INTESA M SANPAOLO

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.

Investor Relations +39.02.87943180 <u>investor.relations@intesasanpaolo.com</u>

group.intesasanpaolo.com

Media Relations +39.02.87962326 <u>international.media@intesasanpaolo.com</u>



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

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



Key Metrics

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
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 - transitiona 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



Leverage ratio

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
A.1	Tier 1 capital - transitional definition	48,203	49,183	48,150	49,204	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	48,203	49,183	48,150	49,204	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

eba Banking Autherity

2024 EU-wide Transparency Exercise Capital Intesa Sanpaolo S.p.A.

			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %)	57.129	57.982	57,361	57,739	C 01.00 (*0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40.496	41.476	40.448	40.503	C 01.00 (+8620,+6010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	38.202	38.208	36.102	36.243	C 01.00 (#0030,#0010)	Articles 28(1) points (a) and (b), 27 to 29, 38(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	19.403	19.840	21,111	21.584	C 01.00 (0130.c0010)	Atticles 25(1) solet (cl. 20(2) and 25 (1) solets (a) and (0) of CRR
	A1.3	Accumulated other comprehensive income	-2.384	-2.009	-2.279	-2.445	C 01.00 (0180.c0010)	Attches 4(100), 20(1) point (d) and 35 (1) point (i) ef CPR
						-3,265	C 01.00 (#2200,#0010)	Attcles 4(117) and 20(1) point (e) of CRR
	A1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (#0210,c0010)	Atticies 4(112) and 20(1) point (4) of CH4
	A.1.5	Funds for general banking risk	0	0	0		C 01.00 (#0210,e0010)	Antoine 4(112), 20(1) point (1) and 30 (1) point (1) or Liek Antoine 4(112), 20(1) point (1) and 30 (1) point (1) or Liek
	A.1.6	Minosity interest given recognition in CET1 capital				0		
	A.1.7	Adjustments to CET1 due to prodential filters	96	168	297	278	C 01.00 (x0250,c0010)	Acticies 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-7,796	-7,396	-7,448	-7,667	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Atticles 4(113), 36(1) point (b) and 37 of CRR. Atticles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-2,145	-2,430	-2,428	-2,541	C 01.00 (r0370,c0010)	Adjicius 36(1) point (c) and 38 of CBR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-240	-242	-238	-230	C 01.00 (+0380,c0010)	Adicion 36(1) point (d), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0350,c0010)	Adicius 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0450,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Atticle 35(1) point (j) of CRR Atticle 4(150, 36(1) point (k) II) and 89 to 91 of CRR: Articles 36(1) point (k) III. 243(1) point (b). 244(1)
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-30	-50	-43	-57	C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(26), 36(1) point (b) () and 80 to 91 of CRR, Articles 36(1) point (b) (b), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point b) (b) and 279(2) of CRR, Articles 36(1) point b) (b) and 153(8) of CRR and Articles 36(1) point b) (b) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-30	-50	-43	-57	C 01.00 (r0460,c0010)	Articles 26(1) point (k) (H, 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (+9450,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (19500,c0010)	$\label{eq:Atticles} Atticles d(27); 36(1) point (l; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 ef CDR$
Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (+0510,c0010)	Article 48 of CPR
	A.1.18A	(-) insufficient coverage for non-performing exposures	-37	-40	-52	-54	C 01.00 (x0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (x0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (0 CRR
	A.1.19		-891	-891	-891	-941	C 01.00 (r0524,c0010)	Atticle 3 CRR
	A.1.20		-417	-417	-417	-402	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (#0220,c0010)	Atticles 482(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (+0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (x0520,c0010)	Atticitm 462 to 472, 478 and 481 of CBR
	A.2		7,707	7,707	7,702	8,701	C 01.00 (x0530,c0010)	Atticle 61 of CRR
	A2.1		7,707	7,707	7,702	8,701	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (19720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (r0650,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4		0	0	0	0	C 01.00 (19550,c5010) + C 01.00 (19580,c0010) + C 01.00 (19730,c5010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,203	49,183	48,150	49,204	C 01.00 (+0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,926	8,799	9,211	8,535	C 01.00 (10750,c0010)	Article 71 of CFR
	A.4.1	Tier 2 Capital instruments	8,088	7,953	8,360	7,717	C 01.00 (10760,c0010) + C 01.00 (10890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	838	846	851	818	C 01.00 (r0510,c0010) + C 01.00 (r0520,c0010) + C 01.00 (r0530,c0010) + C 01.00 (r0540,c0010) + C 01.00 (r0550,c0010) + C 01.00 (r0555,c0010) +	
	A.4.2	Oner herz Capital components and deductions	838	040	801	610	C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0903,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	298,282	302,110	303,233	298,923	C 02.00 (r0010,c0010)	Articles 52(3), 95, 95 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (+0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.58%	13.73%	13.34%	13.55%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.16%	16.28%	15.88%	16.46%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.15%	19.19%	18.92%	19.32%	GA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,496	41,476	40,448	40,503	[A1-A113-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.58%	13.73%	13.34%	13.55%	[0.1](8-6.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0010)	
Mamo Nama	F	Adjustments to AT1 due to IFRS9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0460,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	٥	0	0	0	C 05.01 (r9460,c0040)	
		aed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a				•	•	

Acculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Labard on the formulas stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CETs capital ratios published by the participating basis e.g. in their PRIar3 disclosure (1)The fully Fully Ioa aded CET1 ratio is a



Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	243,224	244,347	243,482	238,024	C 02.00 (6040, c0010) -(C07.00 (6059, c0220, s001) - C 07.00 (6110, c0220, s001) - C 07.00 (6130, c0220, s001) - C 08.01 (6044, c0220, s001) - C 08.01 (6044, c0220, s001) - C 08.01 (6040, c0220, s002) - C 08.01 (6050, c0280, s002) - C 02.00 (6470, c0010) - C 08.01 (6400, c0010) - C 08.01 (6470, c0010) - C 08.01 (6470
Of which the standardised approach	75,776	74,365	71,977	72,986	C 02.00 (00080, c0010)-{C 07.00 (00990, c0220, s001) + C 07.00 (0110, c0220, s001) + C 07.00 (0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	751	728	772	795	C 02.00 (0250, c0010) - [C 08.01 (0040, c0260, s002) + C 08.01 (0050, c0260, s002) + C 08.01 (0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	135,815	136,849	137,422	131,919	C 02.00 (0310, c0010) - [C 08.01 (0040, c0260, s001) + C 08.01 (0050, c0260, s001) + C 08.01 (0060, c0260, s001)]
Of which equity IRB	30,882	32,405	33,312	32,324	C 02.00 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,237	4,470	4,638	4,621	C 07.00 (n090, c0220, s003) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0040, c0280, s001) + C 08.01 (n0040, c0280, s001) + C 08.01 (n0040, c0280, s002) + C 02.00 (n0460, c0101))
Credit valuation adjustment - CVA	934	917	919	657	C 02.00 (0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)	9,784	10,362	9,874	9,754	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,583	12,607	14,873	15,385	C 02.00 (0520, c0010)
Of which the standardised approach	2,621	3,432	3,768	4,558	C 02.00 (0530, c0010)
Of which IMA	10,962	9,175	11,105	10,827	C 02.00 (0560, c0010)
Of which securitisations and resecuritisations in the trading book	410	421	402	388	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c010),C 24.00(
Large exposures in the trading book	0	0	0	0	C 02.00 (0880, c0010)
Operational risk	26,490	28,471	28,471	29,550	C 02.00 (0590, c0010)
Of which basic indicator approach	862	801	801	969	C 02.00 (0800, c0010)
Of which standardised approach	2,593	3,153	3,153	3,153	C 02.00 ((0610, c0010)
Of which advanced measurement approach	23,035	24,517	24,517	25,428	C 02.00 ((0820, c0010)
Other risk exposure amounts	30	936	975	932	C 02.00 ((0830, c0010) + C 02.00 ((0890, 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.



P&L Intesa Sanpaolo S.p.A.

	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
(mln EUR)				
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 subsidaries, 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 subsidaries, 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
Or which altitude to U which is on the parent ¹¹¹ Information available only as of end of the year ¹²² Information available only as of end of the year ¹²³ CPUERC comparison have: "available only as of end of the year ¹²⁴ Information available only as of end of the year ¹²⁵ CPUERC comparison have: "available only as of end of the year ¹²⁵ CPUERC comparison have: "available only as of end of the year ¹²⁶ CPUERC comparison have: "available only as of end of the year ¹²⁷	0,122	7,724	2,301	4,700

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

Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(min EUR)		As of 30/09/2023				As of 31	12/2023			As of 31/0	03/2024			As of 30/0			
		1	air value hierarch	ny -			Fair value hierarchy			1	Fair value hierarch	ny -		ı	air value hierarch	a	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	90,977				96,292				57,479				61,942				IAS 1.54 (i)
Financial assets held for trading	41,939	11,137	30,678	124	38,211	11,542	26,539	129	38,163	11,519	26,471	173	37,793	11,414	26,233	146	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,288	199	1,363	3,727	5,375	182	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)(i); 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	70,950	6,635	349	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	513,892				511,899				505,916				507,753				IFRS 7.8(1); 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				-5,695				-6,003				-6,783				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	67,035				69,822				72,946				73,634				
TOTAL ASSETS	779,937				791,504				759,379				765,445				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23				As of 31/12/2023							As of 31/4	03/2024					As of 30/	16/2024			
		Gross carry	ing amount ⁽²⁾		Acı	umulated impairmen	et ⁽²⁾	Gr	oss carrying amour	nt ⁽²⁾	Accu	mulated impairme	ent ⁽²⁾	Gros	s carrying amount		Acc	umulated impairme	nt ⁽²⁾	Gro	ss carrying amount		Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		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	initial recognition	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	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		increase in credi	Stage 2 Assets with significant increase in credit t 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	risk since initial	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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)
comprehensive income	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		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)
amortised cost	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	-1,692	-5,005	402,648	37,541	9,475	-640	-1,661	-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.

eba Banking Authority

P 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 period



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

		Carrying	; amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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 $^{\rm I}$	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(I)
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



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

			Carrying	(amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As at 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
	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)
Deposits	of which: Current accounts / overnight deposits	5,120	5,066	4,376	4,798	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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						м									IM						
			VaR (Memorand	lum item)	STRESSED VaR	Memorandum item)		TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	(S CAPITAL CH4	IRGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	emorandum item)	INCREMENT AND MIGRA CAPITAL	TION RISK	ALL PRICE RIS	KS CAPITAL CH	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) × AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS Average Measure	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	E PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVøRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	2/2023					
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						1
Of which: Specific risk	475	474	114	31	270	87							121	35	166	55						1
Equities Of which: General risk	2	3	61	18	78	25							68	22	79	28						1
Of which: General risk Of which: Specific risk	1	1	61	18	78	25							68	22	79	28						1
Foreign exchange risk	1.736	2.030	0	10	,0	25							0		,5	10						1
Commodities risk	0	0	16	5	16	5							32	10	35	11						1
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 30/0	5/2024					
Traded Debt Instruments	1,303	2,097	336	109	427	147							286	74	465	148						
Of which: General risk	849	1.660	210	77	244	96							199	49	308	100						1
Of which: Specific risk	454	437	125	32	183	51							87	25	157	48						1
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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



