INTESA M SANPAOLO

COMUNICATO STAMPA

INTESA SANPAOLO: RISULTATI DEL 2023 EU-WIDE STRESS TEST

Torino, Milano, 28 luglio 2023 – Intesa Sanpaolo è stata sottoposta al *2023 EU-wide stress test* condotto dall'Autorità Bancaria Europea (EBA), in collaborazione con il Meccanismo di Vigilanza Unico (MVU), la Banca d'Italia, la Banca Centrale Europea (BCE) e il Comitato Europeo per il Rischio Sistemico (CERS).

Lo scenario dello *stress test* copre un orizzonte temporale di tre anni (2023-2025). Lo *stress test* è stato condotto in base a un'ipotesi di bilancio statico al dicembre 2022 e, quindi, non considera strategie aziendali e iniziative gestionali future. Non rappresenta una previsione della redditività di Intesa Sanpaolo.

Il coefficiente patrimoniale *Common Equity Tier 1 ratio* (*CET1 ratio*) *fully loaded* risultante dallo *stress test* per Intesa Sanpaolo è pari a:

	2023	2024	2025
Scenario base	14,02%	14,47%	14,85%
Scenario avverso	10,36%	10,78%	10,85%

rispetto al dato di partenza, registrato al 31 dicembre 2022, pari a 13,53%.

I risultati dello *stress test* evidenziano la capacità di Intesa Sanpaolo di confermare la propria solidità anche in scenari complessi, grazie al modello di business ben diversificato e resiliente.

Investor Relations +39.02.87943180 investor.relations@intesasanpaolo.com Media Relations +39.02.87962326 stampa@intesasanpaolo.com

group.intesasanpaolo.com



2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

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

IFRS 9 transitional arrangements?

Yes (static only)

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ire amounts								
		A-1	RB	F-I	RB	A-I	RB	Fi	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min ELR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0) () -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0)) -
	Institutions	29,969	342	0	0	15,747	413	0	0	19,865	1,766	332	61	41	. 197	7 59.2
	Corporates	164,091	7,306	1,746	10	85,142	2,033	1,382	0	140,943	19,313	5,444	328	1,104	2,923	
	Corporates - Of Which: Specialised Lending	12,650	559	24	0	7,662	167	36	0	10,358	1,997	518		189	305	
	Corporates - Of Which: SME	33,751	3,404		8	20,543	994	304	0	28,837	5,178	2,724				
	Retail	154,432	3,845		0	30,613	1,331	0	0	145,075	9,332	3,110		495	1,516	
	Retail - Secured on real estate property	121,385	1,990	0	0	21,418	724	0	0	115,111	6,274				435	B 29.0
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME	5,088	387	0	0	1,309	126	0	0	4,337	751		15		95	B 30.5
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: non-SME	116,297	1,603	0	0	20,109	599	0	0	110,774	5,523	1,189	84	267	340	28.6
	Retail - Qualifying Revolving	96	11	0	0	15	13	0	0	84	12	10	0	1	10	95.5
	Retail - Other Retail	32,951	1,844		0	9,180	593	0	0	29,880	3,046	1,591	114		1,068	
	Retail - Other Retail - Of Which: SME	11,633	761		0	2,745	269	0	0	10,634	975	632			440	
	Retail - Other Retail - Of Which: non-SME	21,318	1,083	0	0	6,435	324	0	0	19,246	2,072	959	66	130	625	B 65.5
	Eaulty	8.755	48			28.776	0			5.611	0	25	1	0		0.0
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0		-
	IRB TOTAL	357,246	11,541	1.746	10	160.278	3,777	1.382	0	311.493	30,411	8,911	604	1.640	4.636	5 52.02

		Image: constraint of the state of														
									31/12/2022*							
			Exposur	e values			Risk expos	ure amounts								
		A	RB	F	IRB	At	IRB	F-	IRB	Stage 1	Stage 2	Stage 3				Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure				Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	16,650	290	0	0	8,109	362	0	0	12,780	1,625	280	56	33	180	64.42%
	Corporates	104,754	6,545	0	1	54,813	1,709	0	0	91,053	11,505	4,701	251	755	2,476	52.66%
	Corporates - Of Which: Specialised Lending	6.774		0	0	3.224	123	0	0	5.423	1.200		31	52	196	53.82%
	Corporates - Of Which: SME	31.629	3.347	0	1	19.160	831	0	0	26.630	4.819			395	1.483	55.75%
	Retail	142,704		0	0	28,246	1,050	0	0	134,064						47.42%
	Retail - Secured on real estate property	111,305	1,911	0	0	19,948	640	0	0	105,414			92	275	409	28.56%
ITALY	Retail - Secured on real estate property - Of Which: SME	5,071	386	0	0	1,298	125	0	0	4,326	745		15	38	97	30.47%
TIALI	Retail - Secured on real estate property - Of Which: non-SME	106,234	1,525	0	0	18,651	514	0	0	101,088	5,146	1,113	78	237	312	28.01%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	31,398	1,705	0	0	8,298	410	0	0	28,650	2,723		106	156	959	65.99%
	Retail - Other Retail - Of Which: SME	11,279	746	0	0	2,548	260	0	0	10,400	855		47	51	430	69.66%
	Retail - Other Retail - Of Which: non-SME	20,119	960	0	0	5,750	151	0	0	18,250	1,869	836	59	105	529	63.29%
	Equity	7,418	48			25,555	0			5,521	0	25	1	0	0	0.00%
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	271,526	10,499	0	1	116,723	3,121	0	0	243,419	21,745	7,890	506	1,220	4,024	51.00%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	RB	FI	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR. %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0														
	Central governments	0	0	0	0	0	0	U	0	0	0	0	0	0		
	Central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0		-
		U	U	0	0	3.085	U	0	U	U	U	0	0	0		
	Corporates	4,545	61	286	4		163	224	0	4,285	528	65	23	15	36	55.7
	Corporates - Of Which: Specialised Lending	1,042	5	0	0	987	0	0	0	1,007	36	5	18	5	0	0.0
	Corporates - Of Which: SME	1,923	56	222	4	1,239	163	154	0	1,858	28/	60	3	8	36	60.3
	Retail	10,810	217	0	0	2,085	276	0	0	10,154	655	217	14	61	145	66.8
	Retail - Secured on real estate property	9,208	71	0	0	1,205	81	0	0	8,882	326	71	5	28	28	39.0
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	16	1	0	0	12	0	0	0	10	6	1	0	0	1	80.3
SLUVANIA	Retail - Secured on real estate property - Of Which: non-SME	9,192	70	0	0	1,193	81	0	0	8,871	320	70	5	27	27	38.5
	Retail - Qualifying Revolving	96	11	0	0	15	13	0	0	84	12	10	0	1	10	95.5
	Retail - Other Retail	1.506	136	0	0	865	182	0	0	1.189	317	136	8	33	107	79.1
	Retail - Other Retail - Of Which: SME	354	16	0	0	197	9	0	0	234	120	16	1	8	10	66.4
	Retail - Other Retail - Of Which: non-SME	1 152	120	0	0	668	172	0	0	955	197	120	7	25	97	80.7
	Equity	6	0			15	0			6	0	0	Ó	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
		15 261	279	296	4	E 194	440	224	0	14 447	1 194	202	27	77	101	64 299

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	F-	IRB	A-I	8	E.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	(0	0	0	c	0	(0	0	0	0	0	() -
	Central governments	0	(0	0	0	C	0	(0	0	0	0	0	() -
	Institutions	724	(0	0	293	C	0	(585	0	0	0	0	() -
	Corporates	9,523	34	0	0	3,945	8	0	(7,049	1,756	23	7	16	14	62.20
	Corporates - Of Which: Specialised Lending	704	(0	0	241	c	0	(690	0	0	1	0	0	-
	Corporates - Of Which: SME	16	(0	0	11	C	0	(11	5	0	0	0	(0 100.00 40.31
	Retail	80	0	0	0	27	0	0	(77	4	0	0	0	(
	Retail - Secured on real estate property	77	(0	0	26	0	0	(74	3	0	0	0	(35.36
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	(0	0	0	0	0	() -
UNTILD STATES	Retail - Secured on real estate property - Of Which: non-SME	77		0	0	26	0	0	(74	3	0	0	0	(35.36
	Retail - Oualifving Revolving	0	(0	0	0	0	0	(0	0	0	0	0	(-
	Retail - Other Retail	3	(0	0	1	0	0		3	0	0	0	0	(57.92
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	(0	0	0	0	0	() -
	Retail - Other Retail - Of Which: non-SME	3		0	0	1	0	0	(3	0	0	0	0	(57.92
	Equity	210	(425	0			3	0	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets	0	(0	0			0	0	0	0	0	() -
	IRB TOTAL	10.537	35	0	0	4,690	8	0	0	7,713	1.759	24	7	17	15	61.85%

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	F.	IRB	۸·	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	C	0	0	0	0	C	0	(0	(1	0 0	0	C) -
	Central governments		0	0	0	0	0	0	(0	() (0 0	0	0	-
	Institutions	1	0	0	0	0	0	0	(1) (0 0	0	0	
	Corporates	21	0	15	0	9	0	9	0	16	15	9 1	0 0	1	0	86.10%
	Corporates - Of Which: Specialised Lending	18	0	0	0	8	0	0	(0	17	1	0 0	1	0	-
	Corporates - Of Which: SME	6	0	0	0	0	0	0	0	0	0) (0 0	0	0	-
	Retail	1	0	0	0	0	0	0	(0	() (0 0	0	0	67.37%
	Retail - Secured on real estate property		0	0	0	0	0	0	(0) (0 0	0	0	
CROATIA	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	0	0	0	0	0	0) (0 0	0	0	-
CRUATIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	(0	() (0 0	0	0	-
	Retail - Qualifying Revolving	6	0	0	0	0	0	0	0	0	0) (0 0	0	0	-
	Retail - Other Retail		0	0	0	0	0	0	(0	() (0 0	0	0	67.37%
	Retail - Other Retail - Of Which: SME	6	0	0	0	0	0	0	0	0	0) (0 0	0	0	99.58%
	Retail - Other Retail - Of Which: non-SME	(0	0	0	0	0	0	(0	() (0 0	0	C	65.95%
	Equity	(0			0	0			0	0) ()	0 0	0	0	
	Securitisation															
	Other non-credit obligation assets	(0			0	0			0	0) ()	0 0	0	0) -
	IRB TOTAL	22	0	15	0	10	0	9	0	17	19		0 0	1	0	69.44%

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-II	38	Fi	RB	A-I	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Ĵ -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1-
	Institutions	2,109	0	0	0	804	0	0	0	785	25	0	0	0	0	- i
	Corporates	3,331	62	0	0	1,537	14	0	0	2,981	130	62	2	2	24	4 38.54%
	Corporates - Of Which: Specialised Lending	134	0	0	0	67	0	0	0	121	13	0	1	0	0	1-
	Corporates - Of Which: SME	5	0	0	0	3	0	0	0	4	1	0	0	0	0	1 -
	Retail	32	1	0	0	11	0	0	0	29	3	1	0	0	0	52.10%
	Retail - Secured on real estate property	31	0	0	0	10	0	0	0	28	3	0	0	0	0	26.84%
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
TRAINCE	Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	10	0	0	0	28	3	0	0	0	0	26.84%
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Other Retail	2	0	0	0	1	0	0	0	1	0	0	0	0	0	84.25%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	1	0	0	0	0	0	84.25%
	Equity	59	0			160	0			28	0	0	0	0	0	1 -
	Securitisation															(
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	1 -
	IRB TOTAL	5,531	63	0	0	2,512	14	0	0	3,824	158	62	3	2	24	38.66%

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		At	IRB	F-05	8	A-I	RB	£-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central banks	0			0	0		0	0	0	0		0	0		
	Central governments	0	(0	0	0	0	0	0	0	0	0	0	0	(a -
	Institutions	496	(0	0	221	0	0	0	492	0	0	0	0	(5 -
	Corporates	5.215	2	12	0	2,496	2	13	0	4.367	574	0	4	14	(J -
	Corporates - Of Which: Specialised Lending	25	0	0	0	11	0	0	0	17	8	0	0	0	0	j -
	Corporates - Of Which: SME	41	(0	0	38	0	0	0	41	0	0	0	0	(3 -
	Retail	14	(0	0	4	0	0	0	13	0	0	0	0	(0
	Retail - Secured on real estate property	13	(0	0	4	0	0	0	12	0	0	0	0	(3 -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	(0	0	0	0	0	0	0	0	0	0	0	(3 -
LOVENDOOKO	Retail - Secured on real estate property - Of Which: non-SME	13	(0	0	4	0	0	0	12	0	0	0	0	(<u>-</u> د
	Retail - Qualifying Revolving	0	(0	0	0	0	0	0	0	0	0	0	0	(- c
	Retail - Other Retail	1	(0	0	0	0	0	0	1	0	0	0	0	(0
	Retail - Other Retail - Of Which: SME	0	(0	0	0	0	0	0	0	0	0	0	0	(- c
	Retail - Other Retail - Of Which: non-SME	1	(0	0	0	0	0	0	1	0	0	0	0	(0
	Equity	21				53	0			0	0	0	0	0		<u>-</u> د
	Securitisation															4
	Other non-credit obligation assets	0				0	0			0	0	0	0	0		0 -

		Stagle 1 Stagle 2 Stagle 3 provisions for provisions for provisions for														
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F	IRB	A-1	RB	F-IR	8	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure				Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0	(<i>j</i> -
	Central governments	0	0	0	0	0	0	0	0	0	0	(0	0	(1-
	Institutions	312	0	0	0	165	0	0	0	116	0	(0 0	0	(- 1
	Corporates	5,054	3	0	0	2,216	1	0	0	4,526	353	1	2	14	(92.52%
	Corporates - Of Which: Specialised Lending	164	0	0	0	71	0	0	0	126	38	(0 0	1	(- 1
	Corporates - Of Which: SME	8	0	0	0	5	0	0	0	8	0	(0 0	0	(- 1
	Retail	9	0	0	0	3	0	0	0	8	1	0	0	0	0	35.65%
	Retail - Secured on real estate property	9	0	0	0	3	0	0	0	8	1	0	0	0	0	1.13%
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0 0	0	(- 1
JEAIN	Retail - Secured on real estate property - Of Which: non-SME	9	0	0	0	3	0	0	0	8	1	(0 0	0	(1.13%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(0	0	(<i>I</i> -
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	(0	0	(51.17%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	(1-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	(0	0	(51.17%
	Equity	47	0			121	0			19	0	(0	0	(1-
	Securitisation															1
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0	(4-
	TRR TOTAL	5,423	3	0	0	2,505	1	0	0	4,668	355	1	2	14	1	87.82%

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Non-default Default Default														
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-I	RB	A-	IRB	F-	IRB				provisions for	provisions for	provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure				exposure
	Central banks	0	0	0	0	0	0	0		0		0 0		0	(0 -
	Central governments	0	0	0	0	0	0	0		0) (0		ð -
	Institutions	0	0	0	0	0	0	0		0) (0		ð -
	Corporates	141	0	0	0	192	0	0		54	8	7 (C		10		0 -
	Corporates - Of Which: Specialised Lending	39	0	0	0	18	0	0	(39) (0	0	(0 -
	Corporates - Of Which: SME	0	0	0	0	0	0	0	(0) (0	0	(0 -
	Retail	32	0	0	0	6	0	0	(31			0	0	(0 71.17%
	Retail - Secured on real estate property	30	0	0	0	5	0	0	(29			0	0	(0 25.15%
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0		0 0	0	0	(ð -
JENDIA	Retail - Secured on real estate property - Of Which: non-SME	30	0	0	0	5	0	0		29				0	(0 25.15%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0		0) (0		0 100.00%
	Retail - Other Retail	2	0	0	0	1	0	0		2) (0		0 83.29%
	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	0	0	1	0	0	(2	() (0	0	(0 83.29%
	Equity	0	0			0	0			0) (0	0	(0 -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0		0 0		0	(0 -
	IRB TOTAL	173	0	0	0	199	0	0	0	85	85	0	0	10		0 71.17%

									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	A-I	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	(0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	(0 0	0	0	0	0	0	-
	Institutions	5	0	0	0	2	0	0	(2	0	0	0	0	0	-
	Corporates	215	0	3	0	99	0	2	(157	4	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	3	0	0	0	2	(3	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	(0	0	0	0	0	0	-
	Retail	3	0	0	0	2	0	0	(3	1	0	0	0	0	79.61%
	Retail - Secured on real estate property	3	0	0	0	1	0	0	(3	1	0	0	0	0	66.07%
HUNGARY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	(0	0	0	0	0	0	-
HUNGART	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	1	0	0	(3	1	0	0	0	0	66.07%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	(0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	(0	0	0	0	0	0	80.94%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	(0	0	0	0	0	0	96.55% 78.75%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	(0	0	0	0	0	0	78.75%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	223	0	3	0	102	0	2	0	162	5	0	0	0	0	79.61%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	FI	IRB	At	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	2.475	0	0	0	526	0	0	0	235	0	0	0	0	0	-
	Corporates	5.197	1	0	0	3.077	0	0	0	3.458	1.159	0	6	8	0	28.56%
	Corporates - Of Which: Specialised Lending	645	0	0	0	251	0	0	0	507	0	0	2	0	0	-
	Corporates - Of Which: SME	13	0	0	0	10	0	0	0	3	10	0	0	0	0	0.00%
	Retali	144	1	0	0	51	0	0	0	130	14	1	0	1	1	54.43%
	Retail - Secured on real estate property	139	1	0	0	49	0	0	0	126	13	1	0	1	1	53.87%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	139	1	0	0	49	0	0	0	126	13	1	0	1	1	53.87%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	2	0	0	0	4	1	0	0	0	0	62.49%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	96.72%
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	2	0	0	0	4	1	0	0	0	0	62.18%
	Equity	92	0			212	0			0	0	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	
																40 300

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

EBA EUROPEAN BANKING AUTHORITY

Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

Equity Securitie Other n

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

					31/12/2023							Baseline Scenario 31/12/2024	, 						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Intesa Sanpaolo S.p.A.	Central service (whit RUR, %) Central service Comparison Compariso	0 0 17,195 135,453 9,394 29,023 147,157 116,940 4,811 112,129	0 0 4,293 22,759 2,422 4,414 6,306 3,858 180 3,679	7,487 1,056 3,303 4,053 2,095	0 0 10 282 71 100 101 49 8 41	0 0 207 644 123 160 143 53 5 5 48	0 0 225 3,597 464 1,727 1,737 534 112 422	- - 47.42% 48.04% 43.92% 52.28% 42.85% 42.85% 25.51% 26.92% 25.16%	0 0 17,015 134,007 8,715 28,691 146,495 116,475 4,759 111,716	0 4,307 22,276 2,580 4,205 6,108 3,773 154 3,619	0 0 641 9,417 1,578 3,843 4,914 2,645 494 2,151	0 0 8 230 56 80 87 44 6 83 87 44 53	0 0 399 575 123 148 130 49 5 45	0 0 254 4,218 613 1,913 1,915 605 123 482	-	0 0 16,848 132,186 8,174 28,388 145,973 116,083 4,718 111,365	0 0 4,332 22,419 2,668 4,034 5,865 3,665 3,665 3,530	11,095 2,030 4,318 5,678 3,145 554	0 0 8 224 52 79 86 44 6 38	0 0 404 545 120 137 137 114 46 4 4	0 0 277 4,754 740 2,077 2,077 2,072 669 132 537	35.38% 42.85% 36.45% 48.09% 36.49% 21.28% 23.86% 20.72%
	Retail - Ocalifying Resolving Retail - Oper Retail Retail - Oper Retail Retail - Oper Retail - Of Which, Solt Retail - Oper Retail - Of Which, Solt Sel Retail - Oper Retail - Of Which, Solt Sel Beauty Securitization Deer son-credit Adaption assets 188 107Ac	84 30,133 10,710 19,424 5.600 0 305,405	11 2,436 756 1,680 2 0	11 1,947 775 1,172 34	0 52 17 35 0 0 394	0 90 20 70 0 995	10 1,192 482 711 10 0 5,569	91.69% 61.23% 62.13% 60.63% 29.79%	29,936 10,518 19,319 5.590 0 303,106	11 2,324 731 1,592 3 0	12 2,257 892 1,365 43 0 15,014	0 42 13 29 0 0 324	0 80 17 63 0 0 1,104	10 1,299 5,14 785 10 0 6,397	87.23% 57.56% 57.56% 57.51% 23.85% - 42.61%	22,9807 10,556 19,251 5,579 0 300,586	0,35 11 2,189 697 1,492 5 0 32,621	13 2,521 9688 1,533 52 0	0 42 13 29 0 0 318	0 68 14 53 0 0 1,063	0 0 7,113	83.41% 83.41% 55.23% 54.79% 55.52% 19.95% - 40.40%
	(min BJR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central services Central services Central services Central services Central services Central services Central Composes of Which Secondard Lending Composes of Which Secondard Lending Composes of Which Secondard Lending Central Central Secondard on radiation property Retail Secondard Central secondard Lending Retail Secondard Lending Retail Secondard Lending Retail Secondard Lending Central Secondard Lendin	0 0 10,255 90,344 4,711 26,863 136,292 107,286 4,800 102,487 0 29,005	10,716 1,556 4,022 5,526 3,466 175 3,291 0 2,060	6,200 722 3,224 3,746 1,994 415 1,599 0 0 1,761	0 0 6 219 48 96 93 48 8 40 0 0 44	47 5 42 0	0 0 197 2,946 304 1,678 1,536 483 111 371 0 0 1,054	- - 50.56% 47.52% 42.17% 52.04% 41.02% 24.33% 26.84% 23.66% 40.20% 59.82%	0 0 10,071 89,177 4,337 26,536 135,733 106,851 4,748 100,113 0 28,872	10,482 1,576 3,822 5,310 3,376 150 3,226 0 1,935	0 0 534 7,600 1,074 3,751 4,519 2,500 492 2,008 0 0 2,020	0 0 5 174 37 76 78 43 6 37 78 43 6 37 70 35	0 0 396 61 146 84 44 5 39 0 0 41	0 0 218 3,385 411 1,860 1,683 550 123 428 0 0 1,133	- - - - - - - - - - - - - - - - - - -	0 9,892 88,284 4,051 26,253 135,296 106,504 4,707 101,797 0 28,792	0 0 4,132 10,170 1,565 3,645 5,071 3,268 131 3,137 0 1,803	8,806 1,373 4,211 5,196 2,965 552 2,413 0 0 2,231	0 0 5 1711 355 766 788 433 6 377 0 0 355	0 0 403 333 59 135 76 41 41 41 37 0 0 36	0 236 3,761 501 2,018 1,808 610 131 479 0 1,198	-
	Real - Offen Real - Of Work: 549 Early Severing Real - Offen Real - Of Work: non-646 Severing Real - Offen Real - Offen Real - Offen Real - Offen Offen Real - Severing Real - Offen Real -	10,501 18,504 5,511 0 242,401	621 1,439 2 0 20,285	1,012 34	16 28 0 0 319 31/12/2023	12 35 0 0 692	465 588 10 0 4,689	62.08% 58.14% 29.77% - - 45.23%	10,425 18,447 5,500 0 240,481	3	857 1,163 43 0 12,696	12 23 0 0 258 Baseline Scenaric 31/12/2024		494 639 10 0 5,295	57.61% 54.96% 23.81% - 41.71%	10,375 18,417 5,490 0 238,961	554 1,249 5 0 19,378	1,289 52	12 23 0 0 254	9 27 0 0 811	516 682 10 0 5,815	54.76% 52.89% 19.89% - - 39.52%
	(min BJR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	Setel a governments Institutions Corporate: Of Which: Specialized Lending Corporate: Of Which: Specialized Lending Corporate: Of Which: Specialized Lending Read: Societ of and lettice property Read: Societ of the lettice Property Read: Societ Read: Re	0 0 4,109 986 1,826 10,006 8,835 11 8,824 84 1,088		9 69 292 98 1 97 97 11 11	0 0 2 0 1 8 0 0 0 0 0 0 8	0 0 9 3 2 49 5 0 5 5 0 43	0 0 99 5 42 196 49 1 49 10 10 137	- - - - - - - - - - - - - -	0 0 0 4,017 9,968 1,811 9,904 8,797 11 8,786 8,797 11 8,786 8,38 1,024	66 316 750 355 4 350 11 384	0 0 103 13 78 373 127 2 125 12 2 234	0 0 2 0 1 1 8 0 0 0 0 0 7 7	0 0 9 3 2 45 5 5 0 0 5 0 0 39	0 0 55 7 44 227 52 1 51 1 1 10 164	- 20.61% 53.58% 49.84% 56.39% 60.85% 41.13% 39.42% 41.16% 87.40% 70.21%	0 3,958 951 1,801 9,821 8,764 11 8,753 82 975	0 0 798 788 318 750 358 4 354 11 381	19 87 454 156 2 154 13 285	0 0 2 0 1 1 7 0 0 0 0 0 0 7 7	0 0 7 3 1 1 37 5 0 5 5 0 0 32	0 0 0 62 8 46 258 55 1 1 9 4 9 11 11	- 20.61% 49.67% 44.24% 53.15% 56.70% 35.20% 34.66% 35.21% 83.61% 67.28%
	Road Color India of Yorkin, and Alexandron Series S	208 879 6 0 14,121	236	157	1 6 0 0 10	8 35 0 0 57	16 120 0 0 245	63.51% 76.53% 40.00% - 65.39%	193 831 6 0 13,927	243	35 198 0 0 476	0 0 10	7 32 0 0 53	21 144 0 282	58.31% 72.33% 40.00% - 59.27%	182 793 6 0 13,785	143 239 0 0 1,549	240	0	6 26 0 0 45	25 167 0 0 319	55.31% 69.54% 40.00%
	(mh BJR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Certral avoreances Central avoreances Central avoreances Central avoreances Central avoreances Central Central Concorners of Which: Secondances Concorners of Which: Secondances Central Centr	0 0 582 5,797 615 11 76 73 0 73 0 73 3 0 3 3	0 0 3 2,955 5 3 3 3 0 0 0 0 0 0 0 0 0 0	0 0 75 11 0 1 1 1 0 0 1 0 0 0 0 0 0	0 0 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 26 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 30 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - - - - - - -	0 0 5,811 567 10 76 73 0 73 0 73 3 0 0 3 3		0 0 145 22 1 2 2 0 0 2 0 0 0 0 0 0 0 0	0 0 6 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 27 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 52 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 32.63% 35.66% 16.58% 29.4% 19.73% 17.42% - 17.42% 40.19% 44.2%	0 0 579 5,594 10 75 72 0 72 0 72 0 3	0 0 3,023 121 6 3 3 3 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 28 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 72 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 32.44% 34.20% 16.49% 30.90% 18.25% 16.37% - - - - - - - - - - - - - - - - - - -

41.11% 40.00%

2023 EU-wide Stress Test: Credit risk IRB

Intesa	Sanpaolo	SnΔ
1110250	Janpaolo	3.p.m.

												Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			/
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0) (0	0	0	0		(0 0	-	0 0	0			0	0	0	·	0	0	1-
	Central governments	0	0 0	0	0	0	0	-	(0 0		0 0	0 0	(-	0	0	0		0	0	1 -
	Institutions	0) (0	0	0	0	18.76%		1		0 0	0 0		19.05%	0	1	0	(0	0	19.15%
	Corporates	15	5 19	1	0	1	0	15.57%	15	5 17		2 0	1 1		15.77%	16	16	3		1	1	1 15.89%
	Corporates - Of Which: Specialised Lending	1	1 16	1	0	1	0	15.00%	1	1 14		2 (1		15.00%	2	12	3		1	1	1 15.00%
	Corporates - Of Which: SME	0	0 0	0	0	0	0	-	(0 0		0 0	0 0		-	0	0	0		0	0	j -
	Retail	0) (0	0	0	0	58.09%	(0 0		0 0	0	(50.37%	0	0	0		0	0	45.32%
	Retail - Secured on real estate property	0	0 0	0	0	0	0	10.60%	(0 0		0 0	0 0		10.57%	0	0	0		0	0	10.41%
CROATIA	Retail - Secured on real estate property - Of Which: SME	0) (0	0	0	0		(0 0		0 0		(-	0	0	0		0	0	
CRUATIA	Retail - Secured on real estate property - Of Which: non-SME	0) (0	0	0	0	10.60%	(0 0		0 0	0	(10.57%	0	0	0		0	0	10.41%
	Retail - Qualifying Revolving	0) (0	0	0	0	40.14%	(0 0		0 0		(40,14%	0	0	0		0	0	40.14%
	Retail - Other Retail	0) (0	0	0	0	63.24%	(0 0		0 0	0	(59.68%	0	0	0		0	0	57.31%
	Retail - Other Retail - Of Which: SME	0) (0	0	0	0	58.73%	(0 0		0 0		(51,98%	0	0	0		0	0	49.91%
	Retail - Other Retail - Of Which: non-SME	0) (0	0	0	0	63.93%	(0 0		0 0	0 0		61.71%	0	0	0	(0	0	59.84%
	Equity	0) (C	0	0	0	-	(0 0		0 0	0 0	(-	0	0	C	(0	0	- 1
	Securitisation																					
	Other non-credit obligation assets	0	0 0	0	0	0	0	-	(0 0		0 0	0 0	(-	0	0	0	(0	0	- 1
	IRB TOTAL	16	19	1	0	1	0	16.13%	16	5 18		2 0) 1	0	16.06%	16	17	4		1	1	16.10%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			/
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0) () ()	0	0		0	0	(0 0) (0 0	•	0	0	0	0	0	0	J -
	Central governments	0	0) (0 0	0	0	-	0	0	(0 0	0 0	0 0		0	0	0	0	0	0	, -
	Institutions	794	16) (0	0	24.14%	789	21	1	0) (0 0	24.21%	787	22	1	0	0	0	24.29%
	Corporates	2,865	225	8	2 2	5	29	35.28%	2,841	230	101	1 2	2 4	33	33.01%	2,820	235	118	2	4	37	7 31.65%
	Corporates - Of Which: Specialised Lending	95	30		1	2	2	20.28%	86	30	18	3 1		2 3	19.26%	80	28	26	1	2	5	5 18.91%
	Corporates - Of Which: SME	4	1		0	0	0	26.30%	4	0	(0 0	0 0	0 0	26.76%	4	0	0	0	0	0	27.13%
	Retail	30	2			0	0	38.26%	30	2	1	0) (0 0	32.12%	30	1	1	0	0	0	
	Retail - Secured on real estate property	28	2			0	0	19.59%	28	2	1	0	0 0	0 0	17.28%	28	1	1	0	0	0	16.23%
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	(0 0	0 0	0 0	-	0	0	0	0	0	0	1-
FRAINCE	Retail - Secured on real estate property - Of Which: non-SME	28	2			0	0	19.59%	28	2	1	0) (0 0	17.28%	28	1	1	0	0	0	16.23%
	Retail - Oualifving Revolving	0	0)) ()	0	0	40.21%	0	0	(0 0) (0 0	40.21%	0	0	0	0	0	0	40.21%
	Retail - Other Retail	1	0		0	0	0	78.46%	1	0	(0 0) (0 0	75.11%	1	0	0	0	0	0	72.84%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.36%	0	0	(0 0	0 0	0 0	40.36%	0	0	0	0	0	0	40.36%
	Retail - Other Retail - Of Which: non-SME	1	. 0	0	0	0	0	78.46%	1	0	(0 0	0 0	0 0	75.11%	1	0	0	0	0	0	72.84%
	Equity	28	0)) (0	0	60.48%	28	0	(0 0) (0 0	60.48%	28	0	0	0	0	0	60.48%
	Securitisation																					
	Other non-credit obligation assets	0	0	0) (0	0	-	0	0	(0 0) (0 0	•	0	0	0	0	0	0	-
	IRB TOTAL	3.718	243	83	2	5	29	35.26%	3,688	252	103	2	4	34	32.93%	3,665	259	120	2	4	38	31.55%

					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0		0 0	0	-) -	0	0	(0	0	0 0	-	0	(0		0 0	, r	-
	Central governments	0	0	_	0 0	(_) -	0	0	(0	0	0 0		0	(0	0	0 0	r	-
	Institutions	483	8		1 0		-	23.43%	483	7	2	0	0	0 1	23.40%	483	6	3		0 0	1	23.379
	Corporates	4,630	273	3	3	10	1	32.08%	4,635	244	61	2	6	6 20	31.84%	4,638	225	78	2	2 4	2!	31.699
	Corporates - Of Which: Specialised Lending	16	7		2 0	0	_	16.11%	15	7	1.1	0	0	0 0	16.06%	14	6	4	0	0 0		16.059
	Corporates - Of Which: SME	40	1		0 0			30.53%	40	1	(0	0	0 0	31.07%	40	1	0		0 0	0	31.319
	Retail	13	0	_	0 0		_	15.84%	13	0	(0	0	0 0	15.15%	13	0	0		0 0		14.819
	Retail - Secured on real estate property	12	0		0 0			14.83%	12	0	(0	0	0 0	14.37%	12	(0		0 0	1	14.109
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0		0 0			- ·	0	0	(0	0	0 0	-	0	(0		0 0	1	-
LUXENDOURG	Retail - Secured on real estate property - Of Which: non-SME	12	0		0 0			14.83%	12	0	(0	0	0 0	14.37%	12	(0		0 0	1	14.109
	Retail - Qualifying Revolving	0	0		0 0			- ·	0	0	(0	0	0 0	-	0	(0		0 0	1	-
	Retail - Other Retail	1	0		0 0			34.10%	1	0	(0	0	0 0	28.57%	1	(0		0 0	1	26.239
	Retail - Other Retail - Of Which: SME	0	0		0 0			- ·	0	0	(0	0	0 0	-	0	(0		0 0	1	-
	Retail - Other Retail - Of Which: non-SME	1	0		0 0			34.10%	1	0		0	0	0 0	28.57%	1		0		0 0		26.239
	Equity	0	0		0 0				0	0		0	0	0 0	-	0		0		0 0		-
	Securitisation																				1	
	Other non-credit obligation assets	0	0		0 0	0		- ·	0	0	(0	0	0 0	-	0	(0	0	0 0	r r	-
	TRR TOTAL	5.127	281	35	3	10	1	31.76%	5,132	251	64	3	6	5 20	31.51%	5,134	231	81	3	4	25	31.34%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0			-	0	0		0 0	0	(-	0	0	0		0	0	-
	Central governments	0	0) (0) ()) -	0	0		0 0	0	(-	0	0	0	0	0	0	-
	Institutions	115	1		0) ()	31.88%	115	1		0 0	0	(31.92%	115	1	0	0	0	0	31.91%
	Corporates	4,677	183	21	2		5	5 28.04%	4,620	221	3	19 2	5	10	26.44%	4,584	241	54	2	5	14	25.75%
	Corporates - Of Which: Specialised Lending	110	44		0		2	15.71%	99	46	14	.8 0	2	1	15.65%	90	47	27		2	4	15.63%
	Corporates - Of Which: SME	8	0) (0) ()	39.52%	8	0		0 0	0	(39.51%	8	0	0	0	0	0	39.52%
	Retail	9	1		0) ()	23.42%	9	1		0 0	0	(19.62%	9	0	0	0	0	0	18.06%
	Retail - Secured on real estate property	8	1		0			8.74%	8	0		0 0	0	(10.16%	8	0	0		0	0	10.76%
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0		0				0	0		0 0	0		-	0	0	0		0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8	1		0			8.74%		0		0 0	0 0		10.16%	8	0	0		0	0	10.76%
	Retail - Qualifying Revolving	0	0) (0) ()	40.04%		0		0 0	0 0	(40.04%	0	0	0	0	0	0	40.04%
	Retail - Other Retail	1	0) (0) ()	45.05%	1	0		0 0	0 0	(41.89%	1	0	0	0	0	0	40.12%
	Retail - Other Retail - Of Which: SME	0	0) (0) ()	23.50%	0	0		0 0	0 0	(23.50%	0	0	0	0	0	0	23.50%
	Retail - Other Retail - Of Which: non-SME	1	0) (0) ()	45.23%	1	0		0 0	0 0	(42.08%	1	0	0	0	0	0	40.30%
	Equity	18	0) (0) ()	60.48%	18	0		0 0	0 0	(60.48%	18	0	0		0	0	60.48%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	1		-	0	0		0 0	0	(-	0	0	0		0	0	-
	IRB TOTAL	4,819	184	21	2		il (28.04%	4,762	223	39	9 2	5	10	26.44%	4,726	243	54	2	5	14	25.74%



2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

											Intes	sa Sanpaolo	S.p.A.									
												Baseline Scenario	2									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	ſ	0 0	1	0 0	0	0 0	-	0	1	0 0	(1	0 0	<i>.</i>
	Central governments	0	0	0	0	0	0	-	r	0 0		0 0	0	0 0		0		0 0	(9 0	J -
	Institutions	0	0	0	0	0	0	27.09%	r	0 0		0 0	0	0 0	27.09%	0		0 0	(9 0	27.09
	Corporates	50	87	4	0	1	1	17.77%	47	85	-	8 0	1	1 1	17.77%	45	8	1 13	(2	17.77
	Corporates - Of Which: Specialised Lending	36	1	1	0	0	0	17.66%	34	2		3 0	0	0 0	17.66%	32		2 4	(1	1 17.66
	Corporates - Of Which: SME	0	0	0	0	0	0	-	r	0 0		0 0	0	0 0		0		0 0	(9 0	j -
	Retail	30	2	0	0	0	0	70.42%	30	2		0 0	0	0 0	70.97%	30		2 1	(9 0	71.11
	Retail - Secured on real estate property	28	1	0	0	0	0	18.85%	25	1		0 0	(0	16.03%	28		2 0	(2	14.33
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	1	0 0		0 0	(0 0		0		0	(0	J -
SEKDIA	Retail - Secured on real estate property - Of Which: non-SME	28	1	C	0	0	0	18.85%	29	1 1		0 0	0	0 0	16.03%	28		2 0	(1	0	14.33
	Retail - Qualifying Revolving	0	0	0	0	0	0	80.55%	r	0 0		0 0	0	0 0	72.39%	0		0 0	(9 0	67.92
	Retail - Other Retail	2	0	0	0	0	0	83.62%	2	0		0 0	0	0 0	84.02%	2		0 0	(9 0	84.24
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	54.50%	r	0 0		0 0	0	0 0	54.50%	0		0 0	(9 0	54.50
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	83.62%	2	0		0 0	0	0 0	84.02%	2		0 0	(9 0	84.24
	Equity	0	0	0	0	0	0	-	r	0 0		0 0		0 0	-	0	1	0 0	(0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	r	0 0		0 0		0 0	-	0		0 0	(0	-
	IRB TOTAL	81	88	5	0	1	1	21.67%	78	87	9	9 0	1	2	20.67%	75	86	13	0	1 1		20.24%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	٥		0	(C	-	0	0	0	0	0	0	-	(0 0	C	0 0	0	0	-
	Central governments	0	0		0	(0		0	0	0	0	0	0		0	0 0	0	0	0	0	ŀ
	Institutions	2	0		0	(0	18.70%	2	0	0	0	0	0	18.67%	2	2 0	0	0 0	0	0	18.65%
	Corporates	147	15		0	(0	42.38%	142	20	0	0	0	0	42.00%	135	22	1	0	0	0	41.76%
	Corporates - Of Which: Specialised Lending	2	0		0	(0	42.69%	2	0	0	0	0	0	42.19%	2	2 0	0	0 0	0	0	41.89%
	Corporates - Of Which: SME	0	0		0	(0	40.27%	0	0	0	0	0	0	40.27%	(0 0	0	0 0	0	0	40.27%
	Retail	3	0		0	(0	34.91%	3	0	0	0	0	0	26.71%	1	3 0	0	0 0	0	0	23.65%
	Retail - Secured on real estate property	3	0		0	(0	17.45%	3	0	0	0	0	0	16.59%	1	3 0	0	0 0	0	0	16.23%
HUNGARY	Retail - Secured on real estate property - Of Which: SME	0	0		0	(0	-	0	0	0	0	0	0	-	(0 0	0	0 0	0	0	t-
HUNGARI	Retail - Secured on real estate property - Of Which: non-SME	3	0		0	(0	17.45%	3	0	0	0	0	0	16.59%	1	3 0	0	0 0	0	0	16.23%
	Retail - Qualifying Revolving	0	0		0	(0	39.93%	0	0	0	0	0	0	39.93%	(0 0	0	0 0	0	0	39.93%
	Retail - Other Retail	0	0		0	(0	70.17%	0	0	0	0	0	0	64.35%	(0 0	0	0 0	0	0	60.76%
	Retail - Other Retail - Of Which: SME	0	0	0 0	0	(0	96.55%	0	0	0	0	0	0	96.55%	0	0 0	0	0 0	0	0	96.55%
	Retail - Other Retail - Of Which: non-SME	0	0		0		6	66.44%	0	0	0	0	0	0	59.64%	(0 0	6	0 0	0	0	55.42%
	Equity	0	0	0	0	(0	-	0	0	0	0	0	0		(0 0	0	0 0	0	0	t
	Securitisation																					1
	Other non-credit obligation assets	0	0		0	(0	-	0	0	0	0	0	0	-	0	0 0	0	0 0	0	0	t
	TRB TOTAL	152	15		0	0	0	41.07%	146	20	1	0	0	0	39.93%	144	22	1		0	0	39.61%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	0	0	0	0	(0	-	0	0	(0 0	0	0	-	0	0	0	0	0	-	0 -
	Central governments	0	(0	0	(0	-	0	0	(0 0	0	0		0	0	0	0	0	_	0 -
	Institutions	231		0	0	0	0	25.42%	231	4	Ţ	0 0	0	0	25.76%	230	5	0	0	0	-	0 26.02
	Corporates	2,572	1,986	60	6	40	16	26.11%	2,613	1,869	13	5 5	41	37	27.43%	2,569	1,843	205	5	42	5	7 27.94
	Corporates - Of Which: Specialised Lending	443	50	15	2		2	15.74%	401	78	21	8 1	4	4	15.81%	372	97	39	1	5	-	6 15.83
	Corporates - Of Which: SME	5	9	0	0	(0	39.51%	5	8		0 0	0	0	39.17%	6	8	1	0	0		0 39.03
	Retail	133	10	2	0		1	36.06%	134	8		3 0	0	1	28.61%	134	7	4	0	0		1 25.24
	Retail - Secured on real estate property	129	9	2	0	(1	35.16%	129	8		3 0	0	1	27.67%	129	7	4	0	0		1 24.36
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0		0	0	(0	-	0	0		0 0	0	0	-	0	0	0	0	0		0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	129	9	2	0	(1	35.16%	129	8		3 0	0	1	27.67%	129	7	4	0	0		1 24.36
	Retail - Qualifying Revolving	0		0	0	(0	40.20%	0	0		0 0	0	0	40.20%	0	0	0	0	0		0 40.20
	Retail - Other Retail	4	1	0	0	(0	47.67%	4	0		0 0	0	0	42.53%	4	0	0	0	0		0 39.60
	Retail - Other Retail - Of Which: SME	0		0	0	(0	96.70%	0	0		0 0	0	0	96.69%	0	0	0	0	0		0 96.69
	Retail - Other Retail - Of Which: non-SME	4	1	0	0	(0	47.43%	4	0	(0 0	0	0	42.32%	4	0	0	0	0	_	0 39.42
	Equity	0	(0	0	(0	-	0	0	(0 0	0	0		0	0	0	0	0	_	0 -
	Securitisation																					
	Other non-credit obligation assets	0	(0	0	(0	-	0	0	(0 0	0	0		0	0	0	0	0	_	0 -
	IRB TOTAL	2,936	1,999	62	6	41	16	26.43%	2,978	1,881	139	9 5	41	38	27.45%	2,933	1,855	209	5	42	5	8 27.88

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

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EBA EUROPEAN BANKING AUTHORITY

