	1	0	0	39	0	0	0	0	0	0	0	0
[1Y - 2Y]		2,421	2,420	1	0	0	2,420	0	0	0	0	0	0	0	0
[2Y - 3Y]		62	62	3	0	0	59	0	0	0	0	0	0	0	0
[3Y - 5Y]		132	129	0	0	46	91	0	0	0	0	0	0	0	0
[5Y - 10Y]	985	985	1	0	128	856	0	0	0	0	0	0	107	0	
[10Y - more]	455	452	1	0	159	293	0	0	0	0	0	0	0	0	
Total	4,559	4,508	6	0	342	4,166	0	0	0	0	0	0	107	0	
[0 - 3M]	Latin America and the Caribbean	53	53	0	0	53	0	0	0	0	0	0	0	0	0
[3M - 1Y]		35	35	1	0	0	34	0	0	0	0	0	0	0	0
[1Y - 2Y]		91	91	0	0	19	71	0	0	0	0	0	0	0	0
[2Y - 3Y]		62	63	0	0	26	36	0	0	0	0	0	0	0	0
[3Y - 5Y]		191	189	12	0	54	115	0	0	0	0	0	0	0	0
[5Y - 10Y]	697	692	47	0	292	398	0	0	0	0	0	0	0	0	
[10Y - more]	100	158	7	0	118	35	0	0	0	0	0	0	0	0	
Total	1,250	1,240	68	0	563	617	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	243	189	0	0	10	133	0	0	0	0	0	25	0	
[3M - 1Y]		521	506	0	0	376	130	0	0	0	0	0	85	1	
[1Y - 2Y]		9	7	0	0	0	7	0	0	0	0	0	0	0	
[2Y - 3Y]		46	48	0	0	0	48	0	0	0	0	0	0	0	
[3Y - 5Y]		96	95	0	0	0	95	0	0	0	0	0	0	0	
[5Y - 10Y]	585	579	0	0	0	552	0	0	0	0	0	103	0		
[10Y - more]	57	48	5	0	27	36	0	0	0	0	0	18	0		
Total	1,462	1,417	3	0	446	967	0	0	0	0	0	296	3		
[0 - 3M]	Others	436	436	0	0	12	424	0	0	0	0	0	0	0	
[3M - 1Y]		33	33	0	0	33	0	0	0	0	0	0	0	0	
[1Y - 2Y]		23	23	3	0	9	12	0	0	0	0	0	0	0	
[2Y - 3Y]		310	307	4	0	19	287	0	0	376	6,323	2	2,389	0	
[3Y - 5Y]		998	989	26	0	785	188	0	0	0	0	0	0	0	
[5Y - 10Y]	488	484	15	0	425	245	0	0	61	850	1	0	0		
[10Y - more]	2,846	1,985	82	0	790	1,203	0	0	637	2,002	0	86	0		
Total	4,531	4,457	110	0	2,063	2,367	1,058	9,188	127	2,384	58	0	332		

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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic 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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 nGAAP

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Intesa Sanpaolo S.p.A.