eba Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Credit Risk - Standardised Approach						
tessa Sampando S.p.A.	Crignal Lyonum ² 225.000 1.000 1.000 2.0000 2.00000 2.0000 2.0000 2.0000 2.00000 2.00000 2.00000000	As of 30:09:20 Exposure Values ³ 264,801 265 265 26,92 26,9		the second	A i d 31/17/2020 Equation Value" 2004 2014 2	Value algorituda and probabas 22.521 32.521 4 5 4 4.641 2.621 5
Entropy to Control generations for a child backs and a canonication and a canonicat	⁽²⁾ Standardised Total does not include the securit ⁽²⁾ Only the most relevant countries are disclosed, calculated as of last quarter	ported before taking into account an Exation position unlike in the results These have been selected under th	y effection the scenario convenient factors or creditiviske popular to the 2012 exercise. In following rule: Countries of counterpany covering up Idated data includes general credit risk adjustments, for Standd	etycinet.exeps g _ addition-theki, iv vicin of their region exercises of the 3D exercises etycle of their region exercises etycle of the segment of the second exercises etycle of the second exercises of the second exer	ay As of 31/12/2023	Spense manuel Value affectives 12.641 3 3 3 6 3 7 3 6 3 7.35 3 6 4.07 7.33 4.07 7.33 4.07 7.34 4.07 7.35 3 64 4.07 7.34 4.07 7.35 3 64 4.07 7.35 3 7.35 3 7.35 3 7.35 3 7.35 3 7.35 3 7.35 3 7.35 3 7.35 3 7.35 3
UNITED STATES 2010 0, 0,0 UNITED STATES 2010 0,00 UNITED STATES 2010 0,00 Control memory of the control	(1) Total value adjustment independence of the second seco	ported before taking into account an	Stand	arg Second	As of 31/12/2023	approve demands approve demands approv
standardsorfula ⁴ dentra generation of calculations dentra generation of calculations dentra generations dentra generations dentra generations dentra dent	* Organização e unite de para entre, trans (2) Texto das regularem entre presentação Organização e entre presentação e e e e e e e e e e e e e e e e e e e	As of 50 092/22 Exposure Yulus ¹ 8,177 1990 6,177 1997 200 6 4,40 200 200 200 200 200 200 200 200 200 2	Adverse strategy Second S	Conjunt Sympatry Conjunt Symp	As of 31/2/223 Expensive Value" 5/7 5/2 5/2 5/2 5/2 5/2 5/2 6 6 6 7 7 12 5/2 6 6 6 7 7 7 7 7 7 7	aparat states aparat
Events of sourcements or an advertee to a Advertee documents or an advertee to Restance documents or to advertee to restance of the sourcements of t	0.154444aa sigaaaaa ahaa ahaa ahaa ahaa ahaa ahaa ah	As of 30 00020 Exposure vilues ¹ 33.071 20 30 30 30 30 30 30 30 30 30 30 30 30 30	23 The square states The squar	لذا منهجات. aftad Agenet aftad Agenet	As of 31/2/233 Express Value" 20 20 20 20 20 20 20 20 20 20 20 20 20	appropries minutes



eba Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach						
Intesa Sanpaolo S.p.A.		As of 30/09/2023	Stand ardised Appr	oach	As of 31/12/2023	
	Original Esposure ¹ E	As of 30/09/2023	Value adjustments and	Original Exposure ¹ Exposu	As of 31/12/2023	Value adjustments and
Involte, 5 y Canto consensation and the set Addition of the set Addition of the set Mail and the s	- 4 minore	1.00 122 6 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Precessors*	1,98 18 0 1 2 2 3 2 4 8 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1.603 160 0 0 30 30 30 30 322 311 31 32 32 32 31 33 32 32 31 33 32 34 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	201 protons** 201 201 201 201 201 201 201 201 201 201
postiti, sy	(2) Total value adjustments and providions per country of Original Deponents ² 4,000	As of 30/99/2023 As of 30/99/2023 Spoture Value ¹ As to 20/99/2023	Standardised Approvements and	oach	As of 31/12/2023 re Value ¹ Risk esposare	emount. Value adjustments and provisions ²
LUXEMBOURD in the second secon	Comparison of the second	501 25 26 0 3 0 0 31 0 503 20 20 20 20 20		6 3 4 6 6 6 7 7 8 8 8 8 9 9 9 2 2 8 8 2 2 2 2 2 2 2 2 2	4.525 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	
(2017, %) Central assumesting count back	(2) Total value edjantments and providions per country of Drigonal Exponence ³	As of 30/09/2023 Aposure Value ¹ 2,507	n bet includen general credit risk adjustmer	oach Original Esposure ¹ Esposu	As of 31/12/2023 re Value ¹ Risk exposure 1.512	arroute Value adjustments and provisions ²
Restance accessments to the distributions Paralle starts and second se	126 0 0 424 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	634 3 9 1 2 0 0 0 3 3 0 4 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 8 6427 4327 2 3 3 4 4 4 6 8 8 8 8 8 8 8 8 8 9 9 9 9 9 9 9 9 9 9	109 0 0 300 330 3 3 3 3 3 3 3 3 3 3 3 3 4 9 0 0 0 0 0 2 2 0 2 2 0 0 0 0 0 0 0 0 0	
posts y	(2) Tobal values adjustments and provisions per country of	Centry with website there for a second motion appears As of 30/09/2023 xpossive Value ¹	h bet includes general creditivities of paper Stand ardised Approved Value adjustments and provisions ³	nte. 002ch Original Exposure ¹ Exposu	As of 31/12/2023 re Value ¹ Risk exposure	arround. Value adjustments and provisions ²
CROATE Section 2014 (1997) (1977) (19	3,252 301 0 0 151 3,258 3,278 3,278 3,278 3,278 3,278 3,278 3,278 3,278 3,278 3,278 3,278 3,278 3,278 3,279	8 9 75 2,885 2,829 2,829 2,829 2,829 1,82 15 21 8 8 8 8 9 3 2 1,207 2,20	76 76 75 75 75 75 75 75 75 75 75 75	4.71 20 88 0 10 100 100 100 100 100 100 100 10	5.617 226 143 0 3.68 3.68 2.562 66 6 6 6 6 0 0 0 1.88 0 0 1.252 1.2	й (1) 1) 0 0 2) 2) 4) 4) 5) 4) 5) 6) 6) 6) 6) 7) 7) 7) 7) 7) 7) 7) 7) 7) 7
	¹⁰ Otiginal especiare, usilia Epeciare valan, in reported to (2) Total valan elipatteente and provision per coarty of Otiginal Exposure ¹		sish factor, or credititisk mitigation inchnic n bat includes general creditrisk adjustme Stand ard lised Appr	pen (e.g. substitution effecth). ntr. 002Ch	As of 31/12/2023 rs Value ¹ Risk esposare	
UNITED KINGOD UNITED KINGOD UNITED KINGOD UNITED KINGOD UNITED KINGOD UNITED KINGOD UNITED KINGOD Marka and Marka and Markana Marka and Marka Marka a	6 6 6 60 6 6 6 6 6 6 6 6 6 6 8 8 8 8 8 8	20 8 8 9 1 1 20 4 8 9 8 9 8 9 8 9 8 9 8 9 8 9 8 9 9 9 9		202 6 8 1.434 505 6 4 1 3 3 8 6 6 6 8 6 8 6 8 6 8 8 8 8 9 8 9 8 9 9 9 9	200 0 0 1375 200 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
note v		contry any work of these for securituation exposure As of 30/09/2023 sposure Velue ¹ Risk exposure velue	n bet helzen genand en dit inkedjuteren Stand and ised Appr	ozch Original Esposure ¹ Esposu	As of 31/12/2023 re Value ¹ Risk exposure	amount Value adjustments and provisions ²
Control a community of particular State 30 March of community of particular State 30 March of community of particular State 30 March of Community of Community of Community March of Community of Community Community and NETHERLANDS NETHERLANDS State 30 March of Community of Community State 30 March of Community of Community of Mail: State 30 March of Community of Community Community of Community of Community Community of Community of Community Community of Community of Community Community of Community of Community of Community Community of Community of Community of Community Community of Community	840 6 0 1427 402 13 0 7 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	843 6 0 187 8 8 4 3 3 0 0 0 0 0 5 0 108		847 0 0 125 284 0 6 7 7 7 0 0 0 0 0 285	8.0 0 0 124 251 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 31 200 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0