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

					31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	(min EUR, %) Central banks	(0 0	0	(0	0	-	0	0	0	0	0	0		0	0	(0 0	0	0	-
	Central governments Institutions	15,319	0 0 9 6,130	0	(0 0	0 0	- 47.98%	0 14,753	0 6,415	0	0	0	0	- 40.59%	0 14,672	0 6,222	1,070	0 10	0	0	38.34%
	Corporates	93,395	9 64,210 7 2,799	8,090 1,267	425		4,053	50.09%	86,895 7,565	66,878 3,196	11,927	383	2,101	5,522	46.30%	87,661	61,359 3,174	16,680	335	1,877		43.69% 40.24%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	8,807	7 2,799 5 13,895	1,267 3,420	155	5 352 L 645	2 589 5 1,863	46.46%	7,565	3,196	2,112 4,549	113	324 672	891 2,334	42.21%	6,827 17,238	3,174 13,384	2,871	1 89 8 108	257	1,155	48.62%
	Retail Retail - Secured on real estate property	140,075	9 13,223	4,214	212	2 456 7 223		45.71% 26.95%	134,332 106,420	17,299	5,884 3,233	238	534	2,374	40.35% 22.77%	129,367 102,125	20,163 16,079				2,919	36.56%
Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	4,753	3 237	417	11	1 10	119	28.59%	4,676	220	511 2.722	9	9	135	26.46%	4,613	196	598	3 9	8	150	25.01%
	Retail - Qualifying Revolving	78	8 16	12	56	213	3 460 1 11	88.89%	73	18	15	63	291	601 12	78.88%	69	19	19	9 0	1	13	71.37%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	28,797 10,393	7 3,666 3 1,020	828	145	5 232 7 38	2 1,336 3 557	65.08% 67.23%	27,840 9,937	4,041 1,225	2,636 1,079	165	233	1,626	61.69% 63.73%	27,173 9,547	4,065	3,279	9 137	198	1,967	60.01% 62.94%
	Retail - Other Retail - Of Which: non-SME Eoulty	18,404	4 2,647	1,225	58	3 194	1 779	63.62% 29.80%	17,902 5.589	2,816	1,557	55	188	939	60.28% 23.90%	17,626 5.578	2,740	1,910	47	152	1,105	57.90% 20.07%
	Securitisation Other non-credit obligation assets	3.000		51			10	19.00 %	5.00		15			10	13.70 %	5.576						10.07 %
	Other non-credit obligation assets IRB TOTAL	254,398	83,565	12,852	654	2,732	6,235	- 48.52%	241,569	90,596	18,650	631	2,883	8,229	44.13%	237,278	87,749	25,788	547	2,691	10,627	- 41.21%
					31/12/2023							Adverse Scenarie 31/12/2024	•						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Courses Dates				Stock of	Stock of	Stock of	Courses Bable
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central banks Central povernments	(0 0	0	(0	0	-	0	0	0	0	0	0		0	0	(0	0	0	
	Central governments Institutions Corporates	8,496				3 195		51.00%	8,205	5,802	679	7	242	284	41.80%	8,069	5,689	928	8 6	274		39.09%
	Corporates - Of Which: Specialised Lending	59,098	7 1,930		336	1,609 1 284		49.16% 45.73%	51,491 3,244	46,123 2,181	9,645 1,563	302	1,689	4,402	45.63% 42.59%	52,451 2,792	41,192 2,064	13,616	5 <u>262</u> 2 66	1,496		43.12% 41.26%
	Corporates - Of Which: SME Retail	17,355	9 13,421 5 12,323	3,328	112	2 636 312	5 1,802	54.15% 43.27%	15,320 123,906	14,366 16,320	4,424 5,337	114 212	664 396	2,259 2,017	51.07% 37.80%	15,264 119,143	12,880 19,181	5,963	182	588 429	2,888	48.41%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	101,603	3 9,104	2,029	64	201		25.28%	96,917	12,760	3,059	69	278	657	21.47% 26.36%	92,707	15,576	4,454	4 62	315	845	18.97%
ITALY	Retail - Secured on real estate property - Of Which: non-SME	96,861		416	53	1 9 3 192	2 395	24.45%	92,252		2,550	60	268	523	20.50%	4,602 88,105	192	3,859		307	697	24.92% 18.06%
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	27,782	0 0	0	120	0 0	0 0	53.17% 63.27%	0 26,989	0 3,560	0	143	0	0	53.17% 59.72%	0 26,436	0 3.605	2.786	5 121	0	0	53.17% 57.93%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	10,195	9 876		84	21	1 535 0 620	67.21% 60.23%	9,770 17,218	1,073	1,028	108		656 705	63.79% 56.37%	9,395 17,041	1,175 2,430	1,302		36	821	63.07% 53.42%
	Equity	5,511	1 2,543	1,029		0 0	10	29.78%	5,500	2,467	43	33	0	10	23.85%	5,489	2,450	52	2 0	0	10	19.99%
	Securitisation Other non-credit obligation assets	(0 0	0	(0 0	0 0		0	0	0	c	0	0	-	0	0	(0 0	0	0	
	IRB TOTAL	202,490	59,599	10,964	527	2,116	5,165	47.10%	189,102	68,248	15,704	521	2,327	6,713	42.75%	185,153	66,066	21,835	451	2,199	8,703	39.86%
												Adverse Scenario	1									
					31/12/2023							Adverse Scenario 31/12/2024	.						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2024 Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(mb B.R., %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0	Stage 2 exposure 0		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure -	Stage 1 exposure 0	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
				Stage 3 exposure 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - 20.61%	0	0		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - 20.61%	0	0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - 20.61%
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	3,995	0 0 0 0 9 780 7 59	Stage 3 exposure 0 0 0 101 12	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - 20.61% 62.72% 59.59%	0 0 3,814 949	0 0 917 78		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - 20.61% 54.66% 50.19%	0 0 3,733 925	0 0 957 91	Stage 3 exposure (((() () () () () () () ()	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -
	Central Journals Central Journals Institutiona Corporates Of What: Specialized Lending Corporates Of What: Specialized Lending Ketaal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 9 780 7 59 6 351 8 835	0 0 101 12 79	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 20.61% 62.72% 59.59% 65.15% 73.82%	0 0 3,814 949 1,717 9,594	0 0 917 78 388 912		31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -	0 0 3,733 925 1,697 9,402	0 0 957 91 391 917	Stage 3 exposure ((() () () () () () () () (Stock of provisions for Stage 1 exposure 0 0 0 0 0 4 1 1 1 2 2	provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 97 14 63	- 20.61% 51.08% 46.54% 53.27% 63.77%
	Costa Jacobie Control al sevine Corporatorio Carporatorio - Of Wach. Seccelariad Landing Corporatori - Of Wach. Seccelariad Landing Corporatori - Of Wach. Seccelariad Landing Rachall Real - Seccedia on anal stabilito assession	0 0 0 3,995 977 1,776	0 0 0 0 0 9 780 7 59 6 351 8 835	0 0 101 12 79	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2 22 2 7 3 5	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - - - - - - -	0 0 3,814 949 1,717	0 0 917 78 388 912	Stage 3 exposure 0 0 0 148 21 100	31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -	0 0 3,733 925 1,697	0 0 957 91 391	0 0 190 31 118	Stock of provisions for Stage 1 exposure 0 0 0 0 0 4 1 1 1 2 2	provisions for Stage 2 exposure 0 0 0 16 6 3	provisions for Stage 3 exposure 0 0 0 0 97 14 63	- 20.61% 51.08% 46.54% 53.27% 63.77% 43.51%
SLOVAKIA	Central acceler Central sevenments Lastatione Corporates Corporates - Of Weck: Seven Landing Corporates - Of Weck: Seven Retail Retail - Secured on real setule property Retail - Secured on real setule property Of Weck: Self.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 9 780 7 59 6 351 8 8355 3 3380 0 5	0 0 101 12 79 343 106 2	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2 22 2 7 3 5	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20.61% 62.72% 65.15% 66.15% 73.82% 59.79% 54.40% 59.88%	0 0 3,814 949 1,717 9,594	0 0 917 78 388 912 420 4	Stage 3 exposure 0 0 0 148 21 100	31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -	0 0 3,733 925 1,697 9,402 8,632 10 8,622	0 0 957 91 391 917	0 0 190 31 118	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 1 1 8 2 7 18 2 2 0 0	provisions for Stage 2 exposure 0 0 0 16 6 3	provisions for Stage 3 exposure 0 0 0 0 97 14 63	- - - - - - - - - - - - - -
SLOVAKIA	Central acceler Central sevenments Lastatione Corporates Corporates - Of Weck: Seven Landing Corporates - Of Weck: Seven Retail Retail - Secured on real setule property Retail - Secured on real setule property Of Weck: Self.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 9 780 7 59 6 3351 8 8355 3 380 0 5 2 375 8 16 7 440	0 0 0 101 12 79 343 106 2 105 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 1 2 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 121	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 20.61% 62.72% 59.59% 65.15% 73.82% 59.79% 54.40% 59.88% 88.99% 79.63%	0 0 3,814 949 1,717 9,594 8,708 10 8,698 73 3 814	0 0 917 78 388 912 420 4 4 4 415 18 8 474	Stage 3 exposure 0 0 0 148 21 100	31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -	0 0 3,733 925 1,697 9,402 8,632 10 8,622 69 701	0 0 957 91 391 917 445 445 4 441 19 9 453	0 0 190 33 111 700 200 200 200 199 199 18 483	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 1 1 8 2 7 18 2 2 3 0	provisions for Stage 2 exposure 0 0 0 16 6 3	provisions for Stage 3 exposure 0 0 0 0 97 14 63	- - - - - - - - - - - - - -
SLOVAKIA	Central Service Control agreements Institutions Corporates - Of Web, Specification (under Real) Real Second on real actions property Real - County of the Second on real actions property Real - Object actions of the Second on real actions property Real - Object actions property Real - Object actions provided actions Self Real - Object actions provided actions Self	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 9 780 6 351 8 835 8 835 8 331 8 835 8 16 7 440 7 440 7 440 4 143	0 0 0 101 12 79 343 106 2 105 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2 22 2 7 3 5	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	- - 20.61% 62.72% 59.93% 65.15% 73.82% 54.40% 59.38% 88.99% 67.87% 81.62%	0 0 3,814 949 1,717 9,594 8,708 10 8,708 10 0 8,698 73	0 0 0 917 78 388 912 420 420 445 18 415 18 474 474 151	Stage 3 exposure 0 0 0 148 21 100	31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -	0 0 3,733 925 1,697 9,402 8,632 10 8,632 69	0 0 957 91 391 917 445 4 4 41 19	0 0 190 33 111 700 200 200 200 199 199 18 483	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 1 1 8 2 7 18 2 2 3 0	provisions for Stage 2 exposure 0 0 0 16 6 3	provisions for Stage 3 exposure 0 0 0 0 97 14 63	- - - - - - - - - - - - - - - - - - -
SLOVAKIA	Central Assiste Control accounter Entrophysics Corporates Corporates - Of Webic Specialized Landing Corporates - Of Webic Special Retail Retail - Second on real single property Retail - Second on real single property - Of Webic non-SPE Retail - Qualifying Revolving Retail - Country Revolving	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 9 780 6 351 8 835 8 835 8 331 8 835 8 16 7 440 7 440 7 440 4 143	0 0 0 101 12 79 343 106 2 105 12 2 2 225	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - - - - - - -	0 0 0 3.814 9.99 1,717 9.594 8.708 10 8.698 73 814 167	0 0 0 917 78 388 912 420 420 445 18 415 18 474 474 151	Stage 3 exposure 0 0 0 0 148 21 100 520 551 151 13 148 155 354 551	31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 2 11 7 5 5 136 6 2 12 1 0 0 2 11 11 11 11 11 11	provisions for Stage 3	- - - - - - - - - - - - - - - - - - -	0 0 0 3,733 9,402 8,632 1,697 9,402 8,632 10 8,632 69 701 152	0 0 0 957 91 391 917 445 4 4 4 1 9 9 453 150	0 0 190 33 118 700 2000 190 190 190 190 66	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 1 1 8 2 7 18 2 2 3 0	provisions for Stage 2 exposure 0 0 0 16 6 3	provisions for Stage 3 exposure 0 0 0 0 97 14 63	- - - - - - - - - - - - - -
SLOVAKIA	Central Service Control agreements Institutions Corporates - Of Web, Specification (under Real) Real Second on real actions property Real - County of the Second on real actions property Real - Object actions of the Second on real actions property Real - Object actions property Real - Object actions provided actions Self Real - Object actions provided actions Self	2 2 3.999 977 1.775 8,845 8,791 16 8,782 783 9777 1194 783 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 2 780 2 399 6 331 8 855 3 380 0 5 2 375 8 166 7 440 4 143 3 297 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 101 102 79 340 105 122 225 3 33 105 2 225 3 33 105 2 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - - - - - - -	0 0 0 3.814 949 1.717 9.594 8.708 73 8.108 73 8.141 1.67 647 6 6 7 0 0 0	0 0 0 917 78 912 420 420 420 420 420 420 420 420 420 42	Stage 3 exposure 0 0 0 0 148 21 100 520 520 520 520 520 520 520 520 520 5	31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 2 11 7 7 5 5 126 2 11 0 0 2 21 120 121 120 0 0 0 0 0 2 11 136 120 120 120 120 120 120 120 120 120 120	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 8 1 1 11 5 8 8 330 75 1 2 74 12 2 231 221 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - -	0 0 0 3,733 925 1,697 9,402 8,632 662 69 701 152 549 69 60 60 60 60 60 60 60 60 60 60 60 60 60	0 0 0 957 91 391 917 445 445 445 445 3150 304 0 0 0 0 0 0 0 0 0	() () () () () () () () () () () () () (Stock of provisions for Stage 1 exposure 0 0 0 0 1 2 2 2 2 2 2 2 3 0 2 2 2 2 3 5 3 5 0 0	provisions for Stage 2 exposure 0 0 0 0 0 16 6 6 3 20 0 19 10 4 20 0 19 10 4 20 0 0 0 10 10 10 10 10 10 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 1 4 51 3 8 8 1 1 3 3 50 5 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - -
SLOVAKIA	Central lawine Control a lowerments Institution Corporates - of Wech. Secondard Lending Corporates - of Wech. Secondard and with the Relatil Secondard and earlierts property Relatil Secondard and earlierts property - of Wech. Set Relatil Second and and earlierts property - of Wech. Set Relatil - Offerer Relation Relatil - Offerer Relation Relatil - Offerer Relation Relatil - Offerer Relation Relation - Offerer Relation - Offerer Relation Relation - Offerer Relation - Offerer Relation Relation - Offerer Relation - Offerer Relation - Offerer Relation Relation - Offerer Relation -	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 2 780 3 351 3 380 5 2 375 8 166 7 440 4 143 3 297 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 101 102 79 340 105 122 225 3 33 105 2 225 3 33 105 2 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - 20.61% 62.72% 59.93% 65.15% 73.82% 54.40% 59.83% 88.99% 67.87% 81.62%	0 0 0 3.814 9.99 1,717 9.594 8.708 10 8.698 73 814 167	0 0 0 1917 78 388 912 420 420 420 420 421 421 421 421 421 421 421 422 420 420 420 420 420 420 420 420 420	Stage 3 exposure 0 0 0 0 148 21 100 520 520 520 520 520 520 520 520 520 5	31/12/2024 Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 2 11 7 5 5 136 6 2 12 1 0 0 2 11 11 11 11 11 11	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 8 1 1 11 5 8 8 330 75 1 2 74 12 2 231 221 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - - - - - - -	0 0 0 3,733 9,402 8,632 1,697 9,402 8,632 10 8,632 69 701 152	0 0 0 957 91 391 917 445 4 4 4 1 9 9 453 150	() () () () () () () () () () () () () (Stock of provisions for Stage 1 exposure 0 0 0 0 1 2 2 2 2 2 2 2 3 0 2 2 2 2 3 5 3 5 0 0	provisions for Stage 2 exposure 0 0 0 16 6 3	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 1 4 51 3 8 8 1 1 3 3 50 5 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - -
SLOVAKIA	Central lawine Control a lowerments Institution Corporates - of Wech. Secondard Lending Corporates - of Wech. Secondard and with the Relatil Secondard and earlierts property Relatil Secondard and earlierts property - of Wech. Set Relatil Second and and earlierts property - of Wech. Set Relatil - Offerer Relation Relatil - Offerer Relation Relatil - Offerer Relation Relatil - Offerer Relation Relation - Offerer Relation - Offerer Relation Relation - Offerer Relation - Offerer Relation Relation - Offerer Relation - Offerer Relation - Offerer Relation Relation - Offerer Relation -	2 2 3.999 977 1.775 8,845 8,791 16 8,782 783 9777 1194 783 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 2 780 3 351 3 380 5 2 375 8 166 7 440 4 143 3 297 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 101 102 79 340 105 122 225 3 33 105 2 225 3 33 105 2 0 0 0	Stock of provisions for exposure C	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - - - - - - -	0 0 0 3.814 949 1.717 9.594 8.708 73 8.108 73 8.141 1.67 647 6 6 7 0 0 0	0 0 0 917 78 912 420 420 420 420 420 420 420 420 420 42	Stage 3 exposure 0 0 0 0 146 141 146 151 151 151 151 146 152 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 211 7 5 136 211 0 0 211 133 144 100 0 0 215 215 215 215 215 215 215 215	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 8 1 1 11 5 8 8 330 75 1 2 74 12 2 231 221 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - -	0 0 0 3,733 925 1,697 9,402 8,632 662 69 701 152 549 69 60 60 60 60 60 60 60 60 60 60 60 60 60	0 0 0 957 91 391 917 445 445 445 445 3150 304 0 0 0 0 0 0 0 0 0	() () () () () () () () () () () () () (Stock of provisions for stage 1 exposure 0 0 0 0 0 0 1 1 2 18 2 18 2 2 3 2 2 18 2 2 3 2 0 0 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	provisions for Stage 2 exposure 0 0 0 0 0 16 6 6 3 20 0 19 10 4 20 0 19 10 4 20 0 0 0 10 10 10 10 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 1 4 51 3 8 8 1 1 3 3 50 5 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - -
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	Central lexists Comparise:	C C C C C C C C C C C C C C C C C C C	Stage 2 9 0 0 0 0 0 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 101 12 2 33 0 105 122 225 333 132 0 0 0 0 0	Stock of provisions for steps 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provident for stops 2 expours 0 0 0 0 0 0 0 0 0 0 0 0 0	- - 20.45% - 20.45% - 20.45% - 20.45% - 20.75% - 2	0 0 0 0 1,2814 9494 1,777 9,5944 1,277 9,5944 1,277 9,5944 1,277 9,594 1,277 9,594 1,277 9,594 1,277 1	С С С С С С С С С С С С С С	Stage 3 exposure 0 0 0 146 3 1 1 100 5 50 5 151 1 1 1 1 3 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11/2024 Stock of provisions for Stopp 1 exposite expos	provisions for step 2 capoture 0 0 0 0 0 0 0 0 0 0 0 0 0	Providense for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Parlo 22.59% Coverage Parlo 22.59% Coverage Parlo 23.59% Coverage Parlo 23.59% Coverage Parlo 23.59% Coverage Parlo 23.59% 23.5	0 0 0 1,273 1,697 9,462 6,51 1,51 1,51 1,51 1,51 1,51 1,51 1,51	0 0 0 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9	6 6 19 19 10 10 10 10 10 20 20 20 20 20 20 20 20 20 2	Stock of provides for stopping Stopping 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - -

2023 EU-wide Stress Test: Credit risk IRB

Intesa	Sanpaolo	S.n.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(mn EJR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0			0	0	(0 0	0) -	0	0	0	(0	0	-
	Central governments	0	0	0	0	0	(-	0	0	(0 0	0		-	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	(18.75%	0	1	(0 0	0		19.02%	0	1	0	0	0	0	19.03%
	Corporates	15	19	1	0	1	(16.90%	15	17	1	0	1		17.23%	16	16	4	0	1	1	17.24%
	Corporates - Of Which: Specialised Lending	1	16	1	0	1	(15.87%	1	14	1	2 0	1		15.87%	2	12	4	(1	1	15.87%
	Corporates - Of Which: SME	0	0	0	0	0	(-	0	0	(0 0	0		-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	(59.79%	0	0	(0 0	0		50.72%	0	0	0	0	0	0	45.40%
	Retail - Secured on real estate property	0	0	0	0	0	(19.43%	0	0	(0 0	0		18.56%	0	0	0	0	0	0	17.76%
CROATIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0 0	0		-	0	0	0	0	0	0	-
CRUATIA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	(19.43%	0	0	(0	0		18.56%	0	0	0	0	0	0	17.76%
	Retail - Qualifying Revolving	0	0	0	0	0	0	52.04%	0	0	0	0 0	0		52.04%	0	0	0	0	0	0	52.04%
	Retail - Other Retail	0	0	0	0	0	(65.75%	0	0	(0	0		61.88%	0	0	0	0	0	0	58.93%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	(63.71%	0	0	(0	0		57.81%	0	0	0	(0	0	55.85%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	(66.09%	0	0	(0	0		63.21%	0	0	0	(0	0	60.33%
	Equity	0	0	0	0	0	(-	0	0	(0 0	0) -	0	0	0	(0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	(-	0	0	(0 0	0) -	0	0	0	(0	0	-
	IRB TOTAL	16	19	1	0	1		17.47%	16	18	3	0	1		17.54%	16	17	4	0	1	1	17.48%

												Adverse Scenario	, ,									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	(0	-	0	0	0	0	(0		0	(0 0) ()	() (-
	Central governments	0	0	0	0		0	-	0	0	0	0	0	0	-	0	() () (
	Institutions	759	51	0	0	(0	24.76%	729	80	1	0	0	0	24.81%	732	76	5 2		(24.929
	Corporates	2,100	985	87	4	20	32	36.57%	1,882	1,172	118	4	19	42	35.21%	2,013	1,002	2 157	3	13	5	34.139
	Corporates - Of Which: Specialised Lending	94	30	10	2		2	23.49%	82	32	21	2	2	5	23.38%	72	29	3	1			22.579
	Corporates - Of Which: SME	3	2	0	0	(0	31.44%	2	2	0	0	6	0	34.16%	2	2	2 1		(0 0	35.899
	Retail	29	3	1	0	0	0	38.74%	29	3	1	0	0	0	31.20%	29		2		0		26.909
	Retail - Secured on real estate property	28	2	1	0	(0	20.50%	28	2	1	0	6	0	17.80%	27	2	2 1		(0 0	16.509
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(0	-	0	0	0	0	0	0	-	0	(0 0	0	(0) -
FRAINCE	Retail - Secured on real estate property - Of Which: non-SME	28	2	1	0	(0	20.50%	28	2	1	0	(0	17.80%	27		2 1		()	16.509
	Retail - Qualifying Revolving	0	0	0	0	(0	52.48%	0	0	0	0	0	0	52.48%	0	() () ()	()	52.489
	Retail - Other Retail	1	0	0	0	(0	79.40%	1	0	0	0	(0	75.12%	1	() () (()	71.599
	Retail - Other Retail - Of Which: SME	0	0	0	0	(0	48.65%	0	0	0	0	0	0	48.65%	0	() () ()	()	48.659
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	(0	79.40%	1	0	0	0	(0	75.12%	1	() () (()	71.599
	Equity	28	0	0	0	(0	60.48%	28	0	0	0	0	0	60.48%	28	() () ((60.489
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	(0	-	0	0	0	0	0	0	-	0	() () (() -
	IRB TOTAL	2,917	1,038	89	4	20	32	36.53%	2,669	1,255	120	4	19	42	35.08%	2,803	1,081	161	. 3	17	55	33.95%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	()	0 0	0) (-	0	0		0 0	0	0	-	0	0	0	0	0	۲ (L) -
	Central governments	0	()	0 0	()	-	0	0		0 0	0	0	-	0	0	0	0	(٦ L) -
	Institutions	482	4	9	1 0	()	23.44%	469	21		3 0	0	1	23.43%	465	24	4	0	(1	23.429
	Corporates	3,420	1,478	3 4	3 4	25	15	35.72%	3,340	1,516	8	5 4	26	31	36.05%	3,373	1,435	132	3	23	1 41	35.989
	Corporates - Of Which: Specialised Lending	16	7	1	2 0	0	0	18.53%	15	7		3 0	0	1	18.83%	14	7	4	0	0	1	18.309
	Corporates - Of Which: SME	40	1	1	0 0		0	38.77%	39	2		0	0	0	39.49%	39	2	1	0		0	39.819
	Retail	13	(0 0) (17.11%	13	0		0 0	0	0	16.38%	13	1	0	0		0	15.919
	Retail - Secured on real estate property	12	(0 0) (16.00%	12	0		0 0	0	0	15.46%	12	0	0	0		0	15.069
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	(0 0) (-	0	0		0 0	0	0	•	0	0	0	0		0) -
LUXENDOURG	Retail - Secured on real estate property - Of Which: non-SME	12	(0 0			16.00%	12	0		0 0	0	0	15.46%	12	0	0	0		1 0	15.069
	Retail - Qualifying Revolving	0	(0 0			-	0	0		0 0	0	0	-	0	0	0	0		1 0	-
	Retail - Other Retail	1	(0 0			37.25%	1	0		0 0	0	0	31.66%	1	0	0	0		1 0	28.96%
	Retail - Other Retail - Of Which: SME	0	(0 0			-	0	0		0 0	0	0	-	0	0	0	0		1 0	-
	Retail - Other Retail - Of Which: non-SME	1	(0 0			37.25%	1	0		0 0	0	0	31.66%	1	0	0	0		1 0	28.96%
	Equity	0	()	0 0			-	0	0		0 0	0	0	-	0	0	0	0		1 0	-
	Securitisation																				4	
	Other non-credit obligation assets	0	(0 0			-	0	0		0 0	0	0	-	0	0	0	0		1 0	-
	TRB TOTAL	3,915	1.487	4	4	29	16	35,30%	3.822	1.537	88	4	27	31	35.61%	3.850	1.460	136	4	27		35.56%

												Adverse Scenario	0									/ /
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	(0 0	0	0		-	0	0	0	0 0) (0 0	-	0	0	0	0	0	0	
	Central governments	0	(0 0	0	0) -	0	0	0	0 0	0 0	0 1	-	0	0	0	0	0	0	-
	Institutions	115	1	0	0	0		32.41%	113	2	0	0 0	0 0	0 1	32.44%	112	3	0	0	0	0	32.48%
	Corporates	3,017	1,839	3 24	3	26		31.33%	2,837	1,982	61	1 4	3	5 21	32.43%	2,913	1,841	125	3	28	41	32.46%
	Corporates - Of Which: Specialised Lending	110	44	10	1	2		18.04%	97	49	18	8 1		2	18.27%	87	49	28	0	2	5	17.65%
	Corporates - Of Which: SME	4		5 0	0	0		45.56%	3	5	0	0 0	0 0	0 1	45.61%	3	5	0	0	0	0	45.15%
	Retail	9	1	0	0	0		24.83%	8	1	0	0 0	0 0	0 1	20.61%	8	1	0	0	0	0	18.81%
	Retail - Secured on real estate property	8	1	. 0	0	0		10.64%	8	1	0	0 0) (0 0	12.33%	8	1	0	0	0	0	12.87%
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	(0 0	0	0			0	0	0	0 0) (0 0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8	1	1 0	0	0		10.64%	8	1	0	0 0	0 0	0 (12.33%	8	1	0	0	0	0	12.87%
	Retail - Qualifying Revolving	0	(0 0	0	0		52.09%	0	0	0	0 0	0 0	0 1	52.09%	0	0	0	0	0	0	52.09%
	Retail - Other Retail	1	(0 0	0	0		47.30%		0	0	0 0	0 0	0 1	43.88%	0	0	0	0	0	0	41.68%
	Retail - Other Retail - Of Which: SME	0	(0 0	0	0		27.07%		0	0	0 0) (0 0	27.07%	0	0	0	0	0	0	26.96%
	Retail - Other Retail - Of Which: non-SME	1		0 0	0	0		47.46%	1	0	0	0 0) (0 0	44.05%	0	0	0	0	0	0	41.83%
	Equity	18	(0 0	0	0		60.48%	18	0	0	0 0) (0 0	60.48%	18	0	0	0	0	0	60.48%
	Securitisation																					
	Other non-credit obligation assets	0	(0 0	0	0			0	0	0	0 0) (0 0	-	0	0	0	0	0	0	-
	IRE TOTAL	3,159	1,841	1 24	3	26	1	31.31%	2,977	1,985	62	2 4	35	5 20	32.39%	3,052	1,845	126	3	28	41	32.43%

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	Ó	0	-	0	0) (0 0	0	(-	0	Ó	0	0		. 0	-
	Central governments	0	0	0	0	0	(-	0	0	1	0 0	0	(0	0	0	0		0	-
	Institutions	0	0	0	0	0	(27.09%	0	0	1	0 0	0	(27.09%	0	0	0	0		0	27.09%
	Corporates	49	83	8	0	4		22.79%	46	79	1	7 0	3		22.73%	43	75	24	0	1	5	22.66%
	Corporates - Of Which: Specialised Lending	36	1	1	0	0	(18.54%	34	2	2	3 0	0	1	18.58%	32	2	5	0		1	18.62%
	Corporates - Of Which: SME	0	0	0	0	0	(-	0	0	1	0 0	0	(0	0	0	0		0	-
	Retail	30	2	0	0	0	(75.64%	29	2	2	0	0	1	74.02%	29	2	1	0	(1	73.87%
	Retail - Secured on real estate property	28	1	0	0	0	(26.32%	28	2	1	0 0	0	(22.07%	28	2	0	0	(0	20.81%
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	(-	0	0	1	0 0	0		-	0	0	0	0	(. 0	-
JENDIA	Retail - Secured on real estate property - Of Which: non-SME	28	1	0	0	0	(26.32%	28	2	2	0 0	0		22.07%	28	2	0	0	(0	20.81%
	Retail - Qualifying Revolving	0	0	0	0	0	(78.67%	0	0) (0 0	0	(71.59%	0	0	0	0	(0	68.49%
	Retail - Other Retail	2	0	0	0	0	(88.58%	1	0)	0	0	1	89.16%	1	0	1	0	(1	89.42%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	(59.65%	0	0) (0 0	0	(59.65%	0	0	0	0	(0	59.56%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	(88.58%	1	0)	0	0	1	89.16%	1	0	1	0	(1	89.42%
	Equity	0	0	0	0	0	(-	0	0	0	0 0	0			0	0	0	0	(0	ŀ
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	(-	0	0) (0 0	0	(0	0	0	0	(0	-
	IRB TOTAL	80	85	9	1	4	2	25.39%	75	81	17	1	3	4	24.95%	72	77	25	0	2	6	24.74%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	(0 0	(0	-	0	0	0	0	0	0		(0 0	0	0	0	0	-
	Central governments	0	0	(0 0	(0	-	0	0	0	0	0	0	•	(0 0	C	0	0	0	
	Institutions	2	0	(0	0	0	18.70%	2	0	0	0	0	0	18.66%	2	2 0	0	0	0	0	18.64%
	Corporates	143	18		0	0	0	50.01%	136	24	1	0	0	1	49.55%	136	5 24	1	0	0	1	49.34%
	Corporates - Of Which: Specialised Lending	2	0		0	(0	50.31%	2	0	0	0	0	0	49.75%	2	2 0	0	0	0	0	49.51%
	Corporates - Of Which: SME	0	0		0	(0	48.29%	0	0	0	0	0	0	48.29%	(0 0	0	0	0	0	48.29%
	Retail	3	0		0	(0	36.80%	3	0	0	0	0	0	28.83%	1	3 0	0	0	0	0	25.85%
	Retail - Secured on real estate property	3	0		0	(0	21.58%	3	0	0	0	0	0	21.35%	1	3 0	0	0	0	0	20.76%
HUNGARY	Retail - Secured on real estate property - Of Which: SME	0	0		0	(0	-	0	0	0	0	0	0	-	(0 0	0	0	0	0	-
HUNGARI	Retail - Secured on real estate property - Of Which: non-SME	3	0		0	(0	21.58%	3	0	0	0	0	0	21.35%	1	3 0	0	0	0	0	20.76%
	Retail - Qualifying Revolving	0	0		0	(0	50.36%	0	0	0	0	0	0	50.36%	(0 0	0	0	0	0	50.36%
	Retail - Other Retail	0	0		0 0	(0	72.49%	0	0	0	0	0	0	64.45%	0	0 0	0	0	0	0	60.25%
	Retail - Other Retail - Of Which: SME	0	0	(0 0	(0	97.99%	0	0	0	0	0	0	97.95%	(0 0	0	0	0	0	97.93%
	Retail - Other Retail - Of Which: non-SME	0	0	(0	(0	68.74%	0	0	0	0	0	0	59.78%	(0 0	0	0	0	0	55.24%
	Equity	0	0	(0	0	0		0	0	0	0	0	0		0	0 0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	(0 0	(0	-	0	0	0	0	0	0		(0 0	0	0	0	0	-
	TRB TOTAL	148	19		0		0	48.86%	141	24	1	0	0	1	47.67%	141	25	2	0	0	1	46.87%