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which: defaulted		Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾		
mil. EUR																						
Cash balances at central banks and other demand deposits	87,423	0	0	0	0	1	0	0	0	0	92,360	1	0	0	0	1	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	120,544	0	110	110	110	180	89	89	0	130,418	0	108	108	108	204	88	88	0	0	0	0	0
Central banks	174	0	0	0	0	6	0	0	0	836	0	0	0	0	6	0	0	0	0	0	0	0
General governments	79,430	0	14	14	14	102	5	5	0	87,114	0	13	13	13	107	4	4	0	0	0	0	0
Credit institutions	11,500	0	0	0	0	1	0	0	0	12,648	0	0	0	0	3	0	0	0	0	0	0	0
Other financial corporations	23,145	0	62	62	62	43	62	62	0	23,314	0	62	62	62	62	62	62	0	0	0	0	0
Non-financial corporations	6,289	0	34	34	34	22	22	22	0	6,504	0	33	33	33	29	22	22	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	463,956	1,217	10,806	10,806	10,278	2,453	5,318	5,185	3,963	458,069	1,253	10,000	10,000	9,704	2,407	4,960	4,838	3,731	0	0	0	0
Central banks	3,294	0	0	0	0	8	0	0	0	3,231	0	0	0	0	9	0	0	0	0	0	0	0
General governments	16,032	261	414	414	414	36	181	181	134	16,448	152	403	403	403	60	183	183	181	127	0	0	0
Credit institutions	20,824	0	123	123	123	8	24	24	74	20,407	0	112	112	112	16	20	20	25	69	0	0	0
Other financial corporations	56,323	19	315	315	315	100	158	155	120	54,799	98	320	320	319	98	166	164	119	0	0	0	0
Non-financial corporations	187,823	470	6,458	6,458	6,226	1,440	3,368	3,279	2,307	185,291	447	6,104	6,104	5,878	1,405	3,128	3,038	2,350	0	0	0	0
of which: small and medium-sized enterprises	71,999	290	4,453	4,453	4,261	607	2,270	2,204	1,940	70,003	325	4,087	4,087	3,914	729	2,071	2,004	1,707	0	0	0	0
of which: Loans collateralized by commercial immovable property	27,383	178	2,199	2,199	2,029	507	1,007	968	1,150	25,961	158	1,868	1,868	1,712	500	850	808	1,000	0	0	0	0
Households	178,760	467	3,299	3,299	3,202	881	1,686	1,545	1,261	177,898	557	3,061	3,061	2,996	825	1,464	1,436	1,196	0	0	0	0
of which: Loans collateralized by residential immovable property	133,648	271	1,464	1,464	1,396	439	886	859	969	132,942	350	1,285	1,285	1,242	437	400	384	876	0	0	0	0
of which: Credit for consumption	19,478	77	750	750	746	204	499	488	20	19,870	79	745	745	743	171	490	489	46	0	0	0	0
DEBT INSTRUMENTS other than HFT	671,023	1,217	10,716	10,716	10,388	2,634	5,407	5,274	3,963	660,844	1,264	10,107	10,107	9,813	2,672	5,048	4,928	3,731	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	307,286		1,612	1,612	1,611	272	269	269	341	294,862		1,594	1,594	1,603	247	278	278	208				

¹⁾ For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDIP framework (temporal F 18.00 / F 18.00), 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 - ITS in 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 FREDIP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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
(min EUR)												
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)	8,753	3,681	2,005	1,624	5,004	1,602	8,428	3,323	1,769	1,432	4,810	1,428
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	56	26	6	5	2	2	149	24	17	4	9	1
Credit institutions	118	118	19	19	74	74	107	107	15	15	69	69
Other financial corporations	384	116	68	61	187	34	370	119	65	58	174	39
Non-financial corporations	5,853	2,555	1,481	1,233	3,105	1,021	5,539	2,268	1,293	1,082	2,953	877
of which: small and medium-sized enterprises	3,045	1,733	940	835	1,951		2,699	1,472	800	701	1,757	
Households	2,342	866	431	305	1,636	472	2,262	805	378	273	1,604	442
DEBT INSTRUMENTS other than HFT	8,755	3,682	2,006	1,624	5,004		8,429	3,324	1,769	1,432	4,810	
Loan commitments given	231	100	5	5	61	20	220	81	5	4	69	21
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 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