·······atespos

	. .	European
0	ทล	Banking

Aking 2024 EU-wide Transparency Exercise

	Credit Risk - Standardised Approach						
	Intesa Sanpaolo S.p.A.						
				Standard	lised Approach		
			As of 31/03/2024			As of 30/06/2024	
		Original Exposure ¹	Exposure Value ¹ Risk er	xposure amount Value adjustments and provisions	Original Exposure ¹ E	iposure Value ¹ Risk e	cposure amount Value adjustments and provisions
	(minELE, %) Central assemnments or central banks	195,517	242,047	19,062	296,272	244,295	18,646
	Realion al dovernments or local authorities Public sector entities Multilation Demonstrations	195,517 2,518 1,882 2,643 3,883 31,504	2,313 844 2,514	19,062 543 325 0	286,272 1,723 1,703 1,781 3,751 32,481	244,295 1,022 878 2,252 3,717 24,873	18,646 417 335
	Huttilateral Development Banks International Organisations Institutions Corporates	3,683 31,504 36,714	242,047 2,333 844 2,534 3,645 23,005 38,005	0 5,872 16,632	3,751 32,481 37,448	3,717 24,873 19,852	0 5,807 17,392
	of which: SME Retail	8,224	4,251	3.525	8,346	4,333	3,644
Consolidated data	Carcovists of which: SME Retail of which: SME Saccured by manifasties on Immovable presentry of which: SME Descenses in default Reservences in default.	22,557 3,387 6,004 550 2,040 2,040 2,05 3,727	1,890 6,451 536 539 174 3,726	7,770 1,105 2,311 190 579 1,1 261 510	3,654 7,407 786 1,999 282 3,752	1,984 7,029 733 536 233 3,753	1,156 2,610 352 565 366 316
	Exposures in default Hems associated with particularly high risk Conversion bands	2,040 216 3,727	539 174 3.726	579 1,1 261 510	94 1,999 282 3,752	536 231 3.751	586 1,142 346 518
	Loosava e to verso) Hens associated with particularly high risk Covered bands Claims on institutions and concretelys with a ST credit assessment Collective investments undertakters (CIU)	0 4,155 710	0 3,554 720	0 4,783 1,168	0 4,407 719	0 3,774 719	0 4,994 1,190
	Equity Other exocisiones Standardized Total ²	17,582 331,231	17,455	12,954 72,779 2,0	17,532 23 336,277	17,359 343,497	1,193 12,940 73,836 2,066
		 Criginal exposure, unlike Exposure value Standardised Total does not include the Only the most relevant countries are dis 			sk mitigation techniques (e.g. substitution effects) gup to 95% of total original exposure or Top 10 cos		
		calculated as of last quarter			Enh manuel en com a distribution en only an con	an an anno 19 angan 19 angan 19	
				Standard	lised Approach		
			As of 31/03/2024			As of 30/06/2024	
			Exposure Value ¹ Risk er	Value adjustments and		iposure Value ¹ Risk e:	Value adjustments and
	(min DJR, %)	Original Exposure ¹	Exposure Value ¹ Risk es	aposure amount provisions ²	Original Exposure ¹ Ex	posere Valoe" Rbik e	kposure amount provisions ²
	Central dovernments or central basis Resional dovernments or local authorities Public sector entities Multilideral Declament Banks International Graanisations International Graanisations	100,526 116 83	146,121 112 72	13,010 22 54	100,849 116 82	145,631 112 70 0	12,274 22 52
	Hultilateral Development Banks International Organisations Excilination	83 0 0 6.526	0 0 3,754	0 0 1,441	0 0 6,704	0	0 0 1,683
	Institutions Corporates of which: SME	6,526 17,808 3,142	5,173 739	4,800	17,852	4,050 5,384 717	4,964
ITALY	recent of which: SPE Secured by mertgages on immovable property of which: SPE	1,042	216	128 443	1,018	205 1,173	120 423
	Exposures in default Nems associated with particularly high risk	3,142 12,699 1,042 1,207 161 712 88 1,234	4,450 236 1,359 256 227 68 1,233	2,332 128 461 59 296 4 102 239	130	4,024 205 1,173 152 105 1,233	2,334 120 433 57 210 411
	Covered bonds Claims on institutions and corocrates with a ST credit assessment Collective involvements undertakings (CIII)	1,234 0 2,407	1,233 0 2,133	230 0 2,455	1,234 0 2,712	1,233 0 2,404	238 0 2.652
	Control in the second second second	380	380	325	375	375	283
	Other exposures	14,428	14,428	11,224	13,952	13,952	10,969
	Other exclosures Standardixed Total ²	(1) Original exposure, unlike Exposure sola	e, is reported before taking into account	11,224	13,952 71 sk mitgation techniques (e.g. substitution effects) reditrisk adjustments.	13,952	30,960 562
L	Ofber a consecures Standardhaed Toda ²	(1) Original exposure, unlike Exposure sola	e, is reported before taking into account	13,224 5 4 any effect due to credit conversion factors or creditri ose for securitisation exposures but includes general	sk mitigation techniques (e.g. substitution effects)	13,952	10,969 562
	Obtransions Tauchanan Isaa ²	(1) Original exposure, unlike Exposure sola	e, is reported before taking into account	13,224 5 4 any effect due to credit conversion factors or creditri ose for securitisation exposures but includes general	sk miligation techniques (e.g. substitution effects) reditrisk adjustments.	13,982 As of 30/06/2024	10,900 562
	Ober statemen Theoretand Yold*	(1) Original exposure, unlike Exposure what (2) Total value adjustments and provisions p	n, is neported before taking into account our country of counterparty excludes th	11,226 5 dany Med dan to chall convertiented on or creatin east for securitization represents but includes preved Standard Values activutions to an	al mägelsolschriques (n.g. substitution effectig onditrikacijustments.	13,902 As of 50/106/2024	20,000 502 502 Value adjustments and associated
	H0055, %)	(1) Chighad septemen, and its Expension and (2) Total value adjustments and previous y Chigh and Expressions ¹	, langarid befor taking init account our country of counterparty excludes th As of \$1/63/2024 Exp coure Value ¹ Rok et	11,226 5 2 any Heck Sav Is Condition sequences for a condition are for securitization sequences but includes general Standard	al miligation inclusions (n.g. sudaritation effect) matritati adjustmente. Ilised Approach Original Exposure ¹ Et	iposure Value ¹ Risk e	10.000 See
	In SEA. NJ	(1) Original approxes, untile Expenses table (2) Intel value adjustments and previous y Original Expresses ¹⁰ 34,605 0	n, is negociated before taking into account or country of counterparty excludes th As of \$1/63/2024	11,226 5 dany Med dan to chall convertiented on or creatin east for securitization represents but includes preved Standard Values activutions to an	skingsforktorhegen jog subtrikter effect; zestfink objekteen. Ised Approach Original Depassee ¹ 0 0 0	sposure Value ¹ Risk e: 14,224 0	1000 502 502 genue annual genue annual genue annual genue annual genue annual
	Events demonstrate and a second secon	(1) (Anyot expression, unlish Expression and (2) Dedivides edjochteetts and producers (2) Dedivides edjochteetts and producers (2) Cright all Expression ² (2) State (2) State	, kingariad balaya laking into account en e ecuary dictorategority, exclude th As of 31/03/2024 Especture Value ¹ S4,655 0 5 3 3 3	11220 Lagolich das total consententiarios conditiones es la vancha das total consententiarios conditiones protectos annosati 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Is in angular to be represented in the second secon	sposure Valus ⁶ Risk e 24,224 0 0 13	coosure amount grovisians ²
	Entrol descenario e cataloga e autoria descenario e cataloga Adde actaloga entrolativa Adde actaloga estas autoriantes autoria	(1) Object expression, unlish Expression and (2) Dedit value adjustments and produces (2) Dedit value adjustments and produces (2) Original Expression ² 14,059 1 2,059 1 2,059 3,059 3,059 4,059 5,0	, langarid befor taking init account our country of counterparty excludes th As of \$1/63/2024 Exp coure Value ¹ Rok et	11,226 5 dany Med dan to chall convertiented on or creatin east for securitization represents but includes preved Standard Values activutions to an	an ang ann hanna pa a ulanutan sheri; uniti ita alquateana. Sisia Approach Grupina Espassina ¹ 13,507 0 1 1 1 1 3,507 0 1 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 1 3,507 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	sposure Value ¹ Risk e: 14,224 0	200 400 400 400 400 400 400 400
UNITED STATES	Entrol descenario e cataloga e autoria descenario e cataloga Adde actaloga entrolativa Adde actaloga estas autoriantes autoria	(1) (Anyot expression, unlish Expression and (2) Dedivides edjochteetts and producers (2) Dedivides edjochteetts and producers (2) Cright all Expression ² (2) State (2) State	, kingariad balaya laking into account en e ecuary dictorategority, exclude th As of 31/03/2024 Especture Value ¹ S4,655 0 5 3 3 3	11220 Lagolich das total consententiarios conditiones es la vancha das total consententiarios conditiones protectos annosati 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Is in angular to be represented in the second secon	sposure Valus ⁶ Risk e 24,224 0 0 13	coosure amount grovisians ²
UNITED STATES	Entrol descenario e cataloga e autoria descenario e cataloga Adde actaloga entrolativa Adde actaloga estas autoriantes autoria	(1) Object expression, unlish Expression and (2) Dedit value adjustments and produces (2) Dedit value adjustments and produces (2) Original Expression ² 14,059 1 2,059 1 2,059 3,059 3,059 4,059 5,0	, kingariad balaya laking into account en e ecuary dictorategority, exclude th As of 31/03/2024 Especture Value ¹ S4,655 0 5 3 3 3	11220 Lagolich das total consententiarios conditiones es la vancha das total consententiarios conditiones protectos annosati 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	a range men hangung pe ya adamatan eher; unit ita adapatean: Graginat Espassina ¹ 13,507 0 13,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	sposure Valus ⁶ Risk e 24,224 0 0 13	coosure amount grovisians ²
UNITED STATES	IF 12.0.5. %) Exercise conversion of control latest Pacific and Pacific and Pacific and Pacific and Pacific Pacific and Pacific an	(1) Object expression, unlish Expression and (2) Dedit value adjustments and produces (2) Dedit value adjustments and produces (2) Original Expression ² 14,059 1 2,059 1 2,059 3,059 3,059 4,059 5,0	, kingariad balaya laking into account en e ecuary dictorategority, exclude th As of 31/03/2024 Especture Value ¹ S4,655 0 5 3 3 3	Climate and the second se	a range men hangung pe ya adamatan eher; unit ita adapatean: Graginat Espassina ¹ 13,507 0 13,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 3,507 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	sposure Valus ⁶ Risk e 24,224 0 0 13	
UNITED STATES	(#336.%) Easter ammenter (reint laat Active and services Active and services and active and and active and active and active act	Organizations and protein	A single fulfiller bland state	عد العادية العادية المراجعة الم المراجعة المراجعة الم المراجعة المراجعة الم المراجعة المراجعة المرا	C C	2010/14 Value ² 2010/14 2010 20	coosure amount grovisians ²
UNITED STATES	Entration descrimination of an entrational to a second description of a second	Organizations and protein	A single fulfiller bland state	1152 tagehand and an	C C	2010/14 Value ² 2010/14 2010 20	
UNITED STATES	Entration descrimination of an entrational to a second description of a second	Organizations, under Bergenerstein Organizations, under Steinerstein Organizations, under steiners, Organizations, under steiners, Organizations, Orga	A single fulfiller bland state	1120 Internet and a second sec	C C	2010/14 Value ² 2010/14 2010 20	
UNITED STATES	Entration descrimination of an entrational to a second description of a second	Organizations, under Bergenerstein Organizations, under Steinerstein Organizations, under steiners, Organizations, under steiners, Organizations, Orga	A single fulfiller bland state	1120 Internet and a second sec	Image: Section 2, sec	2010/14 Value ² 2010/14 2010 20	
UNITED STATES	Entration descrimination of an entrational to a second description of a second	Organizationary and a second sec	A shaped biller biller de astantion er create d'asaleties at francés de la constantion d'asaleties at francés de la constantion d'asaleties de la constantion de la constantio	1120 Internet and a second sec	La des de la des	As of 30002/2024	2 process) 2 proc
UNITED STATES	In 2004 Second and the second	O (Dentinetamore, and Sectors and A (Dentinetamore) () (Dentinetamore) and Sectors and A (Dentinetamore) Original Expansion () (Dentinetamore) () (Dentinetamore) and (Dentinetamore) () (Dentinetamore)	A shape the labor task and a standard and a standar	113 de la construir de la cons	tandardan ang ya da ha bara ya ya da ha bara ya ya da ha bara ya	prostvidua" Para Autor	200 Final State St
UNITED STATES	Except Amountments of an information and an environment of an information Pacific and an environment Pacific and an environment material an environment material and an environment mate	Organizationary and a second sec	A shaped biller biller de astantion er create d'asaleties at francés de la constantion d'asaleties at francés de la constantion d'asaleties de la constantion de la constantio	113 de la construir de la cons	La des de la des	As of 30002/2024	2 process) 2 proc
UNITED STATES	Excision dension tension de la caluta de la	Organizations and provide the second			Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016)	Protevidua" Para 14.00 10.00	Appendix Manual Appendix Appe
	Excision dension tension de la caluta de la	Organizations and provide the second		113 de la construir de la cons	Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016) Image: Section 2016 (Section 2016)	Proversive Values 2 A constrained of the second of the se	Append amount a personal a p
UNITED STATES	Enclose 5 Exceptionential and the second Additectory and the second Additectory and the second Additectory and the second additional and the second additional additional additional and the second additional additional additional and the second additional	0.0 Point eteranov, alle to cara vali eteranov alle eteranov al			Image: Section 2016 S	Provide Values ² Autor de 3 Autor de 5 Autor de 4 4 4 4 4 4 4 4 4 4 4 4 4	Appendix and and a second seco
	In 1999, %) Exercise accessence of a clubbas Packie accessen	0.0 Point eteranov, alle to cara vali eteranov alle eteranov al			Hardina Galancia y a da Albaria Hard A galancia da da Harian Hard A galancia da Harian Hard A galancia da Harian 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Provide Values ² Autor de 3 Autor de 5 Autor de 4 4 4 4 4 4 4 4 4 4 4 4 4	Appendix and the second
	Instant, by a second se	Organizations, and provide Organizations, and provid			Hardina Galancia y a da Albaria Hard A galancia da da Harian Hard A galancia da Harian Hard A galancia da Harian 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Preservativas" Preservativas" Preservativas" Preservativas	Appendix and and a second seco
	E-12.5 % " Exect another the second lates any Advice second lates any	Organizationa (Carlos Carlos Car			Image: Section of a constraint of a con	Protect Value" A 14 10 3 20 4 21 3 20 4 21 5 21	Appendix and the second

ported details taking into account any inter our to chear conversion technic for chear taking into account any any of counterparty excludes those for securification exposures but includes general credit risk adjustments.

				03/2024			As of 30	/06/2024					
	(min EUR, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central abvernments or central banks	18,187	38,258	10		18,821	18,892	10					
	Regional governments or local authorities	65	65	13		19	16	3					
	Public sector entities	18	18	2		13	13	7					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	195	270	72		187	160	80					
	Corporates	310	228	203		214	155	137					
	of which: SME	23	23	23		0	0	0					
	Retail	18	2	7		21	11	8					
SPAIN	of which: SME		0	0		0		0					
	Secured by mortglages on immovable property of which: 3ME		3	1		4	3	1					
	Diversion in default			0									
	Items associated with particularly high risk			0					5				
	Covered bonds	214	214	21		208	205	21					
	Claims on institutions and corporates with a ST credit assessment	0				0		0					
	Collective investments undertakings (CIU)			-		0		0					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				8				7				

(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. (2) Total value adjustments and provisions per country of counterparty excludes these for securitization exposures but lockedes general credit risk adjustments.

eha	European Banking Authority

GERMANY

CROATIA

UNITED KINGDOM

NETHERLANDS

ean ng rity 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	Intesa Sanpaolo S.p.A.										
					Standardise	ed Approach					
			As of 31/	03/2024			As of 90/				
	(minD,R, Ni	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Anderson and the second						
SLOVAKIA	Interformation of particular States Analysis and the second states of t	3,072 173 0 0 181 673 278 421 779 35 347 78 35 347 79 35 347 79 35 347 79 35 347 79 35 347 79 35 347 79 35 347 24 347 347 347 347 347 347 347 347 347 34	3,499 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	300 0 0 47% 2203 201 201 201 201 201 201 201 201 201 201		226 0 0 34 367 368 368 368 369 369 36 36 36 36 30 0 133 0 133 0 133 0 133 0 133 0 133 0 133 0 133 0 133 0 133 0 133 14 14 14 14 14 14 14 14 14 14 14 14 14	2055 0 0 10 100 209 201 201 201 201 201 201 201 201 201 201	41 0 0 7 236 236 184 19 10 24 26 10 26 26 27 10 26 26 10 10 11 10 10 11 10 10 11 10 10 11 10 10	27		
					t conversion factors or creditrisk m		effects).		140		
					Standardise	ed Approach					
			As of 31/	03/2024			As of 30/	06/2024			
	(minDJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
LUXEMBOURG	Canada accumulto e carlo dundo Manda accumunto e arte du dundo Manda accumunto e arte du dundo Manda accumulto e accumulto Manda accumulto e accumulto Manda accumulto accumulto e accumulto accumulto e accumulto accumulto e accumulto accumulto e accumulto e accumulto accumulto e accumulto du du Accumulto e accumulto du du Accumulto e accumulto du du du du Accumulto e accumulto du du du Accumulto e accumulto du du Accumunto Accumunto accumulto du du Accumunto Accumunto accumunto Accumu	5,677 6 6 169 169 1641 6 6 7 7 7 7 7 7 7 7 8 6 6 6 6 6 7 7 7 7	5,544 0 0 179 264 4273 353 56 6 33 3 3 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3000 355 350 30 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•	6 150 255 5,500 306 31 1 2 6 3 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 0 0 505 222 4,600 330 30 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2003 30 3 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
							effecta).				
					Standardise	ed Approach					
		Original Exposure ¹	As of 31/ Exposure Value ¹	Risk esposure amount	Value adjustments and provisions ²	Original Exposure ¹	As of 30/ Exposure Value ¹	96/2024 Risk exposure amount	Value adjustments and provisions ²		
	Entrat devermente er control banks Rectand devermente tor cical aufhorities Public satter categories Molfberade auforities Molfberade auforitiens Inderation d Dischlations Aufhorities	1,645 133 0 0 4,643 326	2,049 133 0 0 4,433 291	0 1 0 545 238		1,948 131 0 0 4,202 242	2,350 131 0 0 4,185 210	0 1 0 338 263			