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	(0		0	0	-	0	0	(0 0) (0	-	0	0	0	0	0	(0 -
	Central governments	0	(0 0	0	0	0	-	0	0	(0 0) (0		0	0	0	0	0	(0 -
	Institutions	227	8	3 0	0	0	0	25.78%	218	17	(0 0) (0	26.34%	216	18	1	0	0	(0 26.76
	Corporates	2,170	2,374	1 74	8	54	22	29.47%	2,394	2,036	188	8 7	7 50	59	31.25%	2,348	1,990	280	6	50	83	7 30.97
	Corporates - Of Which: Specialised Lending	439	50	19	4	2	3	18.01%	389	77	41	1 3	4	7	18.09%	350	92	64	3	4	11	1 17.84
	Corporates - Of Which: SME	3	11	0		0	0	49.54%	5	8	(0 0) (0	46.94%	5	8	1	0	0	(0 45.58
	Retail	132	11	2		0	1	36.30%	130	11	4	4 0) (1	27.68%	129	10	6	0	0		1 23.77
	Retail - Secured on real estate property	127	11	2		0	1	35.21%	126	10	***	3 0) (1	26.60%	125	10	5	0	0		1 22.82
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	(0 0		0	0	-	0	0	(0 0) (0	-	0	0	0	0	0	(0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	127	11	2		0	1	35.21%	126	10	***	3 0) (1	26.60%	125	10	5	0	0		1 22.82
	Retail - Qualifying Revolving	0	0	0 0		0	0	54.75%	0	0	(0 0	0 0	0	54.75%	0	0	0	0	0	0	0 54.75
	Retail - Other Retail	4	1	1 0	0	0	0	50.46%	4	1	(0 0) (0	44.58%	4	1	0	0	0	(0 40.69
	Retail - Other Retail - Of Which: SME	0	(0 0	0	0	0	98.31%	0	0	(0 0) (0	98.30%	0	0	0	0	0	(0 98.30
	Retail - Other Retail - Of Which: non-SME	4	1	0		0	0	50.23%	4	1	(0 0	0 0	0	44.40%	4	1	0	0	0	(0 40.55
	Equity	0	(0 0	0	0	0	-	0	0	(0 0) (0		0	0	0	0	0	(0 -
	Securitisation																					
	Other non-credit obligation assets	0	(0 0	0	0	0	-	0	0	(0 0) (0		0	0	0	0	0	(0 -
	IRB TOTAL	2,528	2,393	3 77	8	54	23	29.64%	2,743	2,063	192	2 7	50	60	31.17%	2,693	2,018	286	7	50	8	B 30.82

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

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Actual 31/12/20 Risk ex Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 iverage Ratio Stage 3 exposure (min EUF 106.089 0.00 14.12% 83.65% 92.46% 0.00% 0.00% 61.12% 54.77% 67.16% 43.92% 55.61% 0.00% 0.00% 0.00% 0.00% 1.945 23.331 6.768 5 210 24.761 5.716 5.02 96 1,698

							Actual					
							31/12/2023					
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	92.215	0	0	0	92.186	0	0	0	0	0	0.00%
	Central governments	113.114	2	16.522	3	93.406	8.563	3	13	33	0	15.99%
	Regional governments or local authorities	120	0	24	0	101	19	2	0	0	2	82.13%
	Public sector entities	87	1	70	1	48	9	4	0	0	3	77.12%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	4,761	73		76	708	1,330	123	0	1	50	40.55%
	Corporates	8.102	75	7.604	81	6.529	1.375	220	10	35	155	70.23%
	of which: SME	1.857	55		53	943	950	182	6	32	136	
	Retail	4,968	53			4,423	558	150		8	92	
ITALY	of which: SME	444	22				141	76	2	4	48	63.16%
	Secured by mortgages on immovable property	1.575	82		79	1.170	429	178	3	21	100	
	of which: SME	538	78	201	78	276	281	176	2	15	97	
	Items associated with particularly high risk	95	0	142	0	32	65	0	0	2	0	0.00%
	Covered bonds	502	0	53	0	37	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1,499	16	1,909		558	0	0	0	0	0	0.00%
	Equity	385	0	408	0	18	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	16,159	1	11,261	1	16,159	0	1	0	0	0	0.55%
	Standardised Total	243,582	307	43,506	337	215,375	12,348	680	34	102	402	59.04%

							Actual					
							31/12/202					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2,360	0	0	0	2,360	0		0	0	0	0.00%
	Central governments	1,044	0	178	0	182	0	0	0	0	0	0.00%
	Regional governments or local authorities	130	0	26	0	121	10	0	1	0	0	25.17%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	94.37%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	4	0	2	0	4	0	0	0	0	0	0.00%
	Corporates	488	e	505	8	449		18	1	1	11	60.57%
	of which: SME	322	e	262	8	289		18	0	1	11	60.57%
0.0.0.0	Retail	348	8	229	9	320		34	9	4	25	75.27%
SLOVAKIA	of which: SME	277	5	175	6	251		23	8	3	18	76.80%
	Secured by mortoages on immovable property	68	0	24	0	68	0	0	0	0	0	0.00%
	of which: SME	68	0	24	0	68	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	52	0	5	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	12	0	10	0	11	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	405	0	219	0	501	0	0	3	0	0	0.00%
	Standardised Total	4,911	15	1,198	17	4,015	92	52	14	5	36	70.05%

							Actual 31/12/2023	24				
		Exposure	e values	Risk exposu	ire amounts							
	(min EUR. %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	3.819		0	0	3.819	0		0	(0	0.00%
	Central orwernments	7,487		1	0	1.422	0	0	0		0	0.00%
	Regional governments or local authorities	0		0	0	0	0	0	0		0	0.009
	Public sector entities	5		1	0	0	0	0	0		0	0.00%
	Multilateral Development Banks	23	0	0 0	0	23	0	0	0	(0	0.009
	International Organisations	0	0	0 0	0	0	0	0	0	(0	0.009
	Institutions	1,694	0	400	0	580	901	0	0	(0	0.00%
	Corporates	576	0	474	0	150	116	0	0	(0	0.009
	of which: SME	0	0	0 0	0	0	0	0	0	(0	0.009
	Retail	9	0	7	0	8	1	0	0	(0	68.459
UNITED STATES	of which: SME	1	0	0 0	0	0	1	0	0	(0	0.009
	Secured by mortgages on immovable property	0	0	0	0	0	0		0	(0	0.00%
	of which: SME	0	0	0	0	0	0		0	(0	0.00%
	Items associated with particularly high risk	4) 6	0	4	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	(0	0.00%
	Collective investments undertakings (CIU)	156		380	0	49	0	0	0	0	0	0.00%
	Eoulty	2	0	3	0	2	0	0	0	(0	0.00%
	Securitisation											
	Other exposures	12	0	11	0	12	0	0	0	(0	0.00%
	Standardised Total	13.786	0	1.283	0	6.070	1.018	0	0	1	0	68.45%

EBA SANKINS AUTHORITY

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

							Actual					
							31/12/2023	•				
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	(0	0	0	0	0	0	0	0	0.00%
	Central governments	7,522		80	0	6,425		0	1	0	0	0.00%
	Regional governments or local authorities	297	0	60	0	237	60	0	0	0	0	92.94%
	Public sector entities	55	(36	0	54	1	0	1	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	63		55		63		0	0	0	0	33.33%
	Corporates	2.901	6	2.907		2.675		176	14	38	116	
	of which: SME	1.166		1.165		1.022		92	7	14	67	
00.01771	Retail	2.695	65	2.022	78	2.519	202	136	13	13	71	52.50%
CROATIA	of which: SME	71		53	3	63	9	7	1	2	5	62.16%
	Secured by mortgages on immovable property	1.574	3	551	27	1.469	110	48	2	3	17	35.15%
	of which: SME	4		1	0	4	0	0	0	0	0	0.00%
	Items associated with particularly high risk	21		31	0	21	1	1	0	0	1	91.46%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakinos (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	2	(2	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1.072		260		1.091	0	0	0	0	0	0.00%
	Standardised Total	16,203	164	6,003	175	14,555	637	361	31	55	205	56.81%

							Actual					
							31/12/2022					
		Exposure	e values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	4	0	0	0	4	0	0	0	0	0	0.00%
	Central governments	7,411		0	0	5,268	269	0	0	0	0	0.00%
	Regional governments or local authorities	70		14	0	70	0	0	0	0	0	0.00%
	Public sector entities	282		56	0	169	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	3,473		672	0	862		0	0	0	0	0.00%
	Corporates	880	0	571	0	359	234	0	0	4	0	0.00%
	of which: SME	22	0	17	0	21	0	0	0	0	0	0.00%
ED 1110E	Retail	44	0	33	0	43	1	1	0	0	0	1.47%
FRANCE	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	11	0	4	0	11	1	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	225	0	23	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	7	0	8	0	2	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	12.408	0	1.381	0	6.789	667	1	1	4	0	1.47%

							Actual					
							31/12/202	24				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	1.304	0	0	0	1.304			0	0	0	0.0
	Central governments	2.783	0	51	0	2.656	0	0	0	0	0	0.00
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.0
	Multilateral Development Banks	35	0	0	0	3	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0		0	0	0	0.0
	Institutions	2.574	0	513	0	145	2.423		0	1	0	0.0
	Corporates	494	0	472	0	197	123		1	0	0	62.0
	of which: SME	10	0	10	0	10	0		0	0	0	0.0
	Retail	60	0	45	0	60	0	0	0	0	0	94.3
LUXEMBOURG	of which: SME	0	0	0	0	0	0	0	0	0	0	0.0
	Secured by mortgages on immovable property	3	0	1	0	0	2	0	0	0	0	0.0
	of which: SME	0	0	0	0	0	0		0	0	0	0.0
	Items associated with particularly high risk	0	0	0	0	0	0		0	0	0	0.0
	Covered bonds	40	0	4	0	0	0		0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	1.401	0	1.312	0	1.019	0		0	0	0	0.0
	Equity	2	0	5	0	2	0		0	0	0	0.0
	Securitisation											
	Other exposures	347	0	293	0	347	0	0	0	0	0	0.0
						E 724						62.40

							Actual					
							31/12/2022	•				
		Exposur	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1		0	0	1	0		0	0	0	0.003
	Central governments	6.681		11	0	3.338	0		1	0	0	0.003
	Regional governments or local authorities	21		4	0	11	10		0	0	0	0.00
	Public sector entities	17		8	0	4	13		0	0	0	0.003
	Multilateral Development Banks	0			0	0	0		0	0	0	0.00
	International Organisations	0		0	0	0	0		0	0	0	0.00
	Institutions	212		105	0	118	0		0	0	0	0.00
	Corporates	314		308	0	262	11		0	0	0	0.00
	of which: SME	23		23	0	22	1		0	0	0	0.00
	Retail	3		2	0	3	0		0	0	0	33.20
SPAIN	of which: SME	0		0	0	0	0		0	0	0	0.00
	Secured by mortgages on immovable property	1		0	0	1	0		0	0	0	0.00
	of which: SME	0		0	0	0	0		0	0	0	0.009
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.009
	Covered bonds	87		11	0	0	0		0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.009
	Collective investments undertakings (CIU)	2		2	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0	0	0.00%
	Standardied Total	7.337	0	453	0	3,736	5		1	0		33.55%

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							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	1,217		0	0	1,217	0	0	0	0	0	0.00%
	Central governments	877		324	0	199	146	1	1	0	0	13.73%
	Regional governments or local authorities	115		115	0	115	1	0	1	0	0	60.97%
	Public sector entities	1		1	0	1	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	39		11	0	39	0	0	0	0	0	0.00%
	Corporates	1,572	12	1,530	12	1,294	304	23	7	19	11	48.36%
	of which: SME	457	9	415	9	408	52	16	1	2	7	46.53%
	Retail	1,757	42	1,188	43	1,508	286	115		26	66	57.76%
SERBIA	of which: SME	726	8	415	9	656	68	28	3	5	17	60.05%
	Secured by mortgages on immovable property	1,193		430	0	1,029	179	0	1	13	0	14.03%
	of which: SME	111		43	0	77	42	0	0	6	0	0.00%
	Items associated with particularly high risk	15		23	0	15	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	2		6	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	352		110	0	352	0	0	0	0	0	0.00%
	Standardised Total	7,143	55	3,738	55	5,770	917	139	18	59	78	55.98%

							Actual					
							31/12/2022	i.				
		Exposure	values	Risk expos	ire amounts				Stock of	Stock of	Stock of	
	(min EJR, %)			Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1.865		0	0	1,791	0	0	1	0	0	0.00%
	Central governments	1.830		138	0	988	61	0	2	4	0	0.00%
	Regional governments or local authorities	6		1	0	6	0	0	0	0	0	0.00%
	Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	26	0	15	0	26	0	0	0	0	0	0.00%
	Corporates	1,510	24	1,374	34	1,342	151	37	10	13	13	34.37%
	of which: SME	505	4	424	4	444	53		4	3	7	67.41%
	Retail	478	15	340	16	43S	64	38	5	15	22	57.39%
HUNGARY	of which: SME	105	4	60	4	93	17	10	2	3	6	63.65%
	Secured by mortgages on immovable property	919	23	335	23	836	103	42	6	13	18	42.76%
	of which: SME	89	e	36	6	76	14	13	1	1	7	56.59%
	Items associated with particularly high risk	53	0	79	0	54	0	0	1	0	0	0.00%
	Covered bonds	185	0	37	0	186	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	11	0	11	0	10	0	0	0	0	0	0.00%
	Securitisation										l	
	Other exposures	147		98	0	147	0	0	0	0	0	0.00%
	First developed Websit	7 0 2 0	67	2.420	72	E 921	270	117	25	46	62	44 9204

							Actual					
							31/12/202	24				
		Exposure	values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	1	0	0	0	1	0		0	0	0	0.00
	Central governments	183	0	0	0	31	4	0	0	0	0	0.00
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00
	Institutions	1.090	0	176	0	68	86	0	0	0	0	0.00
	Corporates	658	0	570	0	288	181	0	0	3	0	80.89
	of which: SME	13	0	13	0	13	0	0	0	0	0	0.00
	Retail	22	0	16	0	19	2	0	0	0	0	1.48
UNITED KINGDOM	of which: SME	2	0	1	0	2	0	0	0	0	0	0.17
	Secured by mortgages on immovable property	3	0	1	0	3	1	0	0	0	0	18.16
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00
	Items associated with particularly high risk	0	0	0	0	0	0		0	0	0	0.00
	Covered bonds	127	0	13	0	27	0		0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0	0	0.00
	Collective investments undertakings (CIU)	8	0	9	0	2	0	0	0	0	0	0.00
	Eaulty	2	0	5	0	2	0	0	0	0	0	0.00
	Securitisation											1
	Other exposures	2	0	2	0	2	0	0	0	0	0	0.00
	Standardised Total	2,087	0	791	0	443	274	0	0	3	0	13.979

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

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

Baseline Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stock of provisions for provisions for Stage 1 Stage 2 exposure exposure
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2

 exposure
 exposure
 Stock of provisions fo Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 2 Stage 3 exposure exposure overage Rati Stage 3 exposure 105,702 105,702 121,853 14,895 40.00 118,011 18,254 57.3 560 558 15.81 20.58 37.12 52.48 62.48 50.52 20.58% 34.21% 45.40% 54.23% 45.87% 5.124 15.821 6.607 5.946 6.663 35.17 4,281 10,990 1.387 4.083 1.425 57.3 62.739 41.939 52.619 44.059 57.15% 35.93% 48.36% 38.08% 25.08% 0.00% 24.68% 40.00% 50.1 24.7 1,595 23.459 24.14 39.45% 19,350 39.90

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of rovisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	92.185	0	(0	0		0.00%	92.185	0	0	0	0	0	0.00%	92.186	0	0	0	0	0	0.009
	Central governments	87,826	13,727	418	143	87	167	40.00%	84,363	16,777	831	137	88	333	40.00%	82,165	18,563	1,243	134	77	497	40.009
	Regional governments or local authorities	46	75	2	0	1	2	73.82%	25	95	3	0	1	2	68.27%	17	102	3	0	1	2	64.309
	Public sector entities	30	25		0	0	3	70,70%	29	26	5	0	0	3	63.95%	29	26	6	0	0	3	58,949
	Multilateral Development Banks	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	International Organisations	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	704	1,314	144	1	2	54	37.91%	702	1,297	162	1	1	59	36.23%	701	1,283	177	1	1 1	62	35.14%
	Corporates	6,447	1.343	334	12	27	186	55.61%	6.390	1.294	440	10	26	215	48.84%	6.342	1.249	533	10	23	240	45.11%
	of which: SME	989	838	247	6	22	157	63.41%	985	781	309	5	21	176	57.10%	978	735	362	5	19	193	53.36%
	Retail	4,399	518	214	5	4	105	49.01%	4,346	505	280	4	4	113	40.24%	4,291	495	345	4	3	119	53.369 34.619 54.729
ITALY	of which: SME	321	114	90	1	2	56	61.71%	325	99	102	1	2	58	57.40%	326	88	111	1	2	61	54.729
	Secured by mortgages on immovable property	1,267	308	203	2	8	106	52.13%	1,259	292	227	2	8	111	49.14%	1,251	280	247	2	7	116	46.999
	of which: SME	357	183	193	2	6	102	52.83%	358	166	208	1	6	106	50.82%	357	155	221	1	5	109	49.379 31.949
	Items associated with particularly high risk	35	58		0	1	1	32.99%	35	56	7	0	1	2	32.19%	34	53	10	0	1	3	
	Covered bonds	36	1	(0	0		21.39%	35	1	1	0	0	0	21.81%	35	2	1	0	0	0	22.15%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	545	12	1	0	0		21.39%	535	21	1	0	0	0	21.48%	527	28	2	0	0	0	21.55%
	Equity	18	0	(0	0	0	40.00%	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%
	Securitisation																			(
	Other exposures	16,149	5	6	2	0	2	38.49%	16,139	10	11	2	0	4	37.10%	16,130	14	15	2	0	6	36.589 40.67%
	Standardised Total	209,687	17,386	1,329	166	131	627	47.13%	206,062	20,373	1,967	157	129	842	42.80%	203,726	22,095	2,582	153	114	1,050	40.67%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks	2,360	0		0 1	0 0	(0.00%	2,360	0	0	(0	0	0.00%	2,360	0	0	0	0	((
	Central governments	181	1		0	0 0	(40.00%	180	1	1		0	0	40.00%	179	2	1	0	0	1	4
	Regional governments or local authorities	118	13		0	0 0	(40.00%	116	14	1		0	0	40.00%	115	15	1	0	0	(4
	Public sector entities	0	0		0	0 0	(94.37%	(0	0	(0	0	94.37%	0	0	0	0	0	(5
	Multilateral Development Banks	0	0		0	0 0	(0.00%	(0	0	(0	0	0.00%	0	0	0	0	0	(
	International Organisations	0	0		0	0 0	(0.00%	(0	0	(0	0	0.00%	0	0	0	0	0	(
	Institutions	3	0		0. 1	0 0		40.00%		0	0		0	0	40.00%	3	0	0	0	0	0	
	Corporates	421	63	2	s	1 3	13	53.72%	397	80	31	1	3	16	50.11%	377	94	38	1	3	18	
	of which: SME	268	49	2	4	1 3	13	53.80%	251	60	30	1	3	15	50.21%	237	68	37	1	2	18	
	Retail	283	71	4	1	3 5	33	78.50%	261	85	48	3	5	37	75.90%	247	91	56	3	4	41	
SLOVAKIA	of which: SME	225	57	3	0	3 4	2	74.75%	205	67	36		4	27	73.51%	198	71	43	3	3	31	
	Secured by mortgages on immovable property	57	10		1	1 1		79.86%	51	15	2	(1	2	67.45%	47	17	4	0	1	3	
	of which: SME	57	10		1	1 1		80.00%	50	15	2	(1	2	67.61%	46	17	4	0	1	3	
	Items associated with particularly high risk	0	0		0	0 0	(0.00%	(0	0	(0	0	0.00%	0	0	0	0	0	(
	Covered bonds	0	0		0	0 0	(0.00%		0	0		0	0	0.00%	0	0	0	0	0	(
	Claims on institutions and corporates with a ST credit assessment	0	0		0. 1	0 0		0.00%	0	0	0		0	0	0.00%	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	10	1		0. 1	0 0		19.91%	10	1	0		0	0	25.07%	9	2	0	0	0	0	2
	Equity	0	0		0 1	0 0	(0.00%		0	0		0	0	0.00%	0	0	0	0	0		
	Securitisation																					
	Other exposures	501	0		0 1	0 0	(40.00%	500	0	0		0	0	40.00%	500	0	0	0	0		4

												Baseline Scenario								()	/
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 Stage exposure exposure	for provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	3,819		0 0	()	0	0.00%		0	0	0	0	0 0.00%			0 0	0	0	0	0.0
	Central governments	1,421		0 0		2	0	40.00%	1,420	1	1	0	0	0 40.00%	1,420		1 1	0	0	0	40.0
	Regional governments or local authorities	0	-	0 0	(2	D	0.00%	0	0	0	0	0	0 0.00%	0		0 0	0	0	0	0.0
	Public sector entities	0	-	0 0	(2	D	0.00%	0	0	0	0	0	0 0.00%	0		0 0	0	0	0	0.00
	Multilateral Development Banks	22		1 ((2	D	18.15%	22	1	0	0	0	0 19.17%	22		1 0	0	0	0	19.68
	International Organisations	0	-	0 0	(2	D	0.00%	0	0	0	0	0	0 0.00%	0		0 0	0	0	0	0.00
	Institutions	578	903	2 1	(2	D	33.53%	577	902	2	0	0	1 33.73%	576	90	2 3	0	0	1	33.82 ⁴ 36.99
	Corporates	177	81	5	1		1	36.97%	184	73	10	1	1	4 36.98%	178	7.	2 16	1	1	6	36.99
	of which: SNE	0	-	0 0	(2	D	45.89%	0	0	0	0	0	0 45.90%	0		0 0	0	0	0	45.91
	Retail	5		1 3	(2	D	1 36.26%	4	1	4	0	0	1 35.83%	4		1 5	0	0	2	45.919 35.489 45.769
UNITED STATES	of which: SME	0		1 0		0	0	45,76%	0	1	0	0	0	0 45,76%	0		1 0	0	0	0	45.765
	Secured by mortgages on immovable property	0	1	0 0		0	0	9.04%	0	0	0	0	0	0 9.08%	0	1	0 0	0	0	0	9.079
	of which: SME	0		0 0		0	0	0.00%	0	0	0	0	0	0 0.00%	0		0 0	0	0	0	0.009
	Items associated with particularly high risk	4		0 0		0	0	24,93%	4	0	0	0	0	0 24.93%	4		0 0	0	0	0	24.939
	Covered bonds	0		0 0		0	0	0.00%	0	0	0	0	0	0 0.00%	0		0 0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0 0		0	0	0.00%	0	0	0	0	0	0 0.00%	0		0 0	0	0	0	0.00%
	Collective investments undertakings (CIU)	48		2 0		0	0	18.15%	47	2	0	0	0	0 18.45%	47		2 1	0	0	0	18.61%
	Equity	2	1	0 0		0	0	40.00%	2	0	0	0	0	0 40.00%	2		0 0	0	0	0	40.009
	Securitisation																				-
	Other exposures	12	1) (1	D	40.00%	12	0	0	0	0	0 40.00%	12	1	0 0	0	0	0	40.009
	Chandras d'Astal	6 000	004					25 260/	6 000	070	47			C 25 000/	6 000	07/	~				25.025