⁽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- ITS 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 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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)	8,445	3,420	1,827	1,492	4,792	1,464	7,988	3,275	1,819	1,490	4,489	1,363
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	131	22	15	4	10	1	126	22	15	5	9	1
Credit institutions	93	93	16	16	58	58	88	88	17	17	58	58
Other financial corporations	363	186	78	72	179	67	391	251	126	121	168	89
Non-financial corporations	5,554	2,285	1,327	1,113	2,896	879	5,189	2,134	1,284	1,070	2,684	792
of which: small and medium-sized enterprises	2,674	1,462	831	727	1,708		2,547	1,411	808	712	1,599	
Households	2,304	834	390	287	1,649	459	2,194	779	379	278	1,569	422
DEBT INSTRUMENTS other than HFT	8,447	3,421	1,828	1,492	4,792		7,989	3,277	1,820	1,491	4,489	
Loan commitments given	196	72	5	4	64	16	184	55	5	4	74	23
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ²	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- ITS 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 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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Intesa Sanpaolo S.p.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	3,888	185	185	3,887	144	0	3,990	169	169	3,988	141	0	3,972	181	181	3,971	146	0	3,856	179	179	3,855	152	0
B Mining and quarrying	2,772	185	185	2,772	261	0	2,530	158	158	2,530	267	0	2,611	180	180	2,611	279	0	2,532	173	173	2,532	243	0
C Manufacturing	50,230	1,448	1,448	49,999	941	16	49,722	1,056	1,056	49,474	960	13	47,075	1,436	1,436	47,059	976	13	47,058	1,427	1,427	46,791	954	9
D Electricity, gas, steam and air conditioning supply	10,004	147	147	10,003	150	0	10,066	123	123	10,066	135	0	9,706	129	129	9,704	123	0	9,769	99	99	9,769	97	0
E Water supply	2,265	43	43	2,265	14	0	2,261	40	40	2,261	23	0	2,244	46	46	2,244	31	0	2,232	47	47	2,232	28	0
F Construction	13,938	1,278	1,278	13,931	800	2	13,186	1,102	1,102	13,197	793	12	12,721	1,115	1,115	12,682	720	13	12,475	960	960	12,445	633	15
G Wholesale and retail trade	31,538	1,068	1,068	31,512	769	2	31,116	1,070	1,070	31,090	779	3	30,189	1,116	1,116	30,189	794	4	28,473	1,073	1,073	28,442	731	6
H Transport and storage	11,977	197	197	11,977	176	0	12,427	211	211	12,427	153	0	11,999	191	191	11,999	141	0	11,961	201	201	11,961	241	0
I Accommodation and food service activities	5,157	375	375	5,134	265	0	5,068	373	373	5,065	252	0	5,027	385	385	5,024	297	0	5,061	385	385	5,058	292	0
J Information and communication	7,775	192	192	7,769	115	0	8,267	199	199	8,261	118	1	7,220	190	190	7,215	125	1	7,569	209	209	7,563	126	1
K Financial and insurance activities	8,811	17	17	8,811	42	0	8,033	16	16	8,033	20	0	8,419	16	16	8,409	30	0	8,702	17	17	8,699	46	0
L Real estate activities	13,075	796	796	13,073	564	0	12,993	652	652	12,981	518	0	12,870	623	623	12,654	516	0	12,576	645	645	12,576	541	0
M Professional, scientific and technical activities	14,210	211	211	14,187	176	0	14,114	246	246	14,091	176	0	14,650	243	243	14,625	179	0	14,303	234	234	14,294	173	0
N Administrative and support service activities	5,039	110	110	5,039	116	0	4,832	147	147	4,832	99	0	4,644	144	144	4,644	93	0	4,349	136	136	4,348	94	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	9	0	0	9	0	0	9	0	0	9	0	0
P Education	296	11	11	296	9	0	286	11	11	286	8	0	278	11	11	278	8	0	280	11	11	280	8	0
Q Health services and social work activities	2,425	82	82	2,424	102	0	2,316	77	77	2,315	83	0	2,333	77	77	2,333	89	0	2,310	77	77	2,310	91	0
R Arts, entertainment and recreation	837	80	80	837	68	0	809	73	73	809	63	0	812	74	74	812	65	0	775	69	69	774	61	0
S Other services	1,963	33	33	1,955	15	0	1,772	30	30	1,772	39	0	1,832	32	32	1,832	43	0	1,878	36	36	1,878	42	0
Loans and advances	187,823	6,468	6,468	187,481	4,788	-20	185,201	6,104	6,104	184,937	4,664	-20	180,410	6,190	6,190	179,996	4,634	-20	179,495	5,975	5,975	179,106	4,429	-22

¹The 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 convention, information is disclosed with the opposite sign of what is reported according to the FNEREP framework (template F 08.01), 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 - ITS on Supervisory reporting.