As of 31/03/2024

As of 31/03/2024

0

As of 31/03/2024

Risk esp

Exposure Value

Exposure Value¹

2,979 197 898

13: 3,608 1,327 3,850 77 1,966 5 334 44

Orig

Original Ex

Risk expo

sure amount

As of 30/06/2024

4,855 262 153 0 83 3,115 1,002 3,073 1,803 1,803 1,803 3,72 1,803 3,72 1,803 3,72 1,803 3,72 1,803 3,72 1,803 3,72 1,803 1,903

As of 30/06/2024 Wate¹ Risk exp

As of 30/06/2024

Risk

Exposure Value

493

Exposure Value¹

212 928 0

170 3,891 1,425 3,959 81 2,001

Origin

Origin

Standardised Approach

Origin

Risk exp

amount

15

eba Banking Authority

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

			IRB Appreach											
			As of 30/09/2023 As of 31/12/2023											
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	xposure ¹ Exposure Value ¹				Value adjustments				
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions	
	Central banks and central governments	Ô	0	0	0	0	0	0	0	0	0	0	٥	
	Institutions	71,389	365	28,893	12,786	411	317	75,212	366	30,720	13,315	401	317	
	Corporates Corporates - Of Which: Specialised Lending	344,883	8,421 1.001	168,673 15.055	96,750 7,964	970 135	5,112 710	337,918 19,117	8,063	163,972 14.833	97,942	1,139 283	4,910	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	18,834 68,917	1,001 3.916	15,055 29,755	7,964	135	2.384	19,117 66.593	3,776	28,794	9,219	283	2.270	
	Retail	175,965	4,216	29,755	30.089	4/3	2,364	174,642	3,776	159.051	29.724	1,200	2,270	
	Retail - Secured on real estate property	127.752	1.544	120,457	20.491	595	855	128.024	1,289	120,489	20,233	517	737	
	Retail - Secured on real estate property - OFW		324	4.575	1.176	104	142	4.971	240	4.340	1.084	72	109	
Consolidated data	Retail - Secured on real estate property - OFW	hict: non-SME 122,520	1,219	115.881	19.314	491	714	123.052	1.049	116.149	19.149	445	628	
	Retail - Qualifying Revolving	214	2	97	24	11	9	208	4	93	19	6	2	
	Retail - Other Retail	47,998	2,663	39,424	9,575	682	2,081	46,411	2,460	38,469	9,472	677	1,880	
	Retail - Other Retail - Of Which: SME	25,382	1,370	9,793	2,132	307	688	24,619	1,291	9,729	2,115	299	632	
	Retail - Other Retail - Of Which: non-SME	22,616	1,294	29,631	7,443	375	1,393	21,793	1,169	28,740	7,357	378	1,248	
	Equity	9,329	47	9,328	30,882	0		9,817	44	9,816	32,405	0		
	Other non credit-obligation assets				Û						0			
IRB Total ² 170,506 173,386														

(2) IRB Total does not include the Securituation position unlike in the results prior to the 2019 exercise.
 (2) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 55% of total original seposare or To

		IBB Approach											
				As of	30/09/2023					Asof	31/12/2023		
		Original B	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments			Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	29,610	319	16,447	7,772	379 781	270	32,054	323	16,939	8,011	378	270
	Corporates	225,663	7,720	105,733			4,277	219,824	7,374	105,098 6,895			4,085
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	9,157 66.028	713 3.835	7,595 27,242	3,264 14,230	65 403	382 2.333	8,452 63.737	458 3.699	6,895 26.329	3,727	144	294
	Corporans - Or Writen: SME Retail	163.859	3,835	148.127	27.478	1.005	2,333	162,536	3,539	147.198	27.074	920	2,403
	Retail - Secured on real estate property	103,009	1,434	148,127	18.837	1,005	2,717	162,536	1.183	110,294	18.552	320	652
	Retail - Secured on real estate property - Of Which: SME	5.218	324	4.562	1 167	104	141	4.954	240	4.323	1.071	72	108
ITALY	Retail - Secured on real estate property - Of Which: non-SME	112.325	1.111	105.699	17.671	346	633	112.861	240	105.971	17.481	304	544
	Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	46.316	2.543	37,866	8.641	555	1.943	44,721	2.337	36.904	8.522	545	1.751
	Retail - Other Retail - Of Which: SME	25,113	1,361	9,537	1,994	305	676	24,355	1,283	9,480	1,975	293	622
1	Retail - Other Retail - Of Which: non-SME	21,203	1,182	28,329	6,646	251	1,267	20,366	1,054	27,424	6,547	252	1,129
1	Equity	7,949	47	7,947	27,599	0	1	8,424	44	8,423	29,105	0	1
1	Other non credit-obligation assets												
1	IRB Total												
		0			a taking join account any eff								

				As of	30/09/2023			As of 31/12/2023							
		Original Exposure Exposure Adustinarits					v		Exposure Value ¹	Risk exposure		Value adjustments			
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions		
	Central banks and central governments	0	0	0	Û	0	0	0	0	0	0	0	0		
	Institutions	2,556	0	649	248	0	1	2,471	0	719	267	0	1		
	Corporates	24,403	81	10,540	5,347	14	61	23,120	61	10,319	5,128	2	62		
		2,266	0	1,397	442	0	5	2,489	0	1,540	612	0	10		
		8	0	4	3	0	0	6	0	3	3	0	0		
	Retail	86	0	85	23	0	0	92	0		24	0	0		
	Retail - Secured on real estate property	84	0	83	22	0	0	87	0	87	23	0	0		
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	84	0	83	22	0	0	0 87	0	87	23	0	0		
			0	83	22	0	0	87	0	87	23	0	0		
	Retail - Qualitying Revolving Retail - Other Retail	0		0	0	0	0		0	0	0	0			
1	Retail - Other Retail Retail - Other Retail - Of Which: SME	2		2		0	0		0	5	1	0			
1		2		0		0	0	°,	0	0		0			
	Retail - Other Retail - Of Which: non-SME Eaulty	397		397	880	0	14	416	0	416	911	0	12		
	Equey Other non credit-obligation assets	397		397	660	0	14	410	0	410	911	0	12		
	IRB Total														

		IRB Approach												
			As of 30/09/2023 As of 31/12/2023											
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Original Exposure ¹ Exposure Value ¹		Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	5,039	0	3,313	1,083	0	7	5,525	0	3,733	1,273	0	9	
	Corporates	9,938	63	2,880	1,750	8	58	10,728	64	3,159	1,913	7	60	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	277		227	100	0	4	874 8	0	497	234	0	3	
	Corporates - Of Which: SPIE	33		33	10	0	0	34		33	10	0		
	Retail - Secured on real estate property	32		31	20	0	0	32		31	10	0		
	Retail - Secured on real estate property - Of Which: SME	0	ő	0	0	0	0		0	0	10	0	ő	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	32	0	31	2	0	0	32	0	31	10	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0	
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0	
	Equity Other non-credit-obligation assets	59	•	59	161	0	1	60	0	60	166	0	0	
	IRB Total													

		iR8Approach													
				As of 31/12/2023											
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	e Risk exposure amount		xposure		Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	1,343	0	813	352	0	1	1,309	0	769	349	0	1		
	Corporates	8,805	3	3,974	2,391	0	9	9,188	3	3,973	2,436	0	10		
	Corporates - Of Which: Specialised Lending	111	0	107	47	0	0	144	0	140	68	0	0		
	Corporates - Of Which: SME	5	0	2	2	0	0	4	0	3	2	0	0		
	Retail	11	0	11	3	0	0	12	0	12	3	0	0		
	Retail - Secured on real estate property	10	0	10	2	0	0	11	0	11	3	0	0		
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	•	0	0	0	0	•	0	0	0	0	0		
or rank	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	2	0	0	11	0	11	3	0	0		
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
		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		
	Retail - Other Retail - Of Which: non-SME Equity	1 56		1 56	139	0	0	1 58	0	58	0 141	0			
	Equity Other non-credit-obligation assets	56	•	56	1.30	0	0	58	0	58	141	0	· ·		
	IRB Tetal														

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach											
				As of	30/09/2023					As o	31/12/2023		
		Original	Original Exposure ¹ Exposure Risk exposure amount Value Value ¹							Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	Û	0	0	0	0	0	0	0	0
	Institutions	30	0	16	5	0	0	30	0 77	17	5	0	0
	Corporates	6,310	83	5,036	3,457	75	96	6,195	77	5,034	3,490	68	101
	Corporates - Of Which: Specialised Lending	1,049	5	1,007	1,049	0	45	1,035	5	982	1,052	0	45
	Corporates - OFWhich: SME Retail	2,469 11.131	73 225	2,196 10.894	1,138 2,335	70 279	45	2,487	70 219	2,197 10.884	1,254 2,368	65 274	49 207
	Retail - Secured on real estate property	9,297	225	10,894	2,335	279	219	9,286	219	10,884 9,286	2,368	274	207
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	9,297	104	9,297	1,398	143	76	9,286	101	9,286	1,421	139	81
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SME	9,283	103	9,283	1.388	143	25	9,268	100	9.268	1.408	139	80
	Retail - Qualifying Revolving	214	103	9,283	24	145	75	207	100	9,266	1,405	139	2
	Retail - Other Retail	1.621	112	1.501	913	124	134	1.626	115	1.505	928	129	124
	Retail - Other Retail - Of Which: SMF	270	*	256	138	2	12	264	8	249	139	6	10
	Retail - Other Retail - Of Which: non-SME	1.351	104	1.245	775	122	122	1.362	107	1,256	789	123	114
	Equity	5	0	5	12	0	0	6	0	6	12	0	0
	Other non credit-obligation assets												
	IRB Tetal												
		(2) Obtained process	e uniñe Exposure v	size is reported being	re takine into account any ef	ert due la credit ca	surging factors of co	antist million internet	activity and a sub-	itation effects)			