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

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks		0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0		0	0	
	Central governments	6,387	5	36	14	0	14	40.00%	6,351	7	70	14	0	28	40.00%	6,315	5	9 105	14	0	42	
	Regional governments or local authorities	232		2	0	1	1	50.81%	227	68	4	0	1	2	46.17%	222	71	1		1	2	
	Public sector entities	54		0	0	0	0	40.00%	54	1	0	0	0	0	40.00%	54	1	1 (0	0	
	Multilateral Development Banks	0		0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0		0	0	
	International Organisations	0		0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0		0	0	
	Institutions	63		0	0	0	0	39.97%	63	0	0	0	0	0	39.98%	63	(0 0	0 0	0	0	
	Corporates	2,581		251	27			58.91%	2,449	308		27	38	192	54.15%	2,324			26		238	
	of which: SME	963		134		35		65.28%	925	165		12	32	115	60.86%	868			12		144	
CDOATTA	Retail	2,435		189	10	15	86	45.57%	2.356	252		9	15	102	41.29%	2.293	256	6 306	9	13	119	
CROATIA	of which: SME	60		8	0	1	5	58.94%		13		0	1	5	55.31%	54	19	5 11		1	6	
	Secured by mortoages on immovable property of which: SHE	1.435		69	1	3	19	27,29%	1,400	133		1	3	21	22,46%	1,364	140	0 122	1	3	24	
	of which: SME Items associated with particularly high risk			0	0	0	0	34,20%	4	0	0	0	0	0	34,20%	4		0 0		0	0	
		21	1	1		0	1	90,99%	21		1	0	0	1	90.53%	/1		1		0	1	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0	U	0	0	0.00%	6	0	6	0	0	0	0.00%	0				0	0	
	Collective investments undertakinos (CEU) Equity		0	0	U	0	0	0.00%	6	0	6	0	0	0	0.00%	0				0	0	
			U	U	0	0	0	0.00%	0	0	0	0	0	0	0.00%	U	L. L.	u (0	0	_
															40.00%	1.089					0	
	Securitisation	1.001																				
	Securification Other excounts Standardised Total	1.091 14,304		0 548	52	0 59	0 269	40.00% 49.10%	1.090 14,012	770		53 Baseline Scenario		346	44.85%	13,745	805	5 1,004	51	50	426	
	Other exposures			0 548	0 52 31/12/2023	0 59	0 269			770				346			805	5 1,004	31/12/2025	50	426	
	Other exposures			0 548	31/12/2023		1			770		Baseline Scenario 31/12/2024	,				805	5 1,004	31/12/2025			
	Oder assesses Menderplant Yold (mb G4, %)	14,304 Stage 1 exposure	701 Stage 2 exposure	0 548 Stage 3 exposure		0 59 Stock of provisions for Stage 2 exposure	Q 269 Stock of provisions for Stage 3 exposure	49.10% Coverage Ratio - Stage 3 exposure	14,012 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario		346 Stock of provisions for Stage 3 exposure	44.85% Coverage Ratio - Stage 3 exposure	13,745 Stage 1 exposure	Stage 2 exposure	5 1,004 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stark of	s
	Other assessment Strenderflood Tytel (not: 534, %) Control State)	14,304 Stage 1 exposure	701 Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	49.10% Coverage Ratio - Stage 3 exposure 0.00%	14,012 Stage 1 exposure 4	Stage 2 exposure 0	Stage 3 exposure 0	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio - Stage 3 exposure 0.00%	13,745 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	
	Dever accessors Vendor fixed Service fixed Control of Service Control of Service	14,304 Stage 1 exposure 5,185	701 Stage 2 exposure 0 350	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	49.10% Coverage Ratio - Stage 3 exposure 0.00% 40.0%	14,012 Stage 1 exposure 4 5,115	Stage 2 exposure 0 417	Stage 3 exposure 0 5	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio - Stage 3 exposure 0.00% 40.00%	13,745 Stage 1 exposure	Stage 2 exposure (473	Stage 3 exposure 0 (3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	
	Other assesses Manderplant Yold Central Reads Contral Reads Contral Reads (noh D.K. %)	14,304 Stage 1 exposure 5,185 21	701 Stage 2 exposure 0 330 49	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	49.10% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 40.00%	14,012 Stage 1 exposure 4 5,115 6	Stage 2 exposure 0 417 64	Stage 3 exposure 0 5 0	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio - Stage 3 exposure 0.00% 40.00%	13,745 Stage 1 exposure 4 5,056 2	Stage 2 exposure 472 68	Stage 3 exposure 0 (3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	
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EDAN/FE	Other associates Bendersfund Tytel Central data Tytel Central data total Central data total Relational generation Relational generation Relational generation Relational data total antibiotis Relational data total data total antibiotis Relational data total data total data total Relational data total data total data total data total data total Relational data total data total data total data total data total data total Relational data total data	14,304 Stage 1 exposure (4) 5,185 211 155 (2) (5) (5) (6) (6) (7) (7) (7) (7) (7) (7) (7) (7	5tage 2 exposure 0 330 49 18 0 0 0 555 279 3 2 2	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	49.10% Coverage Ratio Stage 3 exposure 0.00% 0.00% 16.74% 0.00% 14.23% 39.72% 44.92% 59.32%	14,012 Stage 1 exposure 4 5,115 6 118 0 0 872 320 17 42	Stage 2 exposure 0 417 64 31 0 0 0 269	Stage 3 exposure 0 0 0 0 0 0 0 3 4	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio Stage 3 exposure 0.00% 16.74% 0.00% 18.10% 13.10% 33.74% 44.58%	13,745 Stage 1 exposure 4 5,056 2 118 0 0 874 322	Stage 2 exposure 473 68 51 0 0 0 0 0 146 225	Stage 3 exposure 8 C 1 C 0 C 0 C 0 C 0 C 0 C	31/12/2025 Stock of provisions for Stage 1 exposure C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 2 exposure 0 0 1 1 0 0 0 0 1 4	Stock of provisions for Stage 3	
FRANCE	Ber answers Ber answers Bernard kennel Central kennel	14,304 Stage 1 exposure 4 5,185 2,22 151 6 6 6 6 6 7 312 15 1 6 6 6 7 32 1 5 1 6 6 7 7 8 8 7 8 7 8 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8	5tage 2 exposure 0 3350 449 188 0 0 0 155 229 3 3 2 2 0	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	49.10% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 40.00% 16.74% 0.00% 16.74% 16.74% 9.32% 44.92% 59.32% 45.53%	14,012 Stage 1 exposure 4 5,115 6 138 0 0 0 872 320 17	Stage 2 exposure 0 417 64 31 0 0 0 269	Stage 3 exposure 0 0 0 0 0 0 0 3 4	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 16.74% 0.00% 16.74% 15.74% 15.74% 15.74% 15.10% 13.10% 13.74% 14.25%	13,745 Stage 1 exposure 4 5,056 2 2 118 0 0 0 874 322 16	Stage 2 exposure 473 68 51 0 0 0 0 0 146 225	Stage 3 exposure 8 C 1 C 0 C 0 C 0 C 0 C 0 C	31/12/2025 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 1 1 0 0 0 0 1 4	Stock of provisions for Stage 3	
FRANCE	Other associates Mendershall Yold Centred Sanks Centred Sanks Sanks an association of the Sanks Sanks and Sanks Sanks a	14,304 Stage 1 exposure (4) 5,185 211 155 (2) (5) (5) (6) (6) (7) (7) (7) (7) (7) (7) (7) (7	5tage 2 exposure 0 350 49 18 0 0 155 229 3 3 2 2 0 0	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	49.10% Coverage Ratio Slage 3 exposure 0.00% 40.00% 16.27% 0.00% 18.27% 44.52% 44.52% 18.27% 44.52% 18.15%	14,012 Stage 1 exposure 4 5,115 6 138 0 0 0 872 320 17 42 0	Stage 2 exposure 0 417 64 31 0 0 0 269	Stage 3 exposure 0 0 0 0 0 0 0 3 4	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio - Stage 3 exposure 0.00% 16.74% 0.00% 18.10% 13.10% 13.10% 13.13% 44.58%	13,745 Stage 1 exposure 4 5,056 2 2 118 0 0 0 874 322 16	Stage 2 exposure 473 68 51 0 0 0 0 0 146 225	Stage 3 exposure 8 C 1 C 0 C 0 C 0 C 0 C 0 C	31/12/2025 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	s
FRANCE	Other associates Benefordual Yest Sendershalt Yest Central disease Central disease Relational associations Relational associations Relation	14,304 Stage 1 exposure 4 5,185 21 15 0 0 0 0 15 42 15 42 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 2 exposure 0 3350 449 188 0 0 155 229 3 3 2 2 0 0 1 1 0	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	49.10% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 16.74% 0.00% 16.74% 93.72% 93.72% 44.92% 93.53% 16.15% 0.05%	14,012 Stage 1 exposure 4 5,115 6 138 0 0 872 320 177 42 0 10	Stage 2 exposure 0 417 64 31 0 0 0 0 0 269 269 4 4 22 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 3 4	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 16.74% 0.00% 15.74% 0.00% 15.74% 0.00% 15.15% 0.00%	13,745 Stage 1 exposure 4 5,056 2 2 118 0 0 0 874 322 16	Stage 2 exposure 473 68 51 0 0 0 0 0 146 225	Stage 3 exposure 8 C 1 C 0 C 0 C 0 C 0 C 0 C	31/12/2025 Stock of provisions for Stage 1 exposure C C C C C C C C C C C C C	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	
FRANCE	Other associates Mendershall Yold Centred Sanks Centred Sanks Sanks an association of the Sanks Sanks and Sanks Sanks a	14,304 Stage 1 exposure 4 5,185 22 155 6 6 6 7 312 15 42 6 6 6 6 6 6 6 6 6 6 6 6 6	701 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	49.10% Coverage Ratio Stage 3 exposure 0.00% 40.00% 16.27% 0.00% 18.27% 44.52% 44.52% 18.27% 44.52% 18.15%	14,012 Stage 1 exposure 4 5,115 6 138 0 0 872 320 177 42 0 10	Stage 2 exposure 0 417 64 31 0 0 0 0 0 269 269 4 4 22 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 3 4	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio - Stage 3 exposure 0.00% 16.74% 0.00% 18.10% 13.10% 13.10% 13.13% 44.58%	13,745 Stage 1 exposure 4 5,056 2 2 118 0 0 0 874 322 16	Stage 2 exposure 473 68 51 0 0 0 0 0 146 225	Stage 3 exposure 8 C 1 C 0 C 0 C 0 C 0 C 0 C	31/12/2025 Stock of provisions for Stage 1 exposure C C C C C C C C C C C C C	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	
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FRANCE	Öhn anskensi Benderdahl Visit Central kanks Central kanks Central kanks Solar answermenter Kolar answermenter Restart	14,304	Stage 2 exposure 0 350 48 0 156 2 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	49.10% 49.10% Coverage Ratio - Stage Ratio 40.0% 40.0% 40.0% 16.74% 0.0% 16.74% 16.2% 16.0% 0.0%	14,012 Stage 1 exposure 4 5,115 6 138 0 0 872 320 17 42 0 10	Stage 2 exposure 0 417 64 31 0 0 0 0 0 269 269 4 4 22 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 3 4	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 18.10% 19.12% 44.65% 19.12% 19.10% 19.00% 0.00%	13,745 Stage 1 exposure 4 5,056 2 2 118 0 0 0 874 322 16	Stage 2 exposure 473 68 51 0 0 0 0 0 146 225	Stage 3 exposure 8 C 1 C 0 C 0 C 0 C 0 C 0 C	31/12/2025 Stock of provisions for Stage 1 exposure C C C C C C C C C C C C C	Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	s
FRANCE	Other associations (min Ed., %) Second productional Typical (min Ed., %) Second productional discovery (min Ed., %) Control discovery (min Ed., %) Reading of the second seco	14,304	701 Stage 2 exposure 350 350 350 350 350 350 350 350	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	49.10% Coverage Ratio Stage 3 exposure 0.00% 40.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 0.00%	14,012 Stage 1 exposure 4 5,115 6 138 0 0 872 320 17 42 0 10	Stage 2 exposure 0 417 64 31 0 0 0 0 0 269 269 4 4 22 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 3 4	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Ratio Stage 3 exposure 0.00% 40.00% 10.00% 10.00% 10.00% 13.10% 30.74% 40.20% 14.10% 30.74% 0.00%	13,745 Stage 1 exposure 4 5,056 2 2 118 0 0 0 874 322 16	Stage 2 exposure 473 68 51 0 0 0 0 0 146 225	Stage 3 exposure 8 C 1 C 0 C 0 C 0 C 0 C 0 C	31/12/2025 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	s
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FRANCE	Other associates Bearling and Total Cancing Sample Cancing Sample Cancing Sample Cancing Sample Cancing Sample Sample Sample Sample Sample Sample Sample Sample Sample Sample Sample Sampl	14,304	701 Stage 2 exposure 0 0 3555 181 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	49.10% Coverage Ratio - Stage 3 exposure 40.05% 40.05% 16.24% 0.05% 16.27% 16.24% 0.05% 16.25% 16.15% 0.05%	14,012 Stage 1 exposure 4 5,115 6 138 0 0 872 320 17 42 0 10	Stage 2 exposure 641 641 10 10 10 269 4 4 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	44.85% Coverage Refor- Stage 3 exposure exposure 6.00% 40.00% 4	13,745 Stage 1 exposure 4 5,056 2 2 118 0 0 0 874 322 16	Stage 2 exposure 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Stage 3 exposure 0	31/12/2025 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Coveraș Sta exp

												Baseline Scenari	0							(
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	1.304	0) (0	(0.00%	1.304	0	0	(0 0	0	0.00%	1.304	0	0	0	J 0'	(0.00
	Central governments	2,655	1		0 0	0	(40.00%	2,654	2	0	(0	0	40.00%	2,653	2	1	0	0	(40.00
	Regional governments or local authorities	0	0		0 0	0	(0.00%	0	0	0	(0	0	0.00%	0	0	0	0	0	(0.00
	Public sector entities	0	0		0 0	0	(0.00%	0	0	0	(0	0	0.00%	0	0	0	0	0	(0.00
	Multilateral Development Banks	3	0) (0	(31.77%	3	0	0	(0	0	32.03%	3	0	0	0	0	1	32.11
	International Organisations	0	0			0		0.00%	0	0	0		0	0	0.00%	0	0	0		ه د	<u>ا</u>	0.009
	Institutions	148	2.415		5 (1		20.08%	150	2.409	10		1	2	20.61%	153	2,401	14		1	1 7	20.949
	Corporates	180	135		5 1	1		26,78%	167	16	10		1	2	24,87%	158	149	13		1	1 7	23.92
	of which: SME	9	1		0 0	0		32,77%	8	1	0	(0 0	0	32.67%	8	1	1	0	/ 0		32.60
	Retail	57	3) (0 0	(44.84%	55	5	0	(0 0	0	36.39%	52	8	0	0	/ 0		33.10
LUXEMBOURG	of which: SNE	0	0) (0 0	(40.32%	0	0	0	(0 0	0	40.32%	0	0	0	0	/ 0		40.32
	Secured by mortgages on immovable property	0	2) (0 0	(15.21%	1	2	0	(0 0	0	16.30%	1	2	0	0	/ 0		17.14
	of which: SME	0	0		0 0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0		0.00
	Items associated with particularly high risk	0	0		0 0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0		0.00
	Covered bonds	0	0		0 0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	/ 0		0.009
	Claims on institutions and corporates with a ST credit assessment	0	0			0		0.00%	0	0	0		0	0	0.00%	0	0	0		ه د	<u>ا</u>	0.009
	Collective investments undertakings (CIU)	950	69			4		24,84%	885	133	2		4	0	25.11%	825	192	2		3	1 1	25.369
	Eaulty	2	0		0 0	0		40.00%	2	0	0		0 0	0	40.00%	2	0	0		0		40.005
	Securitisation																				L	1
	Other exposures	347	0			0		40.00%	346	0	0	(0 0	0	40.00%	346	0	0	0	/ 0		40.009
	Standardised Total	5.646	2.625	1:	1	5	3	24.09%	5.566	2.694	22	1	5	5	23.45%	5,497	2.755	31	1	5	7	23.23%

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	1	0.00%
	Central governments	3.279	51	8	3	0	3	40.00%	3.221	102	15	3	0	6	40.00%	3.164	151	23	3	0	1 8	40.00%
	Regional governments or local authorities	10	10	0	0	0	0	40.00%	10	10	0	0	0	0	40.00%	10	11	0		0	1 1	40.00%
	Public sector entities	4	13	0	0	0	0	19,45%	3	13	1	0	0	0	19,46%		13	1		0	1 1	19,46%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		0	0		0	1 1	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0.00%
	Institutions	118	0	0	0	0	0	39.84%	118	0	0	0	0	0	39.84%	118	0	0	0	0		39.84%
	Corporates	234	32	6	1	1	1	22.52%	216	44	13	1	2	3	22.06%	202	50	20	1	2	1 4	21.63%
	of which: SME	22	1	1	0	0	0	55.68%	21	0	2	0	0	1	55.84%	21	0	2	0	0	1 1	55.96%
	Retail	3	0	0	0	0	0	14.41%	3	0	0	0	0	0	13.65%	2	0	0	0	0		13.62%
SPAIN	of which: SME	0	0	0	0	0	0	50.26%	0	0	0	0	0	0	50.26%	(0	0	0	0		50.26%
	Secured by mortgages on immovable property	1	0	0	0	0	0	20.68%	1	0	0	0	0	0	20.54%	1	0	0	0	0		20.40%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0.00%
	Eaulty	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%		0	0	0	0	0	40.00%
	Standardised Total	3,649	107	14	4	2	4	31.93%	3,573	169	29	4	2	9	31.43%	3,501	225	44	4	3	14	31.04%

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

												Baseline Scena	rio									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR. %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	1 217	7	0 1	n n		n .	0.00%	1.217	0		0	0 1	n	0 0.00%	1.217		0			0	0.005
	Central overnments	157		s	3 (2	40.00%	152	189	5	5	0	1	2 40.00%	151	1 185	6		1	2	40.009
	Regional governments or local authorities	114	4	1	1 (0	40.10%	113	1	1	1	0	0	1 40.06%	113	3 1	2		0	1	40.049
	Public sector entities	1	1	0 1	0 0		0	40.00%	1	0		D	0 0	0	0 40.00%	1		0		0 0	0	40.00
	Multilateral Development Banks International Organisations		0	0 0				0.00%	0	0		5	0	0	0 0.00%	(0		0	0	0.00
	Institutions	35		0 0	0 0		0	40.00%	39	0		0	0 0	0	0 40.00%	35	0 0	0		0 0	0	40.00
	Corporates	961			9	19	5 1	50.07%	772	815		5	1 17	7 1	8 51.16%	657	925			13	21	52.01
	of which: SME Retail	315 1,284	5 14	5 11	6 (14		8 46.90% 56.74%	257	203		6	0 1		8 47.18% 3 56.53%	218	241			13	8	47.41
SERBIA	of which: SME	576	5 14		3	14		63.70%	525	176		1	4 1	7 4	0 66.08%	1,078				1 13	223	67.54
	Secured by mortgages on immovable property	977	7 23	0	1 (0	12.04%	958	248	2	2	0	0	0 11.96%	945				0 0	0	11.93
	of which: SME	63	3 5	5 (0 0		0	10.53%	54	64		0	0 1	0	0 10.53%	46	5 71	0		0	0	10.53
	Items associated with particularly high risk Covered bonds	15	5	0	0 0			40.00%	15	0	-	0	0	0	0 40.00%	19	5 0	0			0	40.00
	Claims on institutions and corporates with a ST credit assessment		D	0 0			0	0.00%	0	0		0	0	0	0 0.00%			0		0 0	0	0.00
	Collective investments undertakings (CIU)		0	0	0 0		0	0.00%	0	0		0	0	0	0.00%	c	0 0	0		0 0	0	0.00
	Equity Securitisation		0	0 (0 0		0	40.00%	0	0		0	0	0	0 40.00%			0		0 0	0	40.00
	Other exposures	352	-	0 1	0 0			40.00%	302	0		0	0	0	0 40.00%	30		0			0	40.005
	Standardised Total	5,119		5 241	1 16	107	2 134		4,782	1,696	348	3 1	3 99	9 19		4,571	1,806	448	1	79	249	
					31/12/2023 Stock of	Stock of	Stock of					31/12/2024 Stock of	Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	(min EUR. %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	1 791						0.00%	1.791						0 0.00%	1.791						0.005
	Central overnments	968		7	4 1		0	40.00%	952	89	8	8	1	0	3 40.00%	938	95	12		1 0	5	40.009
	Regional governments or local authorities	6	6	0 1	0 0		0	40.00%	6	0		D	0 1	0	0 40.00%	6	5 (0		0	0	40.009
	Public sector entities Multilateral Development Banks	2	0	0	0 0		0	40.00%	0	0	2	0	0	0	0 40.00%	6		0			0	40.00
	International Organisations		D	0 0	0 0		D	0.00%	ő	0		D	0 0	0	0.00%	Ċ	i i	0		0 0	0	0.00
	Institutions	26		0 1	0 0		0	40.00%	26	0	0	D	0 1	0	0 40.00%	26	5 (0		0	0	40.00
	Corporates of which: SME	1,312 428			3		6 1	32.45%	1,278	177		4	4 1	6 2	3 31.36% 0 56.35%	1,246	186			5	30	30.82
	Retail	425	9 5		6	10	0 3	54,48%	414			3	3	9 3	9 52.79%	397				8	47	51.70
HUNGARY	of which: SME	90		5 1	4 1		1	54.11%	86	15		9	1	1	9 48.56%	81	1 19			1	11	45.22
	Secured by mortoaces on immovable property of which: SME	819		9 6	3 1		5 2	37.30% 48.32%	786	105	90	0	2	5 3	0 33.81% 9 42.51%	745	105	122		6	39	31.68
	Items associated with particularly high risk	54		0 1	0 0		0	40.00%	54	12		0	0	0	9 42.51%	54		20		0 0	0	40.00
	Covered bonds	186	6	0 0	0 0		0	40.00%	186	0		0	0 (0	0 40.00%	186	5 (0		0	0	40.009
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	9	0	0 1	0 0		0	0.00%	0	0		0	0 1	0	0 0.00%	0		0		0 0	0	0.009
	Collective investments undertakings (CEU) Equity	10	0	0 1				40.00%	10	0			0	0	0 0.00%	10		0		0	0	40.009
	Securitisation																				-	
	Other exposures	147		2 176	0 0		0	40.00%	147 5.650	0		0	0	0	0 40.00% 6 38.94%	147	443	0		0 0	0	40.009
	Standardised Total	5,749	39	2 1/6	5 5	2	2 7.	41.36%	5,650	421	246	1	0 21	1 9	6 38.94%	5,550	443	323		19	121	37.391
					31/12/2023							Baseline Scenar 31/12/2024							31/12/2025			<u> </u>
					31/12/2023																	
	(min EUR. %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3			Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3		Stage 2 exposure	Stage 3 exposure 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
		exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure			Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		Stage 2 exposure	Stage 3 exposure 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure

	Standardised Total	422	288 7	1	1	2	28.76%	428	272	18	1	1	5	29.88%	421	268	28	1		8	30.09%
	Other exposures	2	0 0	0	0	0	40.00% 28.76%	2	0	0	0	0	0	40.00%	2	0	0		0 0	0	40.00%
	Securitisation																				
	Equity	2	0 0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0) ()	0	40.00%
	Collective investments undertakings (CIU)	2	0 0	0	0	0	23.60%	2	0	0	0	0	0	23.60%	2	0	0	0) (0	23.60%
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0	0.00%
	Covered bonds	22	5 0	0	0	0	23.60%	20	7	0	0	0	0	24,42%	18	8	1)	0	24.93%
	Items associated with particularly high risk	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.00%
	of which: SME	0	0 0	0	ő	ő	0.00%	0	0	0	0	0	0	0.00%	0	0	0			0	0.00%
	Secured by mortgages on immovable property	3	1 0	0	ő	ő	18,77%	3	1	0	0	0	0	18.05%	2	1	0			0	17.62%
UNITED KINGDOM	of which: SHE	1	0 0	0	ő	ő	28.63%	1	0	ő	0	0	0	26.22%	1	0	1			0	25.21%
	Retail	19	3 1	0	ő	ő	22.19%	18	3	1	0	0	0	21,72%	17	3	1			0	21.58%
	of which: SME	13	0 0	0	ő	ő	25.23%	13	0	0	0	0	0	25.23%	12	0	0			0	25.23%
	Corporates	280	185 4	1	1	2	36.33%	292	164	12	1	1	4	36 38%	290	160	20	1		7	36.27%
	Institutions	67	85 2	0	0		11.74%	66	84	4	0	0	0	11.69%	65	83	6		i i	1	11.67%
	International Organisations	0	0 0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0		i i	0	0.00%
	Multilateral Development Banks	0	0 0	0	0		40.00%	0	0	0	0	0	0	40.00%	0	0	0		i i	0	40.00%
	Public sector entities	0	0 0	0	0		31.34%	0	0	0	0	0	0	31.34%	0	0	0		i i	0	31 34%
	Regional governments or local authorities	0	0 0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0		i i	0	0.00%
	Central governments	26	10 0	0	0	0	40.00%	23	13	0	0	0	0	40.00%	22	14	0	6	1	0	40.00%

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

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

Adverse Scenario 31/12/2025 31/12/2023 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stock of provisions for provisions for Stage 1 Stage 2 exposure exposure Stock of provisions for Stage 1 Stage 2 exposure exposure Stock of provisions for Stage 3 exposure Stock of provisions fo Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 2 Stage 3 exposure exposure overage Rati Stage 3 exposure 105,702 121,692 14,882 40.00 554 16.11 16.39% 20.58 37.38 57.58 66.95 59.53 20.58% 33.92% 50.38% 5.071 4.738 6.643 6.883 3.915 1.697 3.564 60.9 57.17% 67.145 48.595 55.895 46.915 25.08% 0.00% 24.68% 40.00% 1,595 23.45 24.14

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	92.186	0	0		0		0.00%	92.186	0	0		0 0	0	0.00%	92.186	0	0	0		0	0.009
	Central oovernments	87,698	13,716	558	19	112	22	40.00%	84,122	16,739	1,110	183	111	444	40.00%	81,818	18,494	1,659	171	9	664	40.009
	Regional governments or local authorities	45	75	3	_	1		71.72%	25	95	3	Ţ	1	2	65.46%	17	102	4	0		2	61.289
	Public sector entities	22	33	5	-	1		69.60%	22	33	6	1	0 0	3	59.73%	20	33	7	0	(4	52,489
	Multilateral Development Banks	0	0	0		0		0.00%	0	0	0		0 0	0	0.00%	0	0	0	0		0	0.009
	International Organisations	0	0	0	_	0	(0.00%	0	0	0	Ţ	0 0	0	0.00%	0	0	0	0	(. 0	0.009
	Institutions	682	1,320	159		3	60	38.07%	664	1,302	195		3 3	70	35.84%	650	1,282	229	2		. 79	34.529
	Corporates	5.945	1.821	358	2	70	204	57.11%	5.717	1.865	541	15	74	265	48.93%	5.619	1.748	757	17	63	336	44.369
	of which: SME	735	1,085	255		56	169	65.21%	664	1,052	358		57	208	58.06%	654	932	489	7	4	256	52.349
	Retail	4,257	641	233	1	10	119	50.99%	4,112	684	335	-	10	135	40.27%	4,022	690	429	8	4	151	35.109
ITALY	of which: SME	295	140	91		5	SE	63.49%	287	130	108		1 5	63	58.28%	285	115	126	1	4	. 69	54.469
	Secured by mortpages on immovable property	1,139	433	206		26	110	53.58%	1,130	402	246		23	122	49.57%	1,124	363	291	3	19	134	46.219
	of which: SME	245	292	195		22	108	54.37%	253	258	222		2 19	115	51.65%	260	220	252	2	15	124	49.189
	Items associated with particularly high risk	26	67	3	_	3		37.67%	22	67	7	Ţ	3	3	36.78%	24	60	13	0		5	36.069
	Covered bonds	36	1	0		0		21.39%	35	1	1		0 0	0	21.81%	35	2	1	0		0	22.159
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0.00%	0	0	0		0 0	0	0.00%	0	0	0	0		0	0.009
	Collective investments undertakings (CIU)	545	12	1	_	0	(21.39%	535	21	1	Ţ	0 0	0	21.48%	527	28	2	0	(. 0	21.559
	Equity	18	0	0		0		40.00%	18	0	0		0 0	0	40.00%	18	0	0	0		. 0	40.009
	Securitisation																				1	
	Other exposures	16,149	5	6		0		38.55%	16,139	10	11		2 0	4	37.13%	16,130	14	15	2	(6	36.609
	Standardised Total	208,749	18.124	1.530	231	226	726	47.42%	204,728	21.219	2,456	219	226	1,048	42.67%	202.189	22.806	3.407	203	192	1.381	40.52%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks	2,360	(0 0	0 0	(0.00%	2,360	0	0	0	0	0	0.00%	2,360	0	0	0	0	(
	Central governments	181	1		1 (0 0	(40.00%	179	1	1	0	0	0	40.00%	178	2	2	0	0	1	4
	Regional governments or local authorities	118	13		0 0	0	(40.00%	116	14	1	0	0	0	40.00%	114	15	1	0	0	1	4
	Public sector entities	0	(0 0	0 0		94.37%	0	0	0	0	0	0	94.37%	0	0	0	0	0	(9
	Multilateral Development Banks	0	(0 0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(
	International Organisations	0	(0 0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(
	Institutions	3	(0 0	0 0		46.00%	3	0	0	0	0	0	46.00%	3	0	1	0	0	(4
	Corporates	409	65	3	0 2	2 6	15	58.16%	374	92	42	1	6	23	53.48%	347	107	54	1	5	28	
	of which: SME	259	54	2	9 2	2 5	15	58.23%	232	68	41	1	5	22	53.49%	213	77	52	1	4	27	
	Retail	265	84	4	6 6	5 11	35	9 83.62%	229	103	63	5	10	50	79.17%	208	108	78	4	8	55	
SLOVAKIA	of which: SME	212	64	3	5 E	5 8	28	81.18%	187	77	48	5	8	38	79.56%	172	81	59	4	6	46	
	Secured by mortgages on immovable property	53	13		2 2	2 4		95.22%	43	18	7	1	3	6	83.72%	38	19	11	1	2	Ę	
	of which: SME	52	13		2 2	2 4		2 95.29%	43	18	7	1	3	6	83.79%	38	19	10	1	2	Ę	
	Items associated with particularly high risk	0	(0 0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(
	Covered bonds	0	(0 0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(
	Collective investments undertakings (CIU)	10	1		0 0	0 0		19.91%	10	1	0	0	0	0	25.07%	9	2	0	0	0	(2
	Equity	0	(0 0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(
	Securitisation																					
	Other exposures	501	(0 0	0 0		40.00%	500	0	0	0	0	0	40.00%	500	0	0	0	0	(4

												Adverse Scenari	io .									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for pr Stage 2	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	3,819	0		1	0 0	(0.00%	3,819	0	0)	0 0	0	0.00%	3,819	(0	0	0	0	0.00
	Central governments	1,421	0		1	0		40.00%	1,420	1	1		0 0	0	40.00%	1,420	1	1	0	0	0	40.00
	Regional governments or local authorities	0	0		1	0		0.00%	0	0	0)	0 0	0	0.00%	0	(0	0	0	0	0.00
	Public sector entities	0	0		1	0		0.00%	0	0	0)	0 0	0	0.00%	0	(0	0	0	0	0.009
	Multilateral Development Banks	22	1		1	0		18.15%	22	1	0)	0 0	0	19.17%	22	1	0	0	0	0	19.68%
	International Organisations	0	0		1	0		0.00%	0	0	0)	0 0	0	0.00%	0	(0	0	0	0	0.00%
	Institutions	578	902		L I	0		35.50%	573	905	3	8	0 1	1	35.73%	567	910	S	0	0	2	35.53% 40.79% 52.30% 44.71% 50.73% 17.54%
	Corporates	153	109		1	1		40.88%	170	81	15	5	1 1	6	41.01%	165	75	23	1	1	9	40.79%
	of which: SME	0	0		1	0		52.24%	0	0	0)	0 0	0	52.31%	0	(0	0	0	0	52.30%
	Retail	5	1		3	0		45.95%	4	1	4		0 0	2	45.27%	3	1	5	0	0	2	44.71%
UNITED STATES	of which: SME	0	1		1	0	0	50.82%	0	1	0)	0 0	0	50.97%	0	1	. 0	0	0	0	50.73%
	Secured by mortoages on immovable property	0	0		1	0	0	17.73%	0	0	0)	0 0	0	17.72%	0	(0	0	0	0	17.54%
	of which: SME	0	0		1	0	0	0.00%	0	0	0)	0 0	0	0.00%	0	(0	0	0	0	0.00%
	Items associated with particularly high risk	4	0		1	0	0	24.93%	4	0	0)	0 0	0	24.93%	4	(0	0	0	0	24.93%
	Covered bonds	0	0		1	0	0	0.00%	0	0	0)	0 0	0	0.00%	0	(0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		1	0	0	0.00%	0	0	0)	0 0	0	0.00%	0	(0	0	0	0	0.00%
	Collective investments undertakings (CIU)	48	2		1	0	0	18.15%	47	2	0)	0 0	0	18.45%	47	2	1	0	0	0	18.61%
	Eauity	2	0				(40.00%	2	0	0		0 0	0	40.00%	2		0	0	0	0	40.00%
	Securitisation														_							
	Other exposures	12	0				(40.00%	12	0	0		0 0	0	40.00%	12		0	0	0	0	40.00%

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

												Adverse Scenario	5									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks			0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0			0	
	Central overnments	6,380	0	5 4	19	0	17	40.00%	6,330		92	19	0	37	40.00%	6,281	9	139	15	8 0	55	
	Regional governments or local authorities	23		64	1	1	1	49.31%	226		5	1	1	2	44,86%	220	71	7		1 1	3	
	Public sector entities	54		1	n 0	0	0	40.00%	54	1	0	0	0	0	40.00%	54		0		0 0	0	
	Multilateral Development Banks		0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0 0	0	
	International Organisations	(0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0)	0 0	0	
	Institutions	63	3	0	0 0	0	0	45.97%	63	0	0	0	0	0	45.99%	63	0	0)	0 0	0	
	Corporates	2,514	4 31	03 29	47	58	194	65.99%	2,333	340	438	36	52	268	61.06%	2,206	349	556	33	2 43	329	
	of which: SME	952	2 1	72 15	5 21	49	112	72.34%	872	176	230	16	43	157	67.97%	815	169	294	14	4 34	194	
	Retail	2.410	0 2	52 19	5 17	25	114	58.66%	2.289	300	268	14	26	143	53.37%	2.228	290	339	1	3 22	171	
CROATIA	of which: SME	58	в	12	1	1	6	67.51%	54			0	1	7	62.75%	51	16	13		0 1	8	
	Secured by mortgages on immovable property	1.408	8 1	39 7	6	10	28	35.93%	1.336	165	126	4	10	39	30.84%	1,298	164	166		4 8	48	
	of which: SME		4	0	0 0	0	0	60.66%	4	0	0	0	0	0	60.66%	4	0	0		0 0	0	
	Items associated with particularly high risk	23	1	1	0	0	1	90,99%	21	1	1	0	0	1	90.53%	21	1	1		0 0	1	
	Covered bonds		D	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0 0	0	
	Claims on institutions and corporates with a ST credit assessment		D	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0 0	0 0	0	
	Collective investments undertakings (CIU)	(0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0	
	Equity	(0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0	
	Securitisation																					
															40.00%	1.089						
	Strumsatom Offer accodence Standardixed Total	1.09) 14,173		0 55 61	0 90	0 94	356	40.00% 57.91%	1.090 13,741			74 Adverse Scenario		489	52.60%	13,460	885	1,208	68	8 74	606	
	Other exposures			0 55 61		0 94	0 356					Adverse Scenario		489			885	1,208		8 74	606	
	Other exposures			0 55 61	0 90 31/12/2023	0 94	356							489			885	1,208	31/12/2025	8 74	606	
	Other provinces Enterlay long Total (ok E.R. %)			0 55 611 Stage 3 exposure		0 94 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	57.91% Coverage Ratio - Stage 3 exposure				Adverse Scenario		489 Stock of provisions for Stage 3 exposure	52.60% Stage Ratio - Stage 3 exposure		885 Stage 2 exposure	1,208 Stage 3 exposure		Stock of provisions for Stage 2 exposure	506 Stock of provisions for Stage 3 exposure	Cove
	Other associate Exercised Total Control (Sec. 93) (eds. 83), 501	14,173 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio - Stage 3 exposure 0.00%	13,741 Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% Coverage Ratio - Stage 3 exposure 0.00%	13,460 Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cow
	Differ assesses Tread and the off Tread Send of Status Cells (28, %) Entry of processes	Stage 1 exposure 5,184	Stage 2 exposure	Stage 3 exposure 0	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio - Stage 3 exposure 0.00% 40.00%	13,741 Stage 1	Stage 2 exposure 0 417	Stage 3 exposure 0 6	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% Coverage Ratio - Stage 3 exposure 0.00% 40.00%	13,460 Stage 1	Stage 2 exposure 0 473	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cow
	Differ provinces Based and the of Total Control backs Control backs Education comments on food apphonics	Stage 1 exposure	Stage 2 exposure 4 5 1	Stage 3 exposure 0	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio - Stage 3 exposure 0.00% 40.00%	13,741 Stage 1 exposure 4 5,114 6	882 Stage 2 exposure 0 417 64	Stage 3 exposure 6 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	S2.60% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 40.00%	13,460 Stage 1 exposure 4 5,055 2	Stage 2 exposure 0 473 68	Stage 3 exposure 9 0	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cov
	Other associates Estandardised Teal (onl: RUK, %) Control Estandard Control Estandar	14,173 Stage 1 exposure 4 5,18 21 9	Stage 2 exposure 4 3	Stage 3 exposure 0	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 16.74%	13,741 Stage 1 exposure	882 Stage 2 exposure 0 417 64 73	Stage 3 exposure 6 0 1	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 16.74%	13,460 Stage 1 exposure	Stage 2 exposure 0 473	Stage 3 exposure 9 0	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 2	Stock of provisions for Stage 3	Cov
	Differ assesses Bendra theat Total Sector B backs Cells (DA, %) Cells of assessments Edited a servements Edited and assessments Edited assessments Edited and assessments Edited and assessments Edited and assessments Edited	Stage 1 exposure	Stage 2 exposure 4 3	Stage 3 exposure 0	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio - Stage 3 exposure 0.05% 40.02% 40.02% 16.74% 0.05%	13,741 Stage 1 exposure 4 5,114 6	882 Stage 2 exposure 0 417 61 723 0	Stage 3 exposure 0 6 0 1 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% Coverage Ratio - Stage 3 exposure 40.00% 16.74% 0.00%	13,460 Stage 1 exposure 4 5,055 2	Stage 2 exposure 0 473 68	Stage 3 exposure 9 0	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 2	Stock of provisions for Stage 3	Cov
	Other processors Bandworkburt Teal Central banks Central banks	14,173 Stage 1 exposure 3,184 2; 9, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0,	Stage 2 exposure 4 3 7 2 2	Stage 3 exposure 50 49 72 0	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio Stage 3 exposure 0.00% 40.0% 16.74% 0.00%	13,741 Stage 1 exposure 4 5,114 6 95 0 0	882 Stage 2 exposure 0 417 64 73 0 0	Stage 3 exposure 0 6 0 1 1 0 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% Coverage Ratio Stage 3 exposure 0.00% 40.00% 16.74% 0.00%	13,460 Stage 1 exposure 4 5,055 2 2 70 0 0	Stage 2 exposure 0 473 68 98 0 0 0	Stage 3 exposure 9 0 1 1 0 0	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 2	Stock of provisions for Stage 3	Cow
	Other assessment bandworkset Total Control lanks Control lanks	14,173 Stage 1 exposure 2,19 2,19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 2 exposure 4 33 1 4 2 5 2 0 3 12	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio Stage 3 exposure 40.00% 40.00% 10.7% 10.7%	13,741 Stage 1 exposure 4 5,114 6 95 6 0 0 0 0 880	882 Stage 2 exposure 0 417 64 73 0 0 160 160	Stage 3 exposure 6 0 1 1 0 4	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.69% 52.69% Coverage Ratio - Stage 3 exposure 0.09% 40.00% 10.79% 0.09% 10.79%	13,460 Stage 1 exposure 4 5,055 2 70 0 0 0 0 859	Stage 2 exposure 0 473 473 473 473 473 473 473 473 473 473	Stage 3 exposure 0 0 1 1 0 0 7 7	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 2	Stock of provisions for Stage 3	Cow
	Differ assesses Deale assesses Deale affield Teal Sector & Sector & Sect	14,173 Stage 1 exposure 2,18 2,18 2,19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 4 3 1	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio - Stage 3 exposure 40.00% 10.75% 0.00% 10.75% 45.04%	13,741 Stage 1 exposure 4 5,114 6 95 0 0	882 Stage 2 exposure 0 417 64 73 0 0 160 319	Stage 3 exposure 0 6 0 1 1 0 0 4 7 7	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 16.74% 0.00% 10.00% 43.31%	13,460 Stage 1 exposure 4 5,055 2 2 70 0 0	Stage 2 exposure 0 473 473 473 473 473 473 473 473 473 473	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cow
	Other assessment bandworkset Total Control lanks Control lanks	14,173 Stage 1 exposure 2,19 2,19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 2 exposure 4 4 3 7 7 3 1 2 2 3 5	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio Stage 3 exposure 0.05% 40.05% 16.7% 0.05% 16.7% 40.05% 40.05% 40.05% 40.05% 40.05%	13,741 Stage 1 exposure 4 5,114 6 95 6 0 0 0 0 880	882 Stage 2 exposure 0 417 64 72 0 0 0 0 0 160 319 18	Stage 3 exposure 0 6 0 1 1 0 0 0 4 4 7 7	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.69% 52.69% Coverage Ratio - Stage 3 exposure 0.09% 40.00% 10.79% 0.09% 10.79%	13,460 Stage 1 exposure 4 5,055 2,05 0 0 0 0 0 0 0 274	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cow
FRANCE	Differ assesses benefactive Teal Control Bank Control Bank Control Bank Control Bank Control Bank Bankow Die wersteren Bankow Die wersteren Banko	14,173 Stage 1 exposure 5,18 22 9 ((6 66 26 1 1	Stage 2 exposure 4 3 7 7 0 3 2 3 2 3	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% 57.91% Coverage Ratio - Stage 3 expessure 40.0% 40.0% 16.74% 0.0% 19.75% 45.04% 45.04% 45.04%	13,741 Stage 1 exposure 4 5,114 6 965 0 0 0 0 660 3 3	882 Stage 2 exposure 0 417 64 73 0 0 0 0 0 0 160 0 319 18 2 2	Stage 3 exposure 0 6 0 1 1 0 0 4 4 7 0 0 2	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 10.74% 0.00% 10.74% 0.00% 10.74% 10.74% 0.00% 10.74% 10.74% 10.75	13,460 Stage 1 exposure 4 5,055 2 2 70 0 0 0 0 274 8	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cove
FRANCE	Other ansioners Teacher Hande Control Hande Control Hande Control Ansien Control Ansien Control Control Ansien Michael Angel Control Ansien Michael Angel Control Marka Michael Angel Control Marka Composite Composite Control Marka Michael Angel Control Marka Micha	14,173	Stape 2 exposure 4 34 1	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 16.7% 40.00% 16.7% 45.0% 45.0% 45.0% 45.0%	13,741 Stage 1 exposure 4 5,111 4 6 96 0 0 0 0 0 0 0 0 0 0 0 0 0	882 Stage 2 exposure 0 417 64 73 0 0 0 0 160 319 18 2 0 0	Stage 3 exposure 0 6 0 1 1 0 0 4 4 7 7 0 2 2 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 40.00% 15.74% 0.00% 15.74% 15.74% 15.76% 15.75% 15.	13,460 Stage 1 exposure 4 5,055 2 2 70 0 0 0 0 274 8	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cove
FRANCE	Othe processors Network of Network Control banks Control banks	14,173 Stage 1 exposure	Stage 2 exposure 4 3 4 3 5 5 2 2 3	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio Stage 3 exposure 0.00% 40.00% 10.57% 0.00% 45.04% 45.04% 45.04% 45.04% 45.04% 28.85%	13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 417 64 73 0 160 319 18 2 0 0	Stage 3 exposure 0 6 0 1 1 0 0 4 4 7 0 0 2 0 0 1	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 10.74% 0.00% 10.74% 0.00% 10.74% 0.00% 10.74% 10.74% 0.00% 10.74% 10.74% 10.75%	13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cove
FRANCE	Other ansioners Teacher Hande Control Hande Control Hande Control Ansien Control Ansien Control Control Ansien Michael Angel Control Ansien Michael Angel Control Marka Michael Angel Control Marka Composite Composite Control Marka Michael Angel Control Marka Micha	14,173 Stage 1 exposure 3 Stage 1 exposure 3 Stage 1 (1 Stage 1 (Stage 2 exposure 4 3 4 3 5 5 2 2 3	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 16.7% 40.00% 16.7% 45.0% 45.0% 45.0% 45.0%	13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 417 64 73 0 0 100 109 119 12 0	Stage 3 exposure 0 6 0 1 1 0 0 4 4 7 7 0 2 2 0 0 1 1 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 40.00% 15.74% 0.00% 15.74% 15.74% 15.76% 15.75% 15.	13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cove
FRANCE	Differ analoses Bandwarhied Teal (pin Diff, n) Cathor banks Cathor ban	14,173 Stage 1 exposure 3 Stage 1 exposure 3 Stage 1 (1 Stage 1 (Stage 2 exposure 4 3 4 3 5 5 2 2 3	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Patio Stage 3 exposure 0.05% 40.05% 40.05% 10.75% 0.05% 10.75% 0.05% 10.75% 0.0	13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 417 644 733 0 0 100 100 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 6 0 0 1 1 0 0 4 4 7 7 0 0 2 2 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 40.00% 10.74% 0.00% 10.74% 0.00% 10.74% 0.00% 10.75% 0.00%	13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cow
FRANCE	Differ assesses Bandwicked Teal Earlier Ander Cantor Al hands Cantor A	14,173 Stage 1 exposure 3 Stage 1 exposure 3 Stage 1 (1 Stage 1 (Stage 2 exposure 4 3 4 3 5 5 2 2 3	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio Stage 3 exposure 0.00% 40.0% 10.7% 40.0% 10.7% 40.0% 4	13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 417 70 64 0 169 189 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 6 6 1 1 0 0 4 7 7 7 7 0 2 2 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60% Stage 3 exposure 0.00% 40.00% 10.7	13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cow
FRANCE	Differ assesses Test and a set of the set of	14,173 Stage 1 exposure 3 Stage 1 exposure 3 Stage 1 (1 Stage 1 (Stage 2 exposure 4 3 4 3 5 5 2 2 3	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% 57.91% Coverage Patio Stage 3 exposure 0.05% 40.05% 40.05% 40.05% 10.75% 0.05% 10.75% 0.05% 0.	13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 sxposure 0 417 64 73 0 0 160 319 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 0 6 6 0 1 1 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60% 53.80% 53.80% 54.00% 64.00% 64.00% 51.77% 64.00% 51.77% 64.38% 64.00% 51.77% 64.38% 64.00% 51.70% 64.00% 51.70% 64.00%	13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cow
FRANCE	Differ assesses Bandwicked Teal Earlier Instal Cantor Instal Cantor Annual Earlier Instal Cantor Annual Earlier Instal Earlier Install Earlier Install Earlier Install Earlier Inst	14,173 Stage 1 exposure 3 Stage 1 exposure 3 Stage 1 (1 Stage 1 (Stage 2 exposure 4 3 4 3 5 5 2 2 3	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% 57.91% Coverage Ratio Stage 3 exposure 40.00% 40.	13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0	882 Stage 2 exposure 0 417 64 100 100 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 0 6 6 0 1 1 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60% Coverage Ratio 51age 3 exposure 6.00% 40.0	13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cow
FRANCE	Other assesses Bandwellingt Tagl Bandwellingt Tagl Schwart Stands Schwart Stands <td>14,173 Stage 1 exposure 3 Stage 1 exposure 3 Stage 1 (1 Stage 1 (</td> <td>Stage 2 exposure 4 3 4 3 5 5 2 2 3</td> <td>Stage 3 exposure 0 49 22 0 0 0 59</td> <td>31/12/2023 Stock of provisions for Stage 1</td> <td>Stock of provisions for Stage 2</td> <td>Stock of provisions for Stage 3</td> <td>57.91% Coverage Ratio Stage 3 exposure 46.07%, 47.07%,</td> <td>13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>882 Stage 2 exposure 0 417 64 100 100 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>5tage 3 exposure 0 6 6 0 1 1 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1</td> <td>Stock of provisions for Stage 2</td> <td>Stock of provisions for Stage 3</td> <td>52.60% 52.60%</td> <td>13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159</td> <td>Stage 3 exposure 9 0 1 0 0 0 1 3 3</td> <td>31/12/2025 Stock of provisions for Stage 1 exposure</td> <td>Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stock of provisions for Stage 3</td> <td>Cove</td>	14,173 Stage 1 exposure 3 Stage 1 exposure 3 Stage 1 (1 Stage 1 (Stage 2 exposure 4 3 4 3 5 5 2 2 3	Stage 3 exposure 0 49 22 0 0 0 59	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio Stage 3 exposure 46.07%, 47.07%,	13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0	882 Stage 2 exposure 0 417 64 100 100 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 3 exposure 0 6 6 0 1 1 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60%	13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 473 689 0 0 0 0 0 159 306 159	Stage 3 exposure 9 0 1 0 0 0 1 3 3	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Cove
FRANCE	Differ analouses Teal of the sectores (a) (a) (b) (b) (b) (b) (b) (b) (b) (b) (b) (b	14,173 Stage 1 exposure 3 Stage 1 exposure 3 Stage 1 (1 Stage 1 (Stage 2 system 4	Stage 3 stage 3 <t< td=""><td>31/12/2023 Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>Stock of provisions for Stage 3</td><td>57.91% Coverage Ratio - Stage 3 exposure 40.05% 40.05% 16.74% 0.05% 16.75% 45.85% 6.05% 25.85% 0.05%</td><td>13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>882 Stage 2 exposure 0 417 73 0 100 100 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>Stock of provisions for Stage 3</td><td>52.60% 52.60% 53.80% 53.80% 54.00% 64.00% 64.00% 51.77% 64.00% 51.77% 64.38% 64.00% 51.77% 64.38% 64.00% 51.70% 64.00% 51.70% 64.00% 51.70% 64.00% 51.70%</td><td>13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 2 exposure 0 412 423 423 423 423 423 423 423 42</td><td>Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>31/12/2025 Stock of provisions for Stage 1 exposure</td><td>Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stock of provisions for Stage 3</td><td>Covers</td></t<>	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	57.91% Coverage Ratio - Stage 3 exposure 40.05% 40.05% 16.74% 0.05% 16.75% 45.85% 6.05% 25.85% 0.05%	13,741 Stage 1 exposure 4 5,114 6 95 0 0 0 0 0 0 0 0 0 0 0 0 0	882 Stage 2 exposure 0 417 73 0 100 100 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenaris 31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	52.60% 52.60% 53.80% 53.80% 54.00% 64.00% 64.00% 51.77% 64.00% 51.77% 64.38% 64.00% 51.77% 64.38% 64.00% 51.70% 64.00% 51.70% 64.00% 51.70% 64.00% 51.70%	13,460 Stage 1 exposure 4 5,055 2 700 0 0 0 0 0 274 40 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 412 423 423 423 423 423 423 423 42	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Strage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Covers

												Adverse Scenario										7
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for prov Stage 1	Stock of wisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for provi Stage 2 St	tage 2 St	rage Ratio - Stage 3 ixposure
	Central banks	1,304	(0 1	0 ((0.00%	1,304	0	0	0	0	0	0.00%	1,304	0	0	0	0	0	0.00%
	Central oovernments	2,655	1		0	0 ((40.00%	2,654	2	0	0	0	0	40.00%	2,653	2	1	0	0	0	40.00%
	Regional governments or local authorities	0	(0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	/ 0	0	0.00%
	Public sector entities	0	(0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	/ 0	0	0.00%
	Multilateral Development Banks	1	7		0	0 0		37.38%	1	2	0	0	0	0	40,45%	1	2	0	0	4	0	41.15%
	International Organisations	0	(0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	4	0	0.00%
	Institutions	148	2,414		5	0		20.43%	148	2,405	14	0	1	3	21.16%	147	2.394	26	0	1	6	21.65%
	Corporates	177	137		6	1		29,90%	164	145	11	1	1	3	27.83%	154	151	16	1	1	4	26.95%
	of which: SME	7			0	0 0		32,77%	6	3	1	0	0	0	32,43%	5	3	1	0	4	0	32.25%
	Retail	57	4		0	0 0	(57.88%	53	7	0	0	0	0	47.04%	50	9	1	0	0	0	43.48%
LUXEMBOURG	of which: SME	0	(0	0 0	(49.31%	0	0	0	0	0	0	49.38%	0	0	0	0	0	0	49.43%
	Secured by mortgages on immovable property	0	2		0	0 0	(29.75%	1	2	0	0	0	0	25.16%	1	2	0	0	0	0	22.08%
	of which: SME	0	(0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	(0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	(0	0 0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	(0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	4	0	0.00%
	Collective investments undertakings (CIU)	950	65		1	0 4		24,84%	885	133	2	0	4	0	25.11%	825	192	2	0	/ 3	1	25.36%
	Eaulty	2	(0	0 0		40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	4	0	40.00%
	Securitisation																			4		
	Other exposures	347			0	0 0	(40.00%	346	0	0	0	0	0	40.00%	346	0	0	0	0	0	40.00%
	Standardised Total	5.641	2.629	1	2 1	1 6	3	25.76%	5.557	2.697	27	1	6	7	24.72%	5,483	2.753	46	1	6	11	24.32%

												Adverse Scenaric	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %))	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	1	0.00%
	Central ovvernments	3.276	51	10	4	0	4	40.00%	3.216	102	20	4	0	8	40.00%	3.157	151	31	- 4	1	17	40.00%
	Regional governments or local authorities	10	10	0	0	0	0	40.00%	10	10	0	0	0	0	40.00%	10	11	0		0	1	40.00%
	Public sector entities	3	13	0	0	0	0	19,45%	3	13	1	0	0	0	19,47%	3	13	1		0	1	19,47%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	1	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	118	0	0	0	0	0	45.89%	118	0	0	0	0	0	45.88%	118	0	0	0	0	0	45.86%
	Corporates	233	33	7	2	1	2	28.04%	214	44	15	5 1	2	4	28.35%	199	50	23	1	2	F	27.62%
	of which: SME	21	1	2	1	0	1	63.72%	20	0	3	1	0	2	63.86%	18	0	s	1	0	2	63.94%
	Retail	3	0	0	0	0	0	16.16%	2	0	0	0	0	0	15.71%	2	0	0	0	0	0	15.81%
SPAIN	of which: SME	0	0	0	0	0	0	57.42%	0	0	0	0	0	0	57.42%	0	0	0	0	0	0	57.41%
	Secured by mortpages on immovable property	1	0	0	0	0	0	28.94%	1	0	0	0	0	0	29.11%	1	0	0	0	0	0	29.06%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Eaulty	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																				L	
	Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0 0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Standardised Total	3,645	108	18	6	2	6	34.87%	3,564	169	37	5	3	13	34.65%	3,490	225	56	5	3	19	34.23%