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	112	0	60	10	0	0	417	0	334	37	0	0
	Corporates Corporates - Of Which: Specialised Lending	7,065	7	5,278 203	2,775	1	17	6,014 225	2	3,887 199	2,206 83	0	13
	Corporates - Of Which: Speciareed Centering Corporates - Of Which: SME	233		203	20	0	0	16	0	16	15	0	1
	Corporates - Of Which: SPIE Retail	15		15	20	0	0	16	0	15	15	0	
	Retail - Secured on real estate property	15		15	2	0	0	15	0	14	1	0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	4	0	0	15	0	14	4	0	0
	Retail - Qualitying Revolving	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
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	22	0	22	54	0	0	22	0	22	55	0	0
1	Other non credit-obligation assets												
	IRB Tetal												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 2,905	0	0 1.923	0 402	0	0	0 2,900	0	0 1.898	0 417	0	0
	Institutions Corporates	2,906		1,923	402 2.082	0	6	2,900	0	1,898	417 2.068	0	5
	Corporates - Of Which: Specialised Lending	202		172	84	0		208	~	181	104	0	
	Corporates - Of Which: SME	6	ő	3	3	0	ō	6	0	3	2	0	
	Retail	67	0	65	22	0	1	67	0	65	22	0	0
	Retail - Secured on real estate property	64	0	63	21	0	0	65	0	63	21	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	64	0	63	21	0	0	65	0	63	21	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	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	8	0	0	0		0	8	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	2	0	2 58	1	0	0	2 62	0	2 62	1	0	0
	Equity Other non-credit-obligation assets	58		58	150	0	0	62	0	62	15/	0	· ·
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	Inter EUR, No		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Vatoe		Of which: defaulted	and provisions
	Central banks and central governments	0	Delationed	0	0	ONTADIKG	0	<u>^</u>	DATADING	0	A	0 detailoited	<u>^</u>
	Institutions	21	ő	1	0	0	0	21	0	1		0	
	Corparites	41	ő	35	20	0	1	40	0	34	19	0	1
	Corporates - Of Which: Specialised Lending	19	0	18	7	0	1	18	0	18	8	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	0	0	0	0	1	0	0	0	0	0
0001711	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IOR Team												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,605	0	823	246	0	2	1,854	0	1,052	330	0	8
	Corporates	8,355	2	5,506	3,521	1	34	8,196	11	5,106	3,651	1	29
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	938 10	0	799	309	0	4	1,189	0	1,051	508	0	6
	Colporates - Of WITCH: SME Retail	143		140	43		0	139	0	136	40	0	
	Retail - Secured on real estate property	143	2	140	43	1		139	2	130	38		1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	13/	2	135	41	0		133	2	131	30		1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	137	2	135	41	0		133	2	131	38	1	1
	Retail - Qualifying Revolving	0		0	0	0		0	Ô	0	0		
1	Retail - Other Retail	6		5	2	0	0		0	5	2	0	ő
	Retail - Other Retail - Of Which: SME	0		0	0		0		0	0		0	
	Retail - Other Retail - Of Which: non-SME	6	0	5	2	0	0	6	0	5	2	0	0
	Equity	114	0	114	274	0	2	119	0	119	282	0	1
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(rein EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,165 7,619	0 54	403 2.888	127 2.106	0	0	1,011 8.335	0 34	417 3.175	128 2.203	0 23	0 45
	Corporates Corporates - Of Which: Specialised Lending	7,619	54	2,888	2,106	15	57	8,335	34	3,175	2,203	23	45
	Corporates - Of Which: Specialized Earling Corporates - Of Which: SME	1/0	53	130	57	15	41	150	32	139	73	22	0
	Retail	20		20		0	0	21	0	20		0	
	Retail - Secured on real estate property	17		17	5	0	0	19	0	19	*	0	ő
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	5	0	0	19	0	19	8	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	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	3	0	2	1	0	0	1	0	1	0	0	0
	Equity	151	0	151	396	0	0	180	0	180	470	0	0
	Other non credit-obligation assets												
	IRB Total												

eba Banking Authority

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	31/03/2024					As of	30/06/2024		
		Original	ixposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	aposune ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	75,367 336.452	363	31,978 163,775	14,069 98,703	398 1.352	303 4.903	74,790 333.731	366 8.227	32,693 159,114	13,061 93,921	401 1.441	302 4.896
	Corporates Corporates - Of Which: Specialised Lending	20.347	8,009	163,775	98,703	1,352	4,903	20.142	8,227	159,114 14,588	93,921 9.028	1,441 531	4,896
	Corporates - Of Which: SME	65,266	3,772	28.307	15,212	397	2 304	62,507	3,869	26,932	14.507	439	2.364
	Retail	173.141	3,846	157.972	28,991	1.232	2,703	173.180	3,976	157,546	29,294	1.321	2.810
	Retail - Secured on real estate property	127.775	1.310	120.077	19.825	534	747	128,300	1,335	120,363	20.182	566	805
	Retail - Secured on real estate property - Of Which: SME	4,855	246	4,226	1,065	75	115	4,782	253	4,221	1,145	83	126
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	122,920	1,064	115,851	18,759	459	631	123,518	1,083	116,141	19,037	483	679
	Retail - Qualifying Revolving	208	3	91	19	7	2	210	3	92	19	7	2
	Retail - Other Retail	45,158	2,532	37,804	9,147	691	1,955	44,671	2,637	37,092	9,092	748	2,003
	Retail - Other Retail - Of Which: SME	23,876	1,359	9,438	2,077	306	692	23,402	1,427	9,482	2,137	343	754
	Retail - Other Retail - Of Which: non-SME	21,282	1,173	28,366	7,070	385	1,263	21,268	1,211	27,610	6,955	405	1,249
	Equity	10,091	43	10,089	33,312	0		9,825	36	9,824	32,324	0	
	Other non credit-obligation assets				0						0		
	IRB Totat ²				175,075						168,600		

Chighinal exposure, unkno Exposure value, is reported before taking into account any effect due to clear convex
 (2) IRB Total does not include the Securitization position unlike in the results prior to the 2019 exercise.

						IRB Ap	proach					
			As of	31/03/2024					As o	1 30/06/2024		
	Origina	uil Exposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments	Original I	teposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
(min EUR, N)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
Central à baits and centra il povenments Institution Corporation - Of Which: Specialised Lending Corporation - Of Which: SPE	0 31,726 215,80 8,824 62,397	04 7,203 452	0 17,851 102,270 6,925 25,834	0 8,523 59,574 3,719 13,774	0 377 971 240 332	0 264 4,110 308 2,251	0 31,191 212,002 8,086 59,685	0 329 7,510 442 3,799	0 17,285 98,313 6,165 24,509	0 7,672 56,333 3,614 13,045	0 383 1,015 243 372	0 265 4,146 316 2,307
Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property	-Of Which: SME 4,838	23 3,611 49 1,203 4 246	146,013 109,765 4,209	26,287 18,089 1,054	956 399 75	2,487 661 114	160,635 117,725 4,712	3,731 1,226 251	145,267 109,802 4,152	26,481 18,375 1,080	1,026 426 80	2,586 716 123
Ratal - Quadring Beneticing Ratal - Quadring Beneticing Ratal - Other Ratal Ratal - Other Ratal - Ot	0 43,474 23,612	0 4 2,407 2 1,351	105,555 0 36,248 9,189	17,036 0 8,198 1,938	324 0 557 300	547 0 1,826 683	113,013 0 42,910 23,084	0 2,505 1,416	105,650 0 35,465 9,183	17,294 0 8,106 1,969	346 0 600 325	593 0 1,870 747
Retail-Other Retail-Of Which: non-39 Equity Other non credit-abiligation assets IRB Total	E 19,862 8,645		27,060 8,644	6,260 29,903	257 0	1,143	19,826 8,240	1,089 35	26,283 8,239	6,137 28,537	275 0	1,124 0

IRB Approach

				~~~	01100/2024					~~~			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	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	2,581	0	669	255	0	1
	Corporates	23,857	56	10,477	5,227	6	59	24,536	58	10,694	4,819	6	47
	Corporates - Of Which: Specialised Lending	2,643	0	1,543	591	0	7	2,433	0	1,458	525	0	6
	Corporates - Of Which: SME	6	0	4	4	0	0	7	0	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	28	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	96	0	94	27	0	0	98	0	96	26	0	0
	Retait - 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	414	1	414	891	0	17	494	1	494	1,157	0	0
	Other non credit-obligation assets												
	IRS Total												
		(1) Original synce	ure unlike Franse	revalue is renorde	d before taking into accourt	t any effort rive to	creatil conversion fa	ectors or cradit risk	mitigation tachnic	nues le e substitut	ion offects)		

							IRB Ap	proach					
				As o	31/03/2024					A5 0	1 30/06/2024		
		Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	vabe		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,337	0	3,584	1,278	0	3	5,216	0	3,501	1,118	0	2
	Corporates	11,203	66	3,322		8	66	11,517	69	3,546		9	68
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,280	0	448	206	0	4	1,272	0	445	202	0	4
	Retail	33	0	32	11	0	0	33	0	32	11		0
	Retail - Secured on real estate property	33	1	32	10	0	0	33	1	30	10		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	10	0	0	0	0	0	0	ő	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	31	0	31	10	0	0	31	0	30	10		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	61	0	61	169	0	1	64	0	64	176	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure, unške Exposu	re value, is reporte	d before taking into accoun	t any effect due to	credit conversion fa	actors or credit risk	mitigation technic	ques (e.g. substitut	ion effects).		

							IRB Ap	proach					
				As of	31/03/2024					Aso	1 30/06/2024		
		Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,422	0	880	417	0	1	2,008	0	1,475	521	0	1
	Corporates	9,019	3	4,254	2,677	0	8	9,007	3	4,227	2,562		8
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	177	0	174	75	0	0	335	0	248	104		1
	Corporatos - Or WITICH: SME	12	0	12	2	0	0	12	0	12	2		0
	Retail - Secured on real estate property	11	0	11		0		11	0	11			0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	ő	0	0	0	0	ő	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	3	0	0	11	0	11	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
1	Equity	57	0	57	142	0	0	53	0	53	117	0	0
	Other non credit-obligation assets												
	IRB Total												

#### Banking Authority

2024 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As o	31/03/2024					As of	1 30/06/2024		
		Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	30 6.249	0	16 4 984	4 3.370	0 69	0	30 6.304	0	16 5.022	4 3.465	0 73	0 101
	Corporates Corporates - Of Which: Specialised Lending	6,249	98 25	4,984	3,370	69	100	6,304	95 24	5,022	3,465	73	43
	Corporatos - Of Which: Specialisad Landing Corporatos - Of Which: SME	2,477	69	2,180	1251	65	40	2,463	85	2.157	1,007	66	43
	Corporada - Or Writch: SPE	11.208	221	10.958	2,409	271	46	2,403	231	11.271	2,518	290	214
	Retail - Secured on real estate property	9.380	101	9.380	1.462	133	81	9.612	104	9.612	1.536	138	84
	Retail - Secured on real estate property - Of Which: SME	17	1	17	12	0	1	69	2	69	63	3	2
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SME	9,363	100	9,363	1,451	133	80	9,543	102	9,543	1,473	135	82
	Retail - Qualifying Revolving	208	3	90	19	7	2	210	3	92	19	7	2
	Retail - Other Retail	1,621	117	1,498	927	131	124	1,696	124	1,567	962	145	128
	Retail - Other Retail - Of Which: SME	263	9	249	139	6	9	318	11	299	167	17	7
	Retail - Other Retail - Of Which:non-SME	1,357	108	1,250	788	124	114	1,379	113	1,268	795	127	120
	Equity	6	0	6	13	0	0	6	0	6	12	0	0
	Other non credit-obligation assets	-											
	IRB Total				1 before taking into accour								

								IRB Ap	proach					
					Aso	31/03/2024						130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		379	0	320	41 2.270	0	0	586 6.523	0	511 3.793	66		0
	Corporates	Corporates - Of Which: Specialised Lending	6,338 216	2	3,860	2,270	0	13	6,523	2	3,793	2,367		11
		Corporates - Of Which: SME	16	0	190	15	0	1	83	0	72	30		0
	Retail	Corporation For Which, are	15	0	15				17	0	17	6	, in the second s	0
	Pole Lan	Retail - Secured on real estate property	15	0	15	2	0	0	17	0	16	5	ő	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-SME	15	0	15	4	0	0	17	0	16	5	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		21	0	21	53	0	0	31	0	31	72	0	0
		edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As o	31/03/2024					Aso	1 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min TLIR, %)		Of which: defaulted	Vatue*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 3.081	0	0 2.104	0 461	0	0	0 2.823	0	0 1.869	0 430	0	0
	Institutions Corporates	3,081 8.229	0	2,104	461 2.247	0	5	2,823	0	1,869	430 2.307		5
	Corporates - Of Which: Specialised Lending	206		186	115	0		295	4	268	191		
	Corporates - Of Which: SME	5	0	2	2	0		6	0	3	2	ő	
	Retail	67	0	65	22	0	0	64	0	62	21		0
	Retail - Secured on real estate property	65	0	64	21	0	0	62	0	60	20	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	65	0	64	21	0	0	62	0	60	20	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	1	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 Epulty	2 63	0	2 63	1	0	0	2 65	0	2 66	1 169		0
	Equity Other non-credit-obligation assets	63	0	63	100	0	1	65	0	88	103		
	IRS Total												
		(1) Original export	ure, untike Exposu	re value, is reporte	d before taking into accour	t any effect due to	credit conversion fa	actors or credit ris	emitigation technic	ques (e.g. substitut	ion effects).		