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

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sch of app 1 Shoh of suppart 1 Branch suppart 1 Strank suppart 1 1 Strank suppart 1 Strank suppart 1 Strank suppart 1 1 Strank suppart 1 Strank suppart 1 Strank suppart 1 1 Strank suppart 1 Strank suppart 1 Strank suppart 1 Strank suppart 1 1 Strank suppart 1 Strank suppart 1 Strank suppart 1 Strank suppart 1 1 Strank suppart 1 Strank suppart 1 Strank suppart 1 Strank suppart 1	Annual Section 1 Consequence Annual Section 1 Section 1 Annual Section 1 Converse 1 Annual Section 1 Converse 1	3 Strige 1 exposure 1 1,221 1 11 1 11 1 11 1 11 1 11 1 11 1	exposure exposure 186 196 197 197 197 197 197 197 197 197 197 197	Stage 3 exposure 0 111 1 2 0 0 0 0 0 0 0 0 16 16 16 16 17 11 11 5 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00%	exposure 1,217 147 110 10 0 0 0 395 387 385 388 155 388 15 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 184 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3
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0 0 30 12 11 31 12 1 11 31	1 49.07 0 6.02 0 6.02 0 6.02 0 6.02 0 6.02 0 6.02 0 6.02 10 <	111 33 61 92 94 44 1 1 92 94 98 94 1 1 92 94 95 94 95 95 95 95 95 95 95 95 95 95	1 1 1 0 0 0 0 0 2 951 3 247 4 512 2 211 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 111 5 1 0 0 0 0 0 0 0 0	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	43 157 44 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 4 1 0 0 0 0 0 0 355 315 315 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.02% 40.02% 0.00% 45.00% 45.00% 59.99% 65.59% 14.02% 40.02% 0.00% 40.00% 40.00%	110 1 0 0 39 461 169 795 387 38 38 15 0 0 0 0 0 0 0 0 0	1 0 0 1,057 291 469 216 337	16		3 0 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0	6 2 0 0 45 8 40 121 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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36 172 13 38 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 44 224 12/2023 Stock of providence for provide	183 66.04 M 46 73.57 0 73.57 0 14.02 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 2 0.000 210 64.91% Stock of evolutions for Coverage Inclusions	92 4 444 8 88 4 4 1 1 2 2 3 3 3 3 3 3 3	4 512 2 211 3 234 5 71 5 0 0 0 0 0 0 0 0 0 2 0 2 0 2 0	111 111 5 1 0 0 0 0 0 0 0 0	0 25 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	157 44 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 315 0 0 0 0 0 0 0 0 358	66.63% 75.49% 20.81% 40.00% 0.00% 0.00% 0.00% 40.00%	295 387 885 38 15 0 0 0	469 216 337		0 15 0 0 0 0 0 0 0	0 32 1 111 1 30 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 430 121 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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- - - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 4 224 3	0 20.59% 0 14.07% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 40.00%	88 3 4 4 5 1 5 6 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7	2 324 5 71 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 5 1 0 0 0 0 0 0 0 551	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	84 1 0 0 0 0 0 0 0 0 0 0 358	20.81% 14.03% 40.00% 0.00% 0.00% 40.00% 40.00%	865 38 15 0 0 0	337	159 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8 30 1 1 1 0 0 0 0 0 0 0 0 0	121 1 0 0 0 0 0 0 0 0 0
12/2023 ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage			5 21 5 0 0 0 0 0 0 0 0 0 2 0 2 0	5 1 0 0 0 0 0 0 0 551	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 207	1 0 0 0 0 0 0 0 0 0 0 0 358	14.03% 40.00% 0.00% 0.00% 40.00% 40.00%	38 15 0 0 0		7 1 0 0 0 0 0 0 0 0 0	0	1 0 0 0 0 0 0 0	0 0 0 0 0 0 0
12/2023 ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage	0 40.00 0 0.000 0 0.000 0 0.000 0 40.00 0 40.00 0 40.00 0 40.00 0 40.00 0 64.91 Coverage Ratio			1 0 0 0 0 0 551	0 0 0 0 0 0 0 0 30	0 0 0 0 0 0 0 207	0 0 0 0 0 0 0 358	40.00% 0.00% 0.00% 40.00% 40.00%	38 15 0 0 0 0	79 0 0 0 0		000000000000000000000000000000000000000	0 0 0	
12/2023 ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage	c 0.009 0 0.009 0 0.009 0 0.009 0 40.009 0 40.009 0 44.009 210 64.313 Stock of covisions for	3		0 0 0 0 0 551	0 0 0 0 0 0 0 30	0 0 0 0 0 207	0 0 0 0 0 0 0 358	0.00% 0.00% 40.00% 40.00%	15 0 0 0 252	000000000000000000000000000000000000000	0 0 0	0000	0	0
12/2023 ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage	0 0.009 0 0.009 0 40.009 0 40.009 210 64.919 Stock of revisions for	3		0 0 0 551	0 0 0 30	0 0 0 207	0 0 0 0 358	0.00% 0.00% 40.00%	0 0 0	0	000	0	0	0 0 0
12/2023 ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage	0 0.009 0 40.009 0 40.009 0 40.009 210 64.919 Stock of covisions for Coverage Ratio	3		0 0 0 551	0 0 0 30	0 0 0 207	0 0 0 358	0.00% 40.00% 40.00%	0	0	000		0	0
12/2023 ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage	0 40.09 0 40.09 0 40.09 210 64.919 Stock of Coverage Ratio covisions for Coverage Ratio			0 0 551	0	0 0 207	0 0 358	40.00%	0	0	0		0	0
12/2023 ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage	0 40.00 210 64.91 Stock of rovisions for			0 551	0	0 207	0 358	40.00%	352	, i i i i i i i i i i i i i i i i i i i				
12/2023 ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage	210 64.919 Stock of rovisions for			0 551	0 30	0 207	0 358		352					/
12/2023 ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage	Stock of rovisions for	4,30	1,974	551	30	207	358	64.88%		0	٥	0	0	0
ock of Stock of Stock sions for provisions for provision age 1 Stage 2 Stage	rovisions for Stage 2	T							4,022	2,057	747	23	148	486
age 1 Stage 2 Stage					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of
<u> </u>	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure
0 0		129							1.791					<u> </u>
	0 0.009			0	0	0	0	0.00%	1./91	0	10			
0 0	0 40.005		5 0	0	Ô	Ô	0	40.00%	6	0	0	i i	0	0
0 0	0 40.005		0 0	0	0	0	0	40.00%	0	0	0		0	0
0 0	0 0.005		0 0	0	0	0	0	0.00%	0	0	0	0	0	0
0 0			0 0	0	0	0	0		0	0	0	0	0	0
0 0			5 0	0	0	0	0		25	0	0		0	0
/ 11				105	5	9	40					5		50
7 19				100	0	10	13							
2 2			17	200	1	2	13		25	15	30	1		15
6 18			5 129	125	5	17	65	52.07%	682	124	174	4	16	90
3 2			1 13	26	3	1	16	60.03%	57	12	34	3	1	20
0 0			4 0	0	0	0	0		54	0	0	0	0	0
			5 0	0	0	0	0		186	0	0		0	0
0 0			0 0	0	0	0	0		0	0	0		0	0
0 0	0 0.005		0	0	U	0	0		0	0	U			
0 0	0 0.009			0	0	0	U	40.00%	10	0	U			
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.009	1												
	0 0.009	14	7 0	0	0	0	0	40.00%	147	0	0			
0 0 7 1 7 2 6 3 0	0 0 11 7 18 2 18 2 18 2 0 0	0 0 0.0990 0 0 46.099 11 27 38.9990 7 14 67.224 18 42 61.3990 2 18 58.414 12 2 20 54.414 12 2 20 54.94 2 2 20 54.94 0 0 64.099 0 0 64.099 0 0 64.099	0 0 0.00% 1 0 0 0.00% 1.22 11 27 34.89% 1.22 1 1 2 34.89% 1.22 1 0 0.45.7% 1.29 1.21 2 0 0.45.7% 1.29 1.25 2 0 9.84.1% 7.7 7.2 2 1.2 1.55.7% 7.2 2 1.2 6.45.0% 6 6 0 0.45.0% 1.29 1.25.7% 7.2 2 1.2 6.45.0% 6 6 6.45.0% 5 6 6 6.45.0% 5 6 6 6.45.0% 1.20	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	0 0 3000 5 0 0 1 0 200 5 0 0 0 1 1 200 200 20 0 <td< th=""><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th></td<>	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $

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Maint product state in the state i		Regional governments or local authorities	0	0 0	0	0	0		0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%
Introduction of the state of the s			0	0 0	0	0	0	31.34%	0	0	0	0	0 0	31.34%	0	0 0	0	0	0	31.34%
UNITED KINGDOM Findom 66 87 0 0 10 0 10			0	0 0	0	0	0	40.00%	0	0	0	0	0 0	40.00%	0	0 0	0	0	0	40.00%
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Article State Control			66	84 2	0	0	0	11.77%	64	82	6	0	1	11.74%	63 8	81 9	0	0	1	11.76%
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Olificities investments undertabless (CIU) 2 0 0 0 0 2 0 0 0 2 0 0 0 2 0			22	5 0	0	0	0	23.60%	20	7	0	0	0	24,42%	18	8 1		0	0	24.93%
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Securitarian I <t< th=""><th></th><th>Collective investments undertakings (CIU)</th><th>2</th><th>0 0</th><th>0</th><th>0</th><th>0</th><th>23.60%</th><th>2</th><th>0</th><th>0</th><th>0</th><th>0 0</th><th>23.60%</th><th>2</th><th>0 0</th><th>0</th><th>0</th><th>0</th><th>23.60%</th></t<>		Collective investments undertakings (CIU)	2	0 0	0	0	0	23.60%	2	0	0	0	0 0	23.60%	2	0 0	0	0	0	23.60%
Other exclosures 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			2	0 0	0	0	0	40.00%	2	0	0	0	0 0	40.00%	2	0 0	0	0	0	40.00%
Other enzouries 2 0		Securitisation																		
		Other exposures	2	0 0	0	0	0		2	0	0	0	0 0		2	0 0	0	0	0	40.00%
		Standardised Total	403	305 9	2	2	3	31.61%	405	286	26	1 2	8	32.07%	396 28	2 39	1	2	12 3	31.94%

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

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

								Public guara	ntees - Actual						(
								31/1	1/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Steps 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	23.263	121	2.697	1	20.439	17.137	2.582	2.114	362	284	27	29	114	32%
	Consistes - Of Which: Sharialised Lendisn	19	0	2	1	17	14	2	2	0	0	0	Ó	Ó	42,79%
	Corposites - Of Which: SME	15,726	0	1.680	0	13.998	11.812	1,462		265	222	20	17	50	34.16%
	Retail	8,797	0	172	0	8.195	7.528	349	306	240	221	2	4	70	28.97%
Intesa Sanpaolo	Retail - Secured on real estate property	5	0	1	0	3	3	2	2	0	0	0	Ó	Ó	26.77%
intesa sanpaolo	Retail - Secured on real estate property - Of Which: SME	5	0	1	0	3	3	1	1	0	0	0	0	0	26,77%
S.p.A.	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
0.0.0	Retail - Qualifying Revolving	0	0	Ó	0	0	0	0	0	0	0	0	Ó	Ó	-
	Retail - Other Retail	8.722	0	171	0	8.192	7.525	347	305	240	221	2	4	70	28.97%
	Retail - Other Retail - Of Which: SME	8,325	0	166	0	7.748	7,099	311	270	234	214	2	4	68	29.17%
	Retail - Other Retail - Of Which: non-SME	487	0	5	0	444	426	36	35	6	6	0	Ó	1	21,79%
	Louity														
	Securitisation												_		
	Other non-credit obligation assets														1
	IRS TOTAL	32,459	121	2,936	1	28,942	24,777	3.022	2,478	602	504	36	34	184	30.54%

3.022 2.478 602 504

Public guarantees - Actual

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								31/1	2/2022						
		Exposur	e values	Risk expose	ire amounts	Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure scale 2
	Central banks														
	Central governmenta													I	
	Institutions													<u> </u>	
	Corporates	23,046	0	2.541	0	20.136	17.016	2.549	2.114	360	284	26	28	114	
	Corporates - Of Which: Specialised Lending													I	
	Corporates - Of Which: SME													I	
	Retail	8,751	0	152	0	8.168	7.528	332	326	239	221	2	3	62	
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME													L	
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets													+	
	IRS TOTAL	32,197	0	2,759	0	28,612	24,657	2,972	2,478	599	504	35	32	183	3

								31/1	2/2022						
		Ехровит	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio
	(min EUR, %)	A-IFB	F-IRB	A-DB	F-IRB	exposure	guaranteed	exposure	guaranteed	ехровите	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure Scege 3
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	217	0	156	1	183	0	33	0	2	0	0	1	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	45	0	21	0	27	0	17	0	1	0	0	1	1	
	Retail - Secured on real estate property														
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME														
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	Ó	0	0	0	0	0	0	Ó	0	-
	Retail - Oualifving Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Ratail - Of Which: non-SME														
	Louity														
	Securitisation														
	Other non-credit obligation assets														

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - State 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														1
	Testitutions														1
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														(
	Corporates - Of Which: SME														(
	Retail	0	0	0	Ó	0	0	0	0	0	0	0	Ó	Ó	-
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
0141120 0111120	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Oualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Easity														
	Contribution														
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

22

Public guarantees - Actual

								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-318	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
CROATIA	Retail - Secured on real estate property - Of Which: SME														
CRUATIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit eblination assets														
	IR5 TOTAL	0	0	0	0	0	0	•	0	0	0	0	0	0	-
								Public guara	ntees - Actual						

EBA RUNCOVEAN ALTHORETY

		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Rati
	(min EUR, %)	A-IRB	F-IRB	A-118	F-188	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central onvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
FRANCE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Faulty														
	Securitisation														
	Other non-credit obligation assets														
	TRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0		(I.

									2/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-188	F-IRB	A-198	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	Ó	0	0	0	0	0	Ó	0	0	
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	Ó	0	0	0	0	0	Ó	0	0	
	Retail - Secured on real estate property														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
LOXENDOOKG	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	Ó	0	0	0	0	0	Ó	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TER TOTAL														

								31/1	2/2022						
		Exposur	re values	Risk expos	iure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central benks														
	Central opvernmenta														4
	Institutions														4
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														4
	Corporates - Of Which: SME														4
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														4
SPAIN	Retail - Secured on real estate property - Of Which: SME														4
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														4
	Retail - Other Retail														4
	Retail - Other Retail - Of Which: SME														4
	Retail - Other Retail - Of Which: non-SME														4
	Coulty														4
	Securitisation		-								-				
	Other non-credit obligation assets		-								-				
	TPR TOTAL	0	0	0		0	0	0	0	0	0	0	0	0	+

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	(min EUR, %)		F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernmenta														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Secured on real estate property														1
SERBIA	Retail - Secured on real estate property - Of Which: SME														1
JERDIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														1
	touty														1
	Securitisation														1
	Other non-credit obligation assets														1
	TRR TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

EBA BANCORE ALTINGETY

								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB		A-318	5-08B	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ехровите
	Central banks														
	Central governments														
	Institutions														
	Corporates	Ó	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
HUNGARY	Retail - Secured on real estate property - Of Which: SME														
noncourt	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Oualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL	0	0	0	0	0	0	•	0	0	0	0	0	0	

								Patent gamma							
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	6.08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	Ô.	Ó	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Oualifying Revolving Retail - Other Retail														
	Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Kesal - Uther Kesal - Ut which hon-sing														
	Securitization														
	Other non-credit obligation assets														
	Uther hon-credit odedation assets	0	0	0	Ó		0	0	0	0	0	0	0	0	

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

															•	ublic guarantees	- Baseline Scenari	io													
						31/1	2/2023									31/12	2/2024									31/1	2/2025				
	(min EuR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expt
	Central banks																														4
	Central covernments																														+
	Institutions Conservates	40.000																				10.044	15.422								4-
	Conversion - Of Whith: Spanialised Landing	19.680	16,299	3.23	2 2.875	470	363	35	23	255	50%	19.175	15.773	3.624	3.321	583	441	χ	22	28	47%	18.844	15.433	3.847	3.582	691	520	31	19	31	-
	Corporates - Of Which: SourceJoed Lendon Corporates - Of Which: SME				_																										4
	Corocratia - Ur Whith: SHE	7.622	6.059		s	378	262	13		136	A68.	7.336	6.679	1.102	1.162	216	105	1			45%	2062	6 392	1 291	1.350	363	316	11	2	16	*
	Retail - Secured on real estate property	7.502			2	400	111				34.0		0.000	1.122	1.102		203				34.8	1.0.44	0.002	1.20	1.200	14	10			1.0	-
ntesa Sanpaolo	Retail - Secured on real estate property - Of Which: SME																														
S.p.A.	Retail - Secured on real estate property - Of Which: non-																														
э.р.н.	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	teuity																														
	Securitisation																														
	Other non-credit obligation assets																														4
	IRB TOTAL	27.620	23.378	4.19	8 3,765	747	616	47	31	361	48.30%	26,755	22.505	4,908	4.526	822	727	4	30	411	46.60%	26.203	21.949	5.319	4.972	1.043	838	43	27	474	4

						31/1	2/2023									31/1	12/2024									31/12	/2025				
	(min BJR, s	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	19.383	16.179	3,196	2.872	467	362	35	23	231	42%	18,877	15.654	3.588	3.320	579	441	32	22	274	47%	18,548	15.315	3.810	3.581	685	519	31	19	315	46%
	Corporates - Of Which: Soscialised Lending																														
	Corporates - Of Which: SME																														
	Retai	7.608	6.958	857	844	275	253	12		127	46%	7.253	6.608	1.175	1.163	311	285	11	6	141	45%	7.030	6.388	1.363	1.350	347	316	11	6	154	44%
	Retail - Secured on real estate property																														
ITALY	Retail - Secured on real estate property - Of Which: SM																														
	Rutal - Secured on real estate property - Of Which: non		0	0	0	0	¢.	0	(0		0	0	0	0	0	0	0	0	0		Ó	0	0	0	0	0	0	0	0.	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rotal - Other Rotal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	teuity		-														-	-													
	Securitization		-														-	-													
	Other non-credit obligation assets	27.293	77.759	4144	2.768		616					76.478	22.286								47%	78.885	31 830				***				
	IRB TOTAL	27,293	23,258	4,144	3,765	742	616	47	25	358	48%	26,438	22,386	4,854	4,526	891	727	44	29	415	47%	25,885	21,830	5,264	4,971	1,033	837	43	26	469	45%

						31/1	12/2023										2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Staj expo
	Central banks																														4
	Central governments																														4
	Institutions																														4
	Corporates	175	1	0 3	δ	3	3 0	0			2 57%	171	8 (3	0	4	0	0 0	6	2	42%	177	0	36	0	4	0	0	0	2	2
	Corporates - Of Which: Specialised Lending																														_
	Corponites - Of Which: SME																														4
	Retai	25		0 1	8 6	3	3 0	0 0	1	1	2 60%	2	3 (28	0	4	0	0 0	1 1	2	55%	22	0	18	0	5	0	0	1	3	3
	Retail - Secured on real estate property																														4
SLOVAKIA	Ratal - Secured on real estate property - Of Which: SME																														4
JEOVARIA	Ratal - Secured on real estate property - Of Which: non-	(1	0	0 0	0	0 0	0 0		2	<u> </u>		0 0	0 0	0	0	0	0 0		0		0	0	0	0	Ó	0	0	0	0	٥.
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Rutal - Other Ratal - Of Which: SME																														4
	Rutal - Other Ratal - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets																														4
	1RB TOTAL																														

							2/2023									31/12	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	· · · · ·		0	0			0	×	· · ·			0		0		×	· · · · ·	0	0	0	0	0	0	<u>.</u>	
	Corporates - Of Which: SME																														
	Detail	0	Ó	0	0	6	0	6	0	0		0	0	6	0	ó	(0	6	0		á.	0	Ó	Ó	0	0	0	0	<u>.</u>	
	Retail - Secured on real estate property	_	-		-		-		-	-					-				-	-						-				-	
UNITED STATES	Ratal - Secured on real estate property - Of Which: SME																														
UNTILD STATES	Ratal - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	6	0 0	0	0		0	0	Ó	0	0	0	0	0	ô .	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rotal - Other Rutal - Of Which: SME Rotal - Other Rutal - Of Which: non-SME																														
	Equity Securitization																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0		0 0	0	0	-	0	0	0	0	0	0	0	0	0 -	

EBA RANCING RANCING

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

Public guar

Public guari

																B SBI IDBOIO Public guarantees	- Baseline Scena	rio													
						31/1	2/2023									31/1	2/2024									31/13	/2025				
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2023 EU-wide Stress Test: Credit risk COVID-19 IRB Intesa Sanpaolo S.p.A.

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			0 0		0 0	0	Ó	0	0	0		-	2	0	0	0		2 (0	0	*		0 0	0	0		0	(0	0	
	Retail - Qualifying Revolving																														-
	Retail - Other Retail																														-
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Ecuity																														-
	Securitisation			-																											-
	Other non-credit obligation assets										125																				
	IRB TOTAL		vj (u	0 0	•		0	0	0	16%	1 1	4 6	4 0				4 (0	16%		21 0		0				0	0	1 25%

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

Public gu

																ublic guarantees	- Adverse Scenar	tio													
						31/12	/2023									31/1	2/2024									31/12	2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cover
	Central banks																												'		4
	Central oovernments																												'		4
	Institutions	18.026										10.150	12 (24									(3.34)	15.000		h (14)				('	-	4
	Corporates	18.936	16.245	3.918	2,900	529	399	45	60	25	50%	18.158	15.696	4.512	3.345	712	494	4	5 8	33	47%	17.743	15.338	4.711	3.596	928	600	41	52	42	2
	Crementes - Of White Sourialised Landien																												+'		4
	Corponites - Of Which: SME	2.612									-	2.242		1.000							-	2.020		1,000					· · · · · · · · · · · · · · · · · · ·		-
	Retai	7.613	6.948	883	843	.290	263	17	10	13	47%	7.242	6.588	1.202	1.160	340	306	1	6 11	15	46%	7.005	6.361	1.388	1.346	390	348	14	- 2	17	<u> </u>
sa Sanpaolo	Retail - Secured on real estate property																												+'		4
	Retail - Secured on real estate property - Of Which: SME																												+'		-
S.p.A.	Retail - Secured on real estate property - Of Which: non-																												+'		4
	Retail - Qualifying Revolving																												·		4
	Retail - Other Retail																												`		4
	Rotal - Other Rotal - Of Which: SME																												+'		4
	Retail - Other Retail - Of Which: non-SME																												·		4
	Louity																												`		4
	Securitiaation																												+'		4
	Other non-credit obligation assets		-																										·		4
	IRB TOTAL	26.857	23.313	4.893	3.792	818	653	62	70	40:	49.03%	25.708	22.409	5,805	4.548	1.052	802	6	1 61	494	46.95%	25.057	21.826	6.190	4.982	1.318	951	56	62	. 52	2

						31/12	/2023									31/1	2/2024									31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	18.643	16.126	3.877	2,900	525	389	44	59	262	50%	17,870	15.577	4,468	3.344	705	494	44	57	334	47%	17,458	15,220	4.666	3.595	920	592	41	52	419	45%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	7.590	6.948	863	843	286	263	16	7	135	47%	7.222	6.588	1,183	1.160	334	306	15	8	154	46%	6.988	6.361	1.370	1.346	382	348	14	7	172	45%
	Retail - Secured on real estate property																														
ITALY	Ratal - Secured on real estate property - Of Which: SME																														
	Ratal - Secured on real estate property - Of Which: ron-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0.	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	26,540	23,194	4,832	3,792	811	653	61	67	397	42%	25,400	22,290	5,742	4,548	1,040	801	60	65	488	47%	24,754	21,708	6,127	4,980	1,302	950	56	60	591	45%

							12/2023										2/2024										1/2025				
	(min BUR, 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Rat Stage 3 exposure
	Central banks																														
	Central covernments																														(
	Institutions																														(
	Corporates	17	4 1	0 40	6	3	6 O	0	1	1	2 589	6 26	0 0	4	0	5	0	0	1	3	49%	16	0	43	0	7	6	0 0	6	0 3	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														-
	Retai	2	3 1	0 19	6	3	0	0	2	1	2 659	6 2	0 0	1	0	6	0	0	2	4	60%	12	0	19	0	8	6	0 0	1	1 5	
	Retail - Secured on real estate property																														
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME																														
520 0 1121	Retail - Secured on real estate property - Of Which: non-		1	0 0	6	0	0 0	0	0	6	0 -		0 0		0 0	0	0	0	0	0			0	0	0	0	6	0 0	6	0.0.	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retal - Other Retal - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														_
	IRB TOTAL																														

						31/1	2/2023									31/1	2/2024									31/12	/2025				/
		Stage 1 exposure UR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0	2 6	0	0	0	0		0	0	6	0 0	0		0 0	0	0			0		0 0	0	0	0	0	<u>0</u> .	-
	Corporates - Of Which: Soscialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 0	6	0	0	Û	Ó		0	0		ô Ô	0) (0 0	0	0	*		0		0 0	0	0	0	0	ô -	
	Retail - Secured on real estate property																														
UNITED STATES	Ratal - Secured on real estate property - Of Which	SME																													
0111120 0111120	Ratal - Secured on real estate property - Of Which	: rcn-	0	0	0 0	6	0	0	Û	Ó		0	0		ô Ô	0) (0 0	0	0	*		0		0 0	0	0	0	0	ô -	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																												((
	Retail - Other Retail - Of Which: SME																												(((
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																												(((
	Securitisation																												(((
	Other non-credit obligation assets																												((
	IRB TOTAL		0	0	0 0		0	0	0	0	-	0	0		0 0			0	0	0	-		0		0 0	0	0	0	0	0	

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

Public gua

Public gua

																Public guarantee	s - Adverse Scena	rio													
						31/1	2/2023									31/1	12/2024									31/:	2/2025				
	(min BJR, 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		_																											<u> </u>	4
	Central covernments Institutions		-		-																				-					<u> </u>	4
	Connectors		<u>^</u>		0 0	0	A		0	0															0 0				0		
	Corporates Corporates - Of Which: Specialised Lending			-	0	0	v	ÿ	0	0	-			,	, , , , , , , , , , , , , , , , , , ,	,	· · · ·				-	, v	Ŷ		5				0	<u> </u>	4
	Corponates - Of Which: SME																														1
	Retail		0	2	0 0	0	0	0	0	0		0	0	0	0	0		0	0	0		0	0		0 0		0	0	0	0	3.
	Retail - Secured on real estate property																													()	4
CROATIA	Rutal - Secured on real estate property - Of Which: SM																													<u> </u>	4
CICOATIA	Ratal - Secured on real estate property - Of Which: non		0 1)	0 0	0	0	0	0	0		0	0	0	0	0	1) (0	0		0	0		0 0	1	0	0	0	0	2 -
	Retail - Qualifying Revolving																													<u> </u>	4
	Retail - Other Retail Retail - Other Retail - Of Which: SME																													+	4
	Rotal - Other Retail - Of Which: SME Rotail - Other Retail - Of Which: non-SME		-		-																				-					<u> </u>	4
	Faulty																-													<u> </u>	4
	Securitization										1	1														1				<u> </u>	1
	Other non-credit obligation assets																														1
	IRB TOTAL		0 (2	0 0	0	0	0	0	0		0	0	0	0	0			0	0		0	0		0 0	1	0	0	0	0	a .

																	s - Adverse Scenar														
						31/	12/2023									31/1	2/2024									31/1	2/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, c which guarantees amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
Central banks																															
Central novemments																															1
Institutions																															+
Corporates		0		0 (0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0		0	0	0	0	l+
Corporates - Of Which: Specialised Lending																															1
Corporates - Of Which: SME																															1
Retai		Ó		0	0	0	0	0	5 (C	0		0	0	0	0	0	0	0	0	0		0	0	0	0	(0	0	0	0	
Retail - Secured on real estate property																															1
Ratal - Secured on real estate property - C																															1
Ratal - Secured on real estate property - C	Of Which: ron-	Ó		0	0	0	0	0	5 (C	0		0	0	0	0	0	0	0	0	0		0	0	0	0	(0	0	0	0	
Retail - Qualifying Revolving																															1
Ratal - Other Batal																															
Ratal - Other Ratal - Of Which: SME																															
Retail - Other Retail - Of Which: non-SME																															(
Faulty																															(
Securitization																															
Other non-credit obligation assets																															
IRB TOTAL		Ó																													

						31/1	12/2023									31/1	12/2024										2025				
	(min B	Stage 1 exposure R, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banka																														(
	Central governments																														
	Institutions																													<u> </u>	(
	Corporates		0	0	0 0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	•	<u> </u>
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																														
	Corposition - Of Which: SM2 Retail																														
	Retail - Secured on real estate property		U	0	υ ι	0	0		U	U		U	U	0	0	0	0	0	0	0		0	0	U	U	U	U	0	0		ć —
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	CME .	-	-	-																									-+	
LUXEMBOURG	Retail - Secured on real estate property - Of Which:	100 C	0	0 0	0 0	0		0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0.	
	Retail - Qualifying Revolving			1																					-						<u> </u>
	Retail - Other Retail																													() () () () () () () () () ()	(
	Rutail - Other Rutail - Of Which: SME																														-
	Ratal - Other Ratal - Of Which: non-SME					1	1																								
	Equity Securitization																														(
																															(
	Other non-credit obligation assets																														(
	IRB TOTAL		0	0 0	0 0		0 0	0	0	0													0	0	0		0		0	0 -	

						31/1	12/2023									31/	12/2024									31/1	1/2025				
	(min BJR, 5	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banka																													()	
	Central governments																														<u> </u>
	Institutions																														L
	Corporates		0 0	0	0 0	0	2 0	0	0		0 -	0	0	0	0 0		0 0	0	0	0		6	0	0	0	0	0	0	0	0	+
	Corocrates - Of Which: Specialised Lending																														
	Coroonites - Of Which: SME																														L
	Retail	1	0 0	0	0 0	0	0	0	0	-	0 -	0	0	0	0 0		0 0	0	0	0			0	0	0	0	0	0	0	0	÷
	Retail - Secured on real estate property																														<u> </u>
SPAIN	Retail - Secured on real estate property - Of Which: SME																														<u> </u>
	Retail - Secured on real estate property - Of Which: non-		0 0	0	0 0	0	2 0	0	0		0 -	0	0	0	0 0		0 0	0	0	0	*		0	0	0	0	0	0	0	0	<u></u>
	Retail - Qualifying Revolving		-	-	-	-									-			-					-								<u> </u>
	Retail - Other Retail				_										_																+
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME				_										_																+
					_										_																+
	Source Securitization		-	-	-			-			-				-																<u> </u>
	Securitisation Other non-credit obligation assets				_										_																+
	Other non-credit obligation assets 198 TOTAL								0		n .		0					0		0					0		0	0	0		t
/	198 TOTAL		, î				· ·	· ·	U U		• ·				v v		, ,	, v	v	v		,	· ·		Ű		v	•	v		<u> </u>

ЕВА Аллене

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

	[Public guarantees	- Adverse Scenari	io													
						31/12/2	2023									31/12	/2024									31/1	2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gr	Stage 2 cposure, of which uaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central overnments Institutions																													(
	Institutions			0	0		0		0	0		0	6	0			0	0	0	0			0		0	0	0	0			1
	Corporates - Of Which: Specialised Lending			, i	-		×		°.				, i i i i i i i i i i i i i i i i i i i	×			, v		, i i i i i i i i i i i i i i i i i i i	, i i i i i i i i i i i i i i i i i i i		×	×				~			()	
	Corporates - Of Which: SME																													1	
	Retai	0	0	0	0	0	0	0	0	0		0	0	0	0	¢	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property																													<u> </u>	1
SERBIA	Retail - Secured on real estate property - Of Which: SME																													<u> </u>	-
	Rutail - Secured on real estate property - Of Which: ren- Retail - Qualifying Revolving	0	0	0	0	0	Ó	0	0	0		0	0	0	0	0	0	0	0	0		Ó	0	0	0	0	0	0	0	Q	*
	Retail - Oualifving Revolving Retail - Other Retail																													<u> </u>	4
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														t
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME																														1
	Equity																														(
	Securitization																												,		
	Other non-credit obligation assets																													1	
	198 TOTAL		0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-

																Public guarantees	- Adverse Scenar														
						31/	12/2023									31/12	2/2024									31/12	2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks				_				_			-																			1
	Central povernments		-	-	-		-	-	-	-	-	-	-							-				-							-
	Institutions Corporates																														
	Corporates - Of Which: Specialised Lending	0		· ·	· ·	-	e .	· · ·	<u>د</u>	ų		-	2 0		2	0	· ·	4 .	· ·		*			4 .	0	0	0	0	0		-
	Coronates - Of Which: SME										-																				-
	Detail	0			o 6		0 0		a (0	(0	(6	0		0	0	0	0	0		
	Retail - Secured on real estate property																														
HUNGARY	Ratal - Secured on real estate property - Of Which: SME																														
HONGART	Rutal - Secured on real estate property - Of Which: ron-	0	0		0 0	2	0 0	2	0 0			4	0		0	0		0	2 6	0		0	0		0	0	0	0	0	0	
	Retail - Qualifying Revolving																														1
	Retail - Other Retail																														4
	Rutal - Other Ratal - Of Which: SME																														
	Rutal - Other Ratal - Of Which: non-SME																														
	Equity Securitization				-		-	-	-			-																			
	Other non-credit obligation assets										-																				
	Uniter non-create accession assess	0	0				0 (a /		1			,															0		4

						31/12	/2023									31/1	2/2024									31/1	/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														4
	Central governments																														4
	Institutions																														4
	Corporates	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
	Corporates - Of Which: Specialised Lending			-	-							-	-		-																4
	Corporates - Of Which: SME																														-
	Retail - Secured on real estate property		0			0		°	0	0	2175	4				×		4 .		0	21%				0		0	0	0	×	4179
UNITED HOUSE OF	Retail - Secured on real estate property - Of Which: SME			-								-																			+
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	0	0		0	0	0	0	0	0									0	0				0	0	0	0	0	0		
	Retail - Qualifying Revolving					· · · · ·	×									×		· ·	×	· · · · ·	-	*						~		*	
	Retail - Other Retail																														
	Rutal - Other Ratal - Of Which: SME			1	1							1																			
	Rutal - Other Ratal - Of Which: non-SME																														
	Equity			1	1							1																			
	Securitisation																														4
	Other non-credit obligation assets																														4
	IRB TOTAL	0	0		0 0	0	0	0	0	0	21%		0	0	0	0			0	0	21%	0	0	0	0	0	0	0	0	0	21%

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

EBA ENTOPIAN EARCHE

								ntees - Actual					
					-			2/2022				-	
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Steps 3 exposure	Stage 3 exposure, of	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra
	(min EU	Exposure values	amounts	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	ехровите	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks												
	Central oovernments Regional covernments or local authorities	_											
	Public sector entities Multilateral Development Banks International Grounisations												
	International Organisations												
	Institutions Connectors	1.17	504	712	518	470	387	7			12	1	
	ad universe 15.000 Rechange	622	131	335	246	293	238	5	\$	2	5	1	
Intesa Sanpaolo	of which: SME	338	98	251	129	76	43	3	10	2	5	3	
S.p.A.	Sarwad by mortnanas on immovable organizer	2	5	21	21	1	1	0	0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CDU)												
	Cellective Investments undertakings (CBU) Exerting Securitization		1										
	Securitization Other emounts												
	Standardised Total	1,908	685	1.354	994	555	437	23	18	5	17	6	
							Public guara	ntees - Actual					
								2/2022					
			1		Stage 1		Stage 2	1	Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage I Stage exposu
	(min EU	. %)			guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposi
	Central having Central covernments												
	Regional governments or local authorities												
	Multilateral Development Banks												
	International Organisations Institutions		1							1			
	of which: SPE	350 321	46	115	97		233	0	9	0	2		
	of which: SME Retail of which: SME	35	40	204	87 8	227	192 20					°	ľ
	of which: SME Secured by mortoaces on immovable property	2	2	9	7	23	20	0	0	0	0	0	t –
	of which: non-507		0	ő	ő	0	0	ő	ő	0	ő	ő	
	Items associated with particularly high risk												
	Covered bands Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIII) Equity Securitization												
	Collective Investments undertablens (CBI) Exceltation Securitation	34	40	125	105	266			0	0	2	0	
	Collective investments undertakings (CIII) Equity Securitization	384	- 0	125	105	200	Public guara	o ntees - Actual 2/2022	D	0	2	0	
	Collective investments undertakings (CIII) Equity Securitization	34	1	1			Public guara	ntees - Actual 2/2022		Sock of	Sect of		
	Collective investments undertakings (CIII) Equity Securitization	380 Deposere values	1	1			Public guara	ntees - Actual 2/2022		Sock of	Sect of	Stock of provisions for Stoce 3	1
	Policitia constanti un dedicitione (*181) Constanti metatri Constanti metatri Representatione	Ecposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	200 Stage 2 exposure	Public guara	ntees - Actual	Stage 3 exposure, of which guaranteed				1
	Policina montranti un dell'altre (*181) Policina della dell	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stoce 3	1
	Policina montranti un dell'altre (*181) Policina della dell	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stoce 3	1
	Para Barran San San San San San San San San San S	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stoce 3	1
	Pennamianan analaha kang dari dari dari dari dari dari dari dari	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stoce 3	1
	Para and a second secon	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stoce 3	1
SI OVAKTA	Penetrometer and an and a set of the set of	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stoce 3	
SLOVAKIA	Penetrometer and an and a set of the set of	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stoce 3	1
SLOVAKIA	Anone manufacturante (1991) Anone manufacturante (1991) Manufacturante Manufacturante (1991) Research (1992) Research (1	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stoce 3	1
SLOVAKIA	Penetraminanti antivativa (PMI) Penetramianti Secondariati Managementa Managem	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stoce 3	1
SLOVAKIA	Pennemananan andratikan (PMI) Pennemananan andratikan (PMI) Manapaten (PMI) Pennemanan Penneman Pennemanan Pennemanan Pennemanan Pennemanan Pennemanan Pennemanan Pennemanan Pennemanan Pennemanan Pennemanan Pennemanan Pennemanan Pennemanan Penneman Pennemanan Penneman Penneman Pennemanan Penneman	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stoce 3	
SLOVAKIA	Persentational metaneous (PM) Persentational Control (PM)	Ecposure values	1	1			Public guara	ntees - Actual 2/2022		Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stoce 3	1
SLOVAKIA	Penetraminanti antivativa (PMI) Penetramianti Resolutioni Martino (PMI) Penetramianti	Ecposure values	Risk exposure smourts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exploser, of which measure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guard 31/1 Singe 2 mitotion 4 Mitotical	ntess - Actual 2/2022 Stage 3 expessore 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 explosing, of which exercise 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Rock of Raps 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elock of Deprivations for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Stage 3 expositions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Stage expose
SLOVAKIA	Persentational metaneous (PM) Persentational Control (PM)	Cronse value Conservation C	Risk exposure smourts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 explosers, of which guarantee constant 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guarat 32 (1) Stopp 2 engours, of which guaranteed one of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual 2/2022 Steps 3 esposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 explosing, of which exercise 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Rock of Raps 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elock of Deprivations for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Stage 3 expositions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage 1 Stage exptst
SLOVAKIA	Persentational metaneous (PM) Persentational Control (PM)	Cronse value Conservation C	Risk exposure smourts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 explosers, of which guarantee constant 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public games	ntess - Actual 2/2022 Stage 3 expessore 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 explosing, of which exercise 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Rock of Raps 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elock of Deprivations for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Stage 3 expositions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage 1 Stage exptst
SLOVAKIA	Persentational metaneous (PM) Persentational Control (PM)	Cronse value Conservation C	Elik egysturs amousta 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50090 1 erponore 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nbess - Actual // 2022 Siege 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepp 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of processing of the second sec	Steck of protocol of the second secon	Slock of protection of a spectral spectrad spectrad spectrad spectrad spectrad spect	Coverage Stage expos
SLOVAKIA	Persentational methods and a feat of the second and a se	Cronse value Conservation C	Risk exposure securits 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of processing of the second sec	Steck of protocol of the second secon	Slock of protection of a spectral strength of the spectral strength of	Coverage Stage expos
SLOVAKIA	See	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Ribt expresses amounta 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50090 1 erponore 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 explosers, of which guarantee constant 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 31/1 Steps 2 engissary, of wick guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nbess - Actual // 2022 Siege 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 explosing, of which exercise 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Rock of Raps 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steck of protocol of the second secon	Slock of protection of a spectral strength of the spectral strength of	Coverage Stage expos
SLOVAKIA	Peneterianteria de la de la del la de	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Risk exposure securits 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepp 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20och of protoisen for Rage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20x4 of proteins for Step 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provide states account of account of account of account of account of provide states account of account of account of ac	Coverage Stage expos
SLOVAKIA	Peneterianteria de la de la del la de	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Risk exposure securits 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepp 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20och of protoisen for Rage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20x4 of proteins for Step 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provide states account of account of account of account of account of provide states account of account of account of ac	Coverage Stage expos
SLOVANIA	See	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Risk exposure securits 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20och of protoisen for Rage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20x4 of proteins for Step 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of processors and a second seco	Coverage Stage expos
SLOVAKIA	Personal and an an an an an and an an	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Risk exposure securits 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20och of protoisen for Rage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20x4 of proteins for Step 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of processors and a second seco	Coverage Stage expos
SLOVAKIA	See a see a se a se a se a se a se a se	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Risk exposure securits 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20och of protoisen for Rage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20x4 of proteins for Step 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of processors and a second seco	Coverage Stage expos
	Penetanananan akakakaan (PKK) Sekanakaka Beakakaka Paka Beakakaka Paka Sekanakaka Paka Sekanakaka Paka Sekanakaka Paka Sekanakaka Paka Sekanakaka Paka Sekanakaka Sekanakaka Sekanaka S	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Risk exposure sreauta 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20och of protoisen for Rage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20x4 of proteins for Step 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of processors and a second seco	Coverage Stage expos
SLOVAKIA UNITED STATES	See	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Risk exposure sreauta 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20och of protoisen for Rage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20x4 of proteins for Step 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of processors and a second seco	Coverage Stage expos
	See	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Risk exposure sreauta 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepp 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20och of protoisen for Rage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20x4 of proteins for Step 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of processors and a second seco	Coverage Stage expos
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	Penetaraanaanaanaanaanaanaanaanaanaanaanaanaa	Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr Erganer vehr	Risk exposure sreauta 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 ergoars, of which guranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5kegs 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara 33/1 Singe 2 engenant, of which guarantead 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntess - Actual //2022 Siege 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepp 3 espanse, of which gauranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20och of protoisen for Rage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20x4 of proteins for Step 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of processing and a second seco	Coverage Stage Stage explain 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Intesa Sanpaolo S.p.A.

							Public guara						
	(min FLE 16	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks												
	Central ovvernments Replaced ovvernments or local authorities												
	Public sector entities												
	Multilateral Development Banks International Organisations												
	Corocratus of which: SMP	0		0	0	0	0	0	0 0	0	0		
	of which: SPE Retail	0			0	0	0		0	0	0		
CROATIA	Secured by mortpapers on immovable property	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	00	0	0	00	*
	Theme associated with narticularly high risk												
	Covered bonds Claims on institutions and cornerates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity												
	Securitization												
	Other exposures Standardiand Total	0	0	0	0	0	0	0	0	0	0		
	Standardized Total	, i	0	0		U			0				*
					Stage 1		Oans 7	/2022	Stage 3	Stock of	Stock of	Stock of	Courses B
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Recional overnments or local authorities												
	Nobilateral Development Banks												
	Central asymmetria Resistant operational authorities Public autor entries Michilareal Resistantes Esternational Granifications Landhuttina Landhuttina												
	Corporates of which SPE	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	000	0	0	0	-
FRANCE	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortoacces on immovable property of which: www.COP	0	0	0	0	0	0	0		0	0		
	Terms associated with particulariv bloh risk Covered bonds	, in the second s	0	5		0	5	5	•	5	,	•	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitization												
	Other exposures Standardised Total	0	0	0	0	0		0 Norm - Actual	0	0	0	0	-
	Other exposures	0	0	0	Stans 1	0	Public guara 31/12	vtees - Actual	8 1			1	
	Offer sectors	0 Exposure values	Risk exposure amounts	0 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Public guara	vtees - Actual	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	1	Coverage Ra Stage 3 exposure
	Other ansatores Standard Hold Control January (min CJR, N			0 Stage 1 exposure	Stans 1	State 2	Public guara 31/12	nteen - Actual /2022	8 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	Dehr zosawa Standarčku Triti Celata Sania Celata sportania Celata sportania			0 Stage 1 exposure	Stans 1	State 2	Public guara 31/12	nteen - Actual /2022	8 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	Other answers Standar Start Trial (with ELR, N Casting senses Contain spennenth Contain spennenth Contain spennenth Contain spennenth			0 Stage 1 exposure	Stans 1	State 2	Public guara 31/12	nteen - Actual /2022	8 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	Other assessed interfacional Total Control assess Control assess C			0 Shape 1 exposure	Stans 1	State 2	Public guara	nteen - Actual /2022	8 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	Other parameters Description of Your Section 2014 Central solution Central soluti			0 Stage 1 exposure	Stans 1	State 2	Public guara	nteen - Actual /2022	8 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	Other parameters production of the other production of the other Control assessments Control assessments Cont	Скронале узільня	Risk exposure amounts	Stage 1 exposure	Stans 1	State 2	Public guara 31/12	nteen - Actual /2022	Stage 3 esposure, of which guaranteed annunts	Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	
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LUXEMBOURG	Der Er annannen Rechter der Kan Annan Sterner Calles annannen Kannan Sterner Kannan Sterner Kann	Crpostre vabes	Risk exposure amousts	Stage 1 exposure 0 0 0 0 0	Stans 1	State 2	Public guara 31/12	nteen - Actual /2022	Stage 3 esposure, of which guaranteed annunts	Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	
LUXEMBOURG	Other parsons Benchmark Market Benchmark Market Contra assessments Contra assessments Contra assessments Reductory to and assess Reductory of any assess Reductory	Coposite values	Risk exposure amousts	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stans 1	State 2	Public guara 31/11 Stage 2 exposure, of which guaranteed annount 0 0 0 0	vtees - Actual /2022 Stage 3 exposure 0 0 0	Stage 3 exposure, of which guaranteed annuat control of control of	Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	
LUXEMBOURG	Other parsons Benchmark Market Benchmark Market Contra assessments Contra assessments Contra assessments Reductory to and assess Reductory of any assess Reductory	Crpostre vabes	Risk exposure amousts	0 Stage 1 exposure 0 0 0 0 0	Stans 1	State 2	Public guara 31/11 Stage 2 exposure, of which guaranteed annount 0 0 0 0	vtees - Actual /2022 Stage 3 exposure 0 0 0	Stage 3 exposure, of which guaranteed annuat control of control of	Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	
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LUXEMBOURG	Markensen Markensen	Crpostre vabes	Risk exposure amousts	0 20age 1 exposure 0 0 0 0 0 0 0	Stans 1	State 2	Public guara 31/11 Stage 2 exposure, of which guaranteed annount 0 0 0 0	vtees - Actual /2022 Stage 3 exposure 0 0 0	Stage 3 exposure, of which guaranteed annuat control of control of	Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	
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LUXEMBOURG	Markensen Bereinsen Andersen A	Crpostre vabes	Risk esposure ensurits 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stepe 1 septers, of which garanteed environ 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public goars 31/12 Sage 2 septoars, of ansorat ansor	2010 - 2010 2010 -	Stage 3 espisore, of which espisore espisore 0 0 0 0 0 0	Stock of Stage 1 exposision for Stage 1 exposure 0 0 0 0 0 0 0 0 0	Plock of Provisions for Steps 2 espisace 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provideos for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0	Coverage 5 Steps exposu
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LUXEMBOURG	Me regenerations and a second	Expenses values	Risk esposure ensurits 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Steps 1 experts of abids guranted execution 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guess	Atess - Actual /2022 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 espears, of which guaranteed account 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Bock of prevision for Repair of the spanner of prevision of other of other of other of other of other of other of other of other o	Beck of provision for Steps 2 explore 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sock of protions for Stage 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage 8 Stage 3 exposu exposu 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
LUXEMBOURG	Ministerio de la conservación de	Expenses values	Risk separate ansatzka 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 1 septers, of which garanteed encode 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public goars. 31/11 Sage 2 guaranteed arrows arro	Atess - Actual /2022 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 espisore, of which espisore espisore 0 0 0 0 0 0	Stock of Stage 1 exposision for Stage 1 exposure 0 0 0 0 0 0 0 0 0	Plock of Provisions for Steps 2 espisace 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for English of the stock of provisions for English of the stock	Coverage 8 Stage 3 exposu exposu 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
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	Markana Mar	Egenera volum	Risk expenses ansolds	0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 experts of abids guranted execution 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pable gazes 31,11 Slags 2, 0 status webch orional orio	Ateas - Actual (22022 Steps: 3 expeats 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 subch subc	Rock of predistant for Stage 1 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Back of provides for Step 2 experies 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sock of protions for Stage 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage B
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

							Public guara	ntees - Actual					
							31/1	/2022					
	(min EUR, %	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rai Stage 3 exposure
	Central banks												
	Central opvernments												
	Denional envernments or local authorities								-	-			
	Public sector entities Multilateral Development Banks								-	-			
	International Organisations												
	Institutions												
	Corporates	181	176		25	145		6	-	0		0	-
	Defaulter and	164											
SERBIA	al which: 128	164			33	34	5			1	2	1	
	Secured by mortoaces on immovable property	2			1	1						°	
	of which: non-SME Barrow associated with marticularly blob risk		U	0	•	0	0			0	0	0	
	Covered bonds								-	-			
	Claims on institutions and connorstas with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity Securitization								-	-			
	Other expression								-	-			
	Standardised Total	348	253	175	60	150	142		3	1	7	1	
							Public guara	ntees - Actual					
							31/1	/2022					
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R States
	(min ELR, %)		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Central banks Central opvernments												
	Regional governments or local authorities												
	Public sector entities Multilateral Development Banks												
	International Organizations												
	Institutions												
	Corporates	516	183			8 8			5	2	3	0	
	Retail	255	61 12									0	
HUNGARY	of which: SPE	72	11	57	43	14	10		2	0		0	
	Secured by mortaspes on immovable property of which mon SMP	0				0		6				0	
	of which: non-CMP Items associated with particularly high risk		U	0		0	U	,		U	0	0	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
									-	-			
	Equity Securitization												
	Other exposures												
	Standardised Total	753	197	695	610	51	62	11	н	2	5	1	
								ntees - Actual					
							31/1	1/2022					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage F Stage
	(min EUR, %				amount .		amount		guaranteed	exposure	exposure	exposure	екрони
	Central banks												
	Central oovernments Regional governments or local authorities								-	-			
	Recional covernments of local authorities												
	Multilateral Development Banks												
	International Organisations									0			-
	Institutions		0							0	0	0	
	International Organisations Institutions Corgonates of which: SMC	0 0	0	0	0	0	0	6					
	Testilutions Corporates of which: SME Retail	0	0		0	0		8				0	
	Saulikalisas Generalas ef shick: 2015 Rebail af shick: 1019	0	0	0	0	0	0			0	0	0	
	Teatilitions Concortes of which SPE Relatil of which SPE Secured by montaness on immersable answerty	0	0	0	0	0	0			0	0	0	
UNITED KINGDOM	Trainitiana Consortas of which 1928 Refail of which 1929 Second by montasses as immissible ansamby of which non-1924 Of which non-1924 Umma associated with sociosclardy biok risk	0	0	0	0	0	0			0	0	0	
UNITED KINGDOM