							IRB Ap	proach					
				Aso	31/03/2024					A5 0	1 30/06/2024		
		Original	Exposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	46 40	0	6 34	1 20	0	0	47 50	0	6 41	1 29	0	0
	Corporates - Of Which: Specialised Lending	18	0	17	10	0	1	17	0	16	11		2
	Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	0	0	0	0	1	0	1	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Of Which: non-SME		0	0	0	0	0	0	0		0		0
	Equity	ő	0	0	ő	0	ő	0	0	ő	0	ő	0
	Other non credit-obligation assets					-				-	-		
	IRB Total												

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

							IRB Ap	proach					
				Aso	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vatue		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,730	0	1,018	385 4.237	0	23	2,428	5	1,767	454 4.213		22
	Corporates Corporates - Of Which: Specialised Lending	8,491	10	5,625	4,237	1	23	8,848	5	5,618	4,213		5
	Corporates - Of Which: Specialised Exheing Corporates - Of Which: SME	1,247	0	1,101	4/2	0	0	1,280	0	1,1/5	210		5
	Retail	145	2	142	40	1	1	146	2	142	40	1	1
	Retail - Secured on real estate property	139	2	137	39		1	140	2	137	38	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ō	0	0	0	0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	139	2	137	39	1	1	140	2	137	38	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	2	0	0	5	0	5	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	6	0	6	2	0	0	5	0	5	1	0	0
	Equity	130	0	130	305	0	2	138	0	138	313	0	0
	Other non credit-obligation assets												
	IRB Total												

Canina ( Bastina) Canina (		Originat		As o	31/03/2024								
Institutio		Original								AS OF	1 30/06/2024		
Institutio			Exposure*	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
Institutio	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	ral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		1,121	0	530	155	0	0	1,126	0	554	187	0	0
Corperat		8,644	35	3,282	2,342	39	51	8,753	53	3,532	2,341	44	50
	Corporates - Of Which: Specialised Lending	265	32	150	91	38	32	264	32	154	94	38	32
Beteil		1 22	0	0 21	0	0	0	1 22	0	0 22	0	0	0
Retat		22	0	21 20	8	0	0	22	0	22 21	6		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	20	0	20	7	0	0	21	0	21	6		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: sore Retail - Secured on real estate property - Of Which: non-SME	20	0	20		0		21	0	21	0		0
	Retail - Qualifying Revolving	20	0	20	· ·	0		21	0	21	6		0
	Retail - Qualitying Revoluting	1	0	1	ň	0		1	0	1	0		0
	Retail - Other Retail - Of Which: SME		0			0			0		0		0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	ő	1	0	1	0	ő	0
Equity		190	0	190	505	0	0	188	0	188	500	0	0
	r non credit-obligation assets					-	-		-			-	
IRB Total													



							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mIn EUR)			On balance sh	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10V-more Total	Austria	0 0 10 3 1,399 99 1,477	0 0 0 1 0 1.341 99 9 1.4453	0 0 0 0 26 0 0 26 0 28 0 28 0 28 28 28 28 28 28 28 28 28 28 28 28 28		0 10 0 3 773 99 885	0					0 0 0 0 0 0 0 0		
10 - 3M1 [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10' - more Total	Belgium	400 71 44 0 0 1,758 2,175 4,515	469 71 44 0 0 1,729 2,157	0 0 0 0 0 29 28 55		93 71 44 0 0 73 1,396 2,396	376 0 0 0 9 36 753			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		72
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria										0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Gzech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
(0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Estonia													



							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 3 443 0 0 0 3 443			0 0 0 0 200 0 200 200 200	0 0 0 243 0 243					000000000000000000000000000000000000000		
[0-3M] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	8 38 32 35 35 35 4,87 3,457 9,902	5 85 8 388 7 27 2 151 9 4,860 9 3,377 8 8,921	0 1 0 0 0 19 81 101		85 388 33 25 44 598 1,937 3,109	0 0 2 108 4,263 1.440					0 0 0 0 0 0 0		
10-341 [ 0 - 341 [ 34 - 1Y ] [ 17 - 2Y ] [ 27 - 3Y ] [ 37 - 5Y ] [ 57 - 107 ] [ 107 - more Total	Germany	822 83 300 211 281 211 281 211 281 211 281 31 31 31	8 88 8 301 4 309 8 7 5 166 7 149 1 6622	1 48 2233 8 80 147 100		3,109 87 266 92 0 135 140 574 1,287	0 0 0 0 37			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
10131 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	44 4 29 38 37 77 30 33 33 33 33 24 53 2,266	5 45 5 295 7 387 7 177 8 388 6 388 6 335 4 544	0 1 9 22 0 12 8		1,227 42 278 181 1 1 0 15 24 541	3 16 198 154 388 306 502					0 22 13 2 0 0 0 0 140 147		
10-3M[ [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10'-more Total	Greece					140 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Hungary	( 37 37 31 43 43 12 12 11 13 31	0 0 9 379 3 63 5 314 0 429 5 125 5 15 7 1.316	0 21 4 3 6 3 3 2 3 9		0 215 13 129 256 46 0 0 660	142 37 182 167 76 13					123 0 0 0 0 0 0 0 0 123		
(0-3M [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Ireland	222 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 130 1 241 6 1 7 372	0 0 0 0 19 16 35		00000000000000000000000000000000000000	0 0 0 130 175 0					0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	1,38 1,74 2,84 4,929 12,68 12,07 <b>37,51</b>	2 1,351 0 1,199 2 1,944 4 1,699 8 4,435 8 11,955	256 578 554 652 487 707		239 497 568 639 1.627 3.641 1.415 8.626	856 659 1,354 1,060 2,808 8,321		0 0 0 0 0 0 0 0 0 0 0 0 13 0 13			1,410 4,468 2,261 197 1,942 7,601 <b>17,901</b>		2 16,697



							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 16 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 63 0 0 53		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Lithuania													
(0 - 3M) ( 0 - 3M) ( 3M - 1Y) [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Luxembourg	( ) ) ( ) ( ) ) ( ) ) ( ) ) ( ) ) ( ) ) ( ) ( ) ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )) ( ) ( ) ( )) ( ) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ()) ())) ()) ())) ())) ())) ())) ())) ())) ())) ())) ())) ())) ())) ())) ())) ())) ()))) ()))) ()))) ())))))	0 0 0 1 11 0 0 0 8 8 95 7 17 1 2 152			0 11 0 8 95 17 21 152				000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0		
(0-3M [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Malta													
(0-3M [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Netherlands	1 5 1 1 76 76	4 14 5 55 0 0 0 0 10 0 0 4 764 8 68 9 910	0 0 0 0 0 0 685		14 55 0 10 0 0 0 0 2 2	0 0 0 0 764 0 764		000000000000000000000000000000000000000	000000000000000000000000000000000000000		000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	5 5 2 1 1 1	3 3 3 0 0 50 4 24 0 0 0 9 19 8 6 66			0 0 43 0 0 0 19 62	3 0 24 0 0 0 0			0 0 0 0 0 0 0 0				
(0-3M [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Portugal		20 0 0 0 0 0 0 7 167 4 442 2 162 3 791			0 0 0 0 0 187 162 350	0 0 187 255 0	0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	2000 77 30 100 44 47	8 8 1 1 1 2 2020 7 77 9 38 5 105 2 41			0 0222 64 13 87 41 407	8 1 0 13 25 17 0	0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	10 0 0 2 0 14 26		33



							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3H-1Yf [1Y-2Yf [2Y-3Y] [3Y-5Yf [3Y-10Yf [10Y-more Total	Slovakia	: 11 14 26 39 19 19 1,02	3 3 5 16 9 9 9 1 2251 8 398 2 192 1 1,019	0 0 0 0 1 1 11		0 0 114 0 237 204 174 730	3 16 26 9 24 192 7 27 278	0		0 0 0 0 0 0 0 0		14 48 30 2 60 6 7 7		2
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia		2 52 6 36 7 16 7 36 7 36 7 36 7 36 7 36 7 36 7 36 7 3	0 0 0 0 0		50 36 29 14 19 39 0 187	3 0 1 2 17 84 86					0 3 0 0 0 0 0 19 22		
0 - 3M ( 1 3M - 1Y ( 1 4K - 2Y ( 2Y - 3Y ( 2Y - 3Y ( 3Y - 5Y ( 13Y - 5Y ( 10Y - more Total	Spain	1 77 400 2,655 8,237 4,727 16,282	5 5 5 5 72 3 334 5 8,364 7 4,682	0 0 25 19 338 102		5 5 29 337 2,070 5,383 1,973 9,802	0 42 41 603 2,654 2,655							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0		
[0-3M[ [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	United Kingdom	150 150 150 150	0 0 0 0 0 0 0 0 0 0 0 0 5 155 5 6 5 9 0 214	0 0 0 0 0 0 0 10 10		0 0 0 0 155 55 211			000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland		0 0 0 0 0 0 1 1 1 3 13 0 0 0 4 14			0 0 1 13 0 0 14				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway						0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0		



							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ce sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amorfised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	6 3 1 1 1 3 3 1 7 7 5 5 1 7 1 7 5 1 1 1 1 5 1 1 1 1 1	1 61 3 33 2 12 9 19 5 10 10 30 5 170 1 566 1 899	0 0 3 30 11 77 21		61 33 12 15 0 164 504 789								22
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Canada	2 11 4 40 13 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 4 24 9 19 2 42 6 406 6 135 0 0 0 7 627			0 24 19 42 406 135 0 527	0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000		000000000000000000000000000000000000000		
10-3M1 [ 3M - 1Y1 [ 1Y - 2Y] [ 2Y - 3Y[ [ 3Y - 5Y] [ 5Y - 107] [ 10Y - more Total	Hong Kong		6 86 0 0 0 7 7 7 9 19 0 0 0			000 86 00 7 19 0 0 0 0	0 0 0 0 0 0 0							
10-3M [ [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Japan	11 211 13 5 137 ( 1 ( 1 2 1 2 8 1 2 1 2 8 1 2 1 2 8 1 2 1 2 1	0 210 5 15 2 132 7 57 4 1,374 0 0 0			111 210 15 132 57 1,374 0 0 0	0 0 0 0 0 0 0							
10-3M[ [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10'-more Total	U.S.	2,78 8 111 144 40 76 3,34 6,34 11,20 11,20	5 86 5 104 7 147 7 398 8 729 0 3340	9 76 122 65 63 0 108 443		1,789 71 40 25 322 706 3,208 3,153 7,545	7 0 0 0 132							34
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-107] [10Y-more Total	China		0 0 0 4 64 5 96 8 68 4 124 5 96 8 68 8 4 184 1 61 7 597			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0 64 79 57 0							118
(0-3M [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Switzerland										0 0 0 0 0 0			13
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	22 ( 122 44 74 255 265 1020	4 4 0 200 7 1227 4 44 8 748 9 259			4 6 0 127 26 420 85 638	0 14 0 18 328 204 562		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		161



#### General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107 - more	Other Central and eastern Europe countries non EEA	293 300 433 79 254 357 6	290 297 430 78 250 356 6	0 0 0 0 0 0 0 0		238 288 381 56 56 106 38 6	52 9 47 22 145 319 0					5 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	1,718 5 5 6 6 6 6 6 7 7 9 19 9 7 9 5 7 5 9 5 7 5 9 5 7	5 566 2,458 63 74 917 957	0 0 0 0 0 5 1 1 0 7 7	2 0 0 0 0 0 0 0 0	1,113 0 0 0 0 0 0 91 116 208	5 566 2,458 63 69 825 841	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			7 0 0 0 0 0 0 142 0 142		2 1,140 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3M1 10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10'-more Total	Latin America and the Caribbean	5,942 60 7 70 55 130 451 161 8938	60 7 9 55 130 450 160	0 0 1 3 56 16 75		60 0 19 28 217 139	0 7 35 99 177 6		0 0 0 0 0 0 0 0 0 0					
Total [0-3M[ [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	834 272 1,132 13 15 147 620 36 2,232	264 1,121 5 14 146 614 28			463 78 998 3 0 0 0 37 25 1,141	187 123 2 14 146 577 2		0 0 0 0 0 0 0 0 0 0 0			0 23 90 0 0 0 123 71 308		0         424           2         2           0         5           5         5           5         1,540
1044 10-3M1 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-5Y] [SY-10Y] [10Y-more Total	Others	2,2,8 87 22 10 300 880 680 1,789 3,777	87 24 10 298 874 651 1,740	5 0 10 4 3 137 49 207 207	0	1,141 18 24 0 15 686 427 644 427 644	64 0 282 187 97 1,096	0 0 5 7 540 45 660 1,265	0 3 14 6,089 8653 2,011	00000000000000000000000000000000000000	2,380 13 1 1 1 1 1 1 2,959	15 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

#### 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 "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expe ted cover only exposures to central, regional and local gove ower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive 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 colume. This time does not include exposure to counterparts (other than sovereigh) 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 Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

(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



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mme Total	Austria	0 10 0 57 1,664 15 1,745	0 10 0 57 1,664 15 	0 0 0 0 12 15 22 22		0 10 0 7 1,156 0 1,176	0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 166 155 0 5 2,259 2,269 5,052 2,466	0 166 155 0 5 2,230 2,250	0 0 0 0 28 95 124		0 166 155 0 5 1,317 1,592	0 0 0 913 779				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria								000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	, , , , , , , , , , , , , , , , , , ,
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3H-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	430 12	0 0 0 0 0 0 0 0 0 0 0 0 5 436 2 12 8 448	0 0 0 0 0 12 12		0 0 0 0 195 0 195	0 0 0 0 241 0 241					0 0 0 0 0 0		
10141 [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	France	33 38 8 33 65 4,73 4,74 4,94 4,94 9,97	5 35 7 387 7 87 7 37 1 651 4 4 664	0 0 0 0 0 0 39 96 5 136		199 35 387 87 35 152 839 2.222 3.757	0 0 2 499 3,855					0 0 0 0 0 0 0		173
10 - 3M1 [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Germany	155 111 292 11 500 460 2494 2494	2 152 7 116 7 271 8 16 2 470 2 391 5 88	3 27 158 8 131 71		- 149 90 133 9 461 391 792 2,026	0 0 0 0 0 0 377					0 0 0 0 0 0 0		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	1 34 11 23 20 28 56 177	1 11 5 345 5 115 6 235 3 203 3 293 7 566	0 9 10 12 12 12 12 12 12 13 8 8 1 8 1 1 8 1		10 212 0 1 0 25 0 25 28	2 124 106 222 191 260 566					3 35 0 0 0 2 171 211		132
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 2 8 2 8	0 0 0 0 0 42 42						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	( 32) 63 77 33 12 12 140	6 6 328 4 64 2 572 0 359 2 122 3 13 5 1,464	0 7 0 15 1 2 2 2 5 5		0 144 27 342 135 49 0 695	6 177 37 215 223 71 13 <b>74</b>				0 0 0 0 0 0 0 0 0	121 0 0 0 0 0 0 0 121		102
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	( 2 14 2 14 2 19 3 2 2 2 4 2 2 3 4 2 2 3 4 2 2 3 4 2 2 3 4 2 3 4 2 3 3 4 4 2 3 3 4 3 4				0 0 0 46 28 25 <b>99</b>				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	1,53 2,56 1,25 1,40 3,35 13,14 14,34 7,54 7,54 7,754 7,754 7,754	4 1,454 4 1,850 4 1,057 5 1,059 9 3,184 9 11,809 0 13,467	311 706 204 333 171 1,324 667 3,726		383 465 189 599 441 4,167 1,743 7,977	838 1,384 858 470 2,744 7,642			0 0 0 0 0 0 0 0 0		715 5,566 71 88 572 2,104 3,471 12,587		15,146



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia						0 0 14 0 0 0 1 14			0 0 0 0 0 0 0		0 0 0 56 0 0 55		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Lithuania													
(0 - 3M) ( 0 - 3M) ( 3M - 1Y) [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Luxembourg	( 2) 8 9 9 200 20 20 21	0 0 0 6 265 4 4 84 4 94 4 0 0 0 3 203 0 203 8 428			0 26 84 94 0 203 203 203 203	000000000000000000000000000000000000000			000000000000000000000000000000000000000		0 0 0 0 0 0		
(0-3M [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Malta									•				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	5 2 3 3 3 3 7 3 3 3 3 3 3 3 3 3 3 3 3 3 3	5 56 0 0 0 9 229 0 0 0 0 0 2 812 7 7 72 7 950	0 0 0 0 51 77 128		56 0 29 0 0 0 35 35 20	0 0 0 0 746 0 7 <b>46</b> 7 <b>46</b>			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	4 1 1 4 4 77 277	0 0 4 44 0 0 0 3 13 0 0 0 9 49 0 170 7 277			0 44 0 0 0 25 18 87	0 0 13 0 25 152			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	277- 34 88 999	0 0 0 0 0 0 0 0 0 2 272 5 345 2 382	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 185 375 559	0 0 272 161			0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	: 19: 13: 13: 13: 77 11: 11: 6: 9:11: 9:11: 9:11: 11: 11: 11: 11: 11:	2 2 2 7 197 4 3324 3 132 5 76 8 114 1 600	0 0 0 0 0 0 6 6 1 3		0 37 297 111 45 112 85 666	2 160 27 21 31 31 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	10 0 0 1 30 14 55		



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	: 12: 11: 18: 19: 8:3 2:5 	2 2 2 2 3 3 123 3 123 5 115 9 89 0 130 130 2 832 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 4 254 1010100000000000000000000000000000000	0 0 11		0 105 10 73 178 228 169 762	2 18 4 16 12 593 77 <b>23</b> <b>23</b>	0		000000000000000000000000000000000000000		15 57 20 1 60 5 7 7		245
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [10Y - more Total	Slovenia		2			16 30 93 10 0 51 0 200	2 3 2 10 77 90					0 3 0 0 0 0 0 23 3 5		40
10 - 3M1 13M - 1Y1 14' - 2Y1 12' - 3Y1 13' - 5Y1 15' - 10Y1 10' - more Total	Spain	: 111 37 22 3,23 9,44 5,60 18,99 8	5 5 5 0 110 7 377 5 225 2 3,232 4 9,438 4 5,557	0 72 0 1 1 10 62		5 25 363 182 2,337 6,376 2,392 11,680	0 13 14 43 894 3,056 3,149			0 0 0 0 0 0 0 0 0				10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	35- 24- 699	0 0 0 0 0 0 0 0 0 0 0 0 4 341 4 237 8 579	0 0 0 0 13 11 24		0 0 0 341 233 574	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	1 1 3 4	0 0 0 0 1 1 3 13 5 35 0 0 9 49			0 0 1 13 35 0 49	0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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	Nominat	Provisions	
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	33 12 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	53 12 13 0 11 383 472 944	0 3 0 1 54 54 58		53 12 10 0 11 336 47 1 892						000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 22 88 466 900 20 20	0 200 85 466 303 200 884			0 20 0 85 466 303 20 20 894	000000000000000000000000000000000000000							
[0.3M] [3.3M-3Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Hong Kong	89 0 7 0 18 0 0 114	89 0 7 0 18 0 0 0			88 0 7 0 18 0 0 11 11	0 0 0 0 0 0 0					000000000000000000000000000000000000000		
Total [0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	114 8 47 1,677 8 1,788 0 0 0 0 3,822	8 47 1,677 8 1,788 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	114 8 47 1,677 8 1,788 0 0 0 0 3,627	0 0 0 0 0 0 0							
[0-3M] [3M-3Y] [3M-3Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	U.S.	\$227 55 24 233 217 1,460 4,044 6,069 12,144	58 24 232 207 1,450	0 0 44 19 59 70 88 33 24 336 336	0 0 0 0 0 0 0 0	3,827 5 174 147 1,372 3,878 3,155 8,737	5 0 0 0 133 2.893							
Total [0-3M] [3M-1Y] [3Y-2Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	China	2.2.00 6 12 12 33 26 33 33 33	0 0 129 33 67 186 53 589	3360 0 0 0 0 0 0 0 0		6,737 0 129 17 11 186 53 396	0 61 76 56 0							
[0-3M] [3M-3Y] [3M-3Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Switzerland	893 0 0 0 0 0 0 0 0 0 0 0 0 0	966 0 0 0 0 0 0 0 0			9486 0 0 0 0 0 0 0 0 0	1933 0 0 0 0 0 0 0 0					0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y]	Other advanced economies non EEA	6 1 37 66 155 66 283 283 1,202	6 1 87 66 155 604 282 282 1,202			6 1 37 66 347 64 64 640	0 0 86 257 218 561	0				0 0 0 0 0 0 0		2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2



#### General governments exposures by country of the counterparty

						Intesa Sanpaolo S.p.A.							
						As of 30/06/2024							
					Dir	ect exposures							
	(mln EUR)			On balance sheet				Deriva	tives		Off bala	ice sheet	
											Off-balance s	neet exposures	
				Non-derivative f	inancial assets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held of which: Financia designated at fair valing profit or los		r of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	119 574 296 82 432 344 6	119 573 294 81 429 343 6	0 0 0 0 3 3	0 1: 0 5: 1 22 0 4 0 3: 0 3: 0 5:	4 39 7 34 8 1111 7 324 6 0	0	15 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		4 0 4 0 0 0 0 0		
Total [0-3M[ [3M-1Y] [1Y-2Y] [3Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	1,853 03 40 2,421 139 965 965 963 4,606	0 40 62 139 985 962	3 0 1 3 0 1 1 6	1 1,33 0 0 0 0 0 0 1 1 0 0 1 1 1 0 0 3 3	0 0 0 0 39 0 2,420 0 59 8 91 8 856 6 796					8 0 0 0 0 0 107 0 107		1,233
Total Total Total Total Total Total	Latin America and the Caribbean	1000 1000 1000 1000 1000 1000 1290	53 35 91 62 180 662 158	0 0 0 12 47 7 68	0	3 0 0 34 9 71 6 36 4 115 2 326 8 35		0 0 0 0 0 0 0					559
10131 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	1,260 1455 521 9 9 40 40 65 555 57 77 1,462	135 506 7 48 95 579 48	68 0 0 0 0 0 3 3	0 50 0 33 0 0 33 0 0 0 0 0 2 0 2 0 2 0 4 0 4	0 125 6 130 0 7 0 48 0 95 7 552 6 9		0 0 0 0 0 0 0 0			0 25 93 0 5 103 63 290		569
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	1,442 435 33 310 998 655 2,046 4,541	436 33 23 307 989 684 1,985	3 0 4 28 15 62 10		2 424 3 0 9 122 9 287 5 188 5 245 5 245	0 3 376 0 61 617	0 7 6,323 0 850 2,002	0 0 125 2 0 0 0 0	0 2,391 2 0 1	0 0 0 0 0 0 58		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 "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expo ed cover only exposures to central, regional and local gove ower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive 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 colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

(5) Peridual countries not rep orted separately in the Tra

Regions:

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

Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

(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

eba Banking Authority

#### 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				
		Gros	is carrying amount/ Nominal an	iount		Accumulated impairs credit risk and provis	ient, accumulated negative cha ons ⁴	nges in fair value due to	Collaterals and financial		Gros	is carrying amount/Nominal amo	punt		Accumulated impairmen credit risk and provision	nt, accumulated negative chang s ⁴	jes in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pas due >30 days and <=90 days		Of which non-performing ³		On performing exposures ²	On non-performing	g exposures ^a	Collaterals and financial guarantees received on non- performing exposures
omin EURo				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	87,42	3 0	0	0	0	:	0	٥	0	92,36	0 1	. 0	0	c	1	0		o o
Debt securities (including at amortised cost and fair value)	120,54	4 0	110	110	110	18	89	89	0	130,41	s (	108	108	108	3 204	88	8	8 0
Central banks	17	4 0	0	0	0		0	0	0	83	ю (	0	0		6	0		o o
General governments	79,43	0 0	14	14	14	102	5	5	0	87,11	4 0	13	13	13	107	4		4 0
Credit institutions	11,50	5 0	0	0	0		0	0	0	12,64	a (	0	0		3	0		0 0
Other financial corporations	23,14	5 0	62	62	62	41	62	62	0	23,31	4 0	62	62	62	2 62	62	6	2 0
Non-financial corporations	6,28	9 0	34	34	34	21	22	22	0	6,50	4 0	33	33	33	3 25	22	2	2 0
Loans and advances(including at amortised cost and fair value)	463,05	6 1,217	10,606	10,606	10,278	2,45	5,318	5,185	3,963	458,06	9 1,253	10,000	10,000	9,706	2,467	4,960	4,83	9 3,731
Central banks	3,29	4 0	0	0	0		0	0	0	3,23	4 0	0	0		e 0	0		0 0
General governments	16,03	2 261	414	414	414	34	181	181	134	16,44	9 153	403	403	402	2 60	182	18	1 127
Credit institutions	20,82	4 0	123	123	123		24	24	74	20,40	7 (	112	112	115	2 10	20	2	0 69
Other financial corporations	56,32	3 19	315	315	313	100	158	155	126	54,79	5 98	320	320	318	98	166	16	4 119
Non-financial corporations	187,82	3 470	6,458	6,458	6,226	1,44	3,368	3,279	2,367	185,29	1 447	6,104	6,104	5,878	1,465	3,128	3,03	8 2,250
of which: small and medium-sized enterprises	71,99	9 290	4,453	4,453	4,261	697	2,279	2,204	1,940	70,00	6 325	4,087	4,087	3,914	4 729	2,073	2,00	4 1,797
of which: Loans collateralised by commercial immovable property	27,39	3 176	2,199	2,199	2,029	507	1,007	950	1,150	25,95	1 158	1,866	1,866	1,715	2 500	850	80	0 1,000
Households	178,76	0 467	3,295	3,295	3,202	86:	1,586	1,545	1,261	177,89	6 557	3,061	3,061	2,996	825	1,464	1,43	6 1,166
of which: Loans collateralised by residential immovable property	133,64	8 271	1,464	1,464	1,396	43	486	459	966	132,94	2 350	1,285	1,285	1,245	437	400	38	4 876
of which: Credit for consumption	19,47	8 77	750	750	746	20-	499	498	20	19,87	0 75	745	745	743	171	490	48	9 46
DEBT INSTRUMENTS other than HFT	671,02	3 1,217	10,716	10,716	10,388	2,634	5,407	5,274	3,963	680,84	4 1,254	10,107	10,107	9,813	2,672	5,048	4,92	8 3,731
OFF-BALANCE SHEET EXPOSURES	307,39	5 priming exposures please refer to Art	1,612	1,612	1,611	27:	269	269	341	294,86	2	1,594	1,594	1,593	3 247	278	27	8 308

ated negative changes in fairvalue ough profit or loss other than HFT and provisions for off-bal

truments, the sam

sure

eba Banking Authority

#### 2024 EU-wide Transparency Exercise

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

					As of 31/03/2024									As of 30/06/2024				
		Gros	s carrying amount/Nominal ar	rount		Accumulated impairme credit risk and provisio	ent, accumulated negative cha ins ⁴	nges in fair value due to	Collaterals and financial		Gros	s carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provisi	ent, accumulated negative cha ons ⁴	anges in fair value due to	Collaterals and financial
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Constrais and matcat guarantees received on non- performing exposures
(min ELR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	54,151	0	0	0	٥	2	٥	٥	0	58,79	3 0	0	0		0 1	0		o o
Debt securities (including at amortised cost and fair value)	142,526		108	108	108	162	89	89	0	141,73	3 0	106	106	10	6 166	90	5	9 R
Central banks	809	0	0	0	0	5	0	0	0	80	4 0	0	0		0 5	0		0 C
General governments	97,418		13	13	13	80	4	4	0	97,86	4 0	12	12	1	2 68	4		4 0
Credit institutions	14,453		0	0	0	3	0	0	0	13,16	6 0	0	0		0 3	0		0 0
Other financial corporations	22,931	. 0	62	62	62	52	62	62	0	21,68	8 0	62	62	6	2 74	62	e	2 C
Non-financial corporations	6,915	0	33	33	33	21	23	23	0	8,21	1 0	33	33	3	3 17	23	2	.3 0
Loans and advances (including at amortised cost and fair value)	450,094	1,625	10,143	10,143	9,853	2,396	5,128	5,005	3,743	451,82	5 927	9,736	9,736	9,47	5 2,310	4,921	4,80	06 3,561
Central banks	2,740	0	0	0	0	9	0	0	0	3,19	1 0	0	0		0 10	0		0 0
General governments	16,349	160	394	394	394	58	180	180	125	15,93	8 159	385	385	38	5 51	179	17	9 114
Credit institutions	19,356	0	98	98	98	9	21	21	58	22,89	0 0	93	93	9	3 8	21	2	.1 52
Other financial corporations	55,240	56	379	379	376	90	178	176	124	57,06	8 10	343	343	34	0 58	156	15	4 126
Non-financial corporations	180,410	579	6,190	6,190	5,966	1,428	3,238	3,146	2,273	175,49	6 373	5,975	5,975	5,77	5 1,349	3,111	3,02	23 2,173
of which: small and medium-sized enterprises	67,316	427	4,183	4,183	4,012	716	2,179	2,109	1,804	65,36	2 272	4,117	4,117	3,95	3 684	2,146	2,07	78 1,746
of which: Loans collateralised by commercial immovable property	25,420	187	1,827	1,827	1,679	508	838	788	981	24,77	0 120	1,700	1,700	1,57	5 487	770	73	\$ 894
Households	175,999	830	3,082	3,082	3,019	802	1,511	1,483	1,162	177,24	2 385	2,940	2,940	2,88	2 834	1,454	1,43	29 1,096
of which: Loans collateralised by residential immovable property	132,876	336	1,301	1,301	1,259	432	410	394	882	133,41	3 235	1,208	1,208	1,18	9 442	386	37	2 810
of which: Credit for consumption	19,279	75	740	740	737	161	497	496	43	19,53	8 64	684	684	68	169	463	46	Q 42
DEBT INSTRUMENTS other than HFT	646,771	1,625	10,251	10,251	9,961	2,560	5,217	5,095	3,743	652,35	1 927	9,842	9,842	9,58	1 2,478	5,011	4,85	95 3,561
OFF-BALANCE SHEET EXPOSURES	300,087	orming exposures please refer to Art	1,555	1,555	1,555	232	264	264	317	298,19	9	1,563	1,563	1,56	3 231	264	26	4 283

ation (EU) 2021/451 - ITS on Supervisory porting. However, for the off-bi



Forborne exposures

#### Intesa Sanpaolo S.p.A.

			As of 30/	09/2023					As of 31/1	12/2023		
	Gross carrying exposures wit measures			exposures with	Collateral and financia on exposures with fo		Gross carrying exposures wit measures			exposures with	Collateral and financia on exposures with fo	
		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
(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)	8,753	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

¹⁰For the on-balance sheet latents, accumulated impairments and accumulated negative changes in fair value due to credit risk and efficience with a possible sign of they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value is a post-offic accumulated impairment, and 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 here ("Accumulated impairment, accumulated impairment, and provisions") is disclosed consistently with the FINEEP sign convention. This is because, based on this sign convention is not forward and a provisions of is disclosed consistently with the FINEEP sign convention. This is because, based on this sign convention is not forward and provisions of off-balance sheet instruments, are generally reported with a positive sign.

⁽⁶⁾ 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.



Forborne exposures

#### Intesa Sanpaolo S.p.A.

			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo		Gross carrying exposures wit measures	; amount of h forbearance		exposures with	Collateral and financia on exposures with fo	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	0	0	0	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 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 litems, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a possible sign of they are discussive sign as explained in a second accumulated impairments, the same term (*Accumulated impairment, the same term (*Accumulated impairments, the same term (*Accumulated impairment, the same term (*Accumulated impairment), the same term (*Accumulated impairment) and same term (*Accumulated impairment), the same term (*Accumulated impairment) and same term (*Accumulated impairment), the same ter

(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.



Breakdown of loans and advances to non-financial corporations other than held for trading

-																																																		ł	4	ļ	•	ļ		Į			5	S		)	C	,				)							ĉ		)	1			ł						1	3	
																																																		-	L.	Α.	A.	.A.	i.A.	5.A.	p.A.	.p.A.	.p.A.	S.p.A.	S.p.A.	S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	lo S.p.A.	lo S.p.A.	ilo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	iolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	baolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	ipaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	inpaolo S.p.A.
																																																		-	L.	Α.	A.	.A.	i.A.	5.A.	p.A.	.p.A.	.p.A.	S.p.A.	S.p.A.	S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	lo S.p.A.	lo S.p.A.	ilo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	iolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	baolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	ipaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	inpaolo S.p.A.
																																																		-	L.	Α.	A.	.A.	i.A.	5.A.	p.A.	.p.A.	.p.A.	S.p.A.	S.p.A.	S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	lo S.p.A.	lo S.p.A.	ilo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	iolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	baolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	ipaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	inpaolo S.p.A.
																																																		-	L.	Α.	A.	.A.	i.A.	5.A.	p.A.	.p.A.	.p.A.	S.p.A.	S.p.A.	S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	lo S.p.A.	lo S.p.A.	ilo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	iolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	baolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	ipaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	inpaolo S.p.A.
																																																		-	L.	Α.	A.	.A.	.A.	5.A.	p.A.	.p.A.	.p.A.	S.p.A.	S.p.A.	S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	lo S.p.A.	lo S.p.A.	ilo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	iolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	baolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	ipaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	inpaolo S.p.A.
																																																		-	L.	Α.	A.	.A.	.A.	5.A.	p.A.	.p.A.	.p.A.	S.p.A.	S.p.A.	S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	lo S.p.A.	lo S.p.A.	ilo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	iolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	baolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	ipaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	inpaolo S.p.A.
																																																		-	L.	Α.	A.	.A.	.A.	5.A.	p.A.	.p.A.	.p.A.	S.p.A.	S.p.A.	S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	o S.p.A.	lo S.p.A.	lo S.p.A.	ilo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	olo S.p.A.	iolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	aolo S.p.A.	baolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	paolo S.p.A.	ipaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	npaolo S.p.A.	inpaolo S.p.A.

			Asof	30/09/2023					As of 31	1/12/2023					As of 3	1/03/2024					As of 30	/06/2024		
	Gross carry	ingamount				Accumulated	Gross carr	ying amount				Accumulated	Gross carry	ing amount				Accumulated	Gross carry	ying amount				Accumulated
(min EUR)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	g of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	g of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
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	145	0	3.856	179	179	3,855	152	
B Mining and quarrying	2,772	163	163	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	1.449	1.449	49.969	941	15	49 722	1406	1.406	49.471	960	13	47 975	1.446	1.446	47,680	978	13	47.059	1.427	1.427	46 761	954	9
D Electricity, gas, steam and air conditioning supply	10,034	147	147	10,033	150	0	10,368	123	123	10,366	135	0	9,706	120	120	9,704	123	0	8,799	96	96	8,798	97	0
E Water supply	2,265	43	43	2,265	34	0	2,261	40	40	2,261	29	0	2,344	46	46	2,344	31	0	2,332	47	47	2,332	33	0
F Construction	13,938	1,278	1,278	13,921	800	2	13,186	1,102	1,102	13,157	703	12	12,721	1,115	1,115	12,692	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	30,160	794	4	28,473	1,073	1,073	28,442	731	6
H Transport and storage	11,977	187	187	11,977	176	0	12,427	211	211	12,427	153	0	11,999	191	191	11,999	141	0	11,661	203	203	11,661	141	0
I Accommodation and food service activities	6,157	375	375	6,154	266	0	6,068	373	373	6,065	252	0	6,027	385	385	6,024	267	0	5,861	382	382	5,858	262	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	40	0	8,419	16	16	8,409	39	0	8,702	17	17	8,692	46	0
L Real estate activities	13,675	785	785	13,673	584	0	12,993	652	652	12,981	518	0	12,670	623	623	12,654	516	0	12,576	645	645	12,575	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	152	152	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 Human health services and social work activities	2,425	82	82	2,424	102	0	2,516	77	77	2,515	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	1,953	33	33	1,953	35	0	1,772	30	30	1,772	39	0	1,832	32	32	1,832	43	0	1,578	36	36	1,578	42	0
Loans and advances	187,823	6,458	6,458	187,481	4,788	20	185,291	6,104	6,104	184,937	4,564	30	180,410	6,190	6,190	179,996	4,634	32	175,495	5,975	5,975	175,106	4,429	32

¹⁰ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit frisk on non-performing exposures' are disclosed with a posible sign I they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), 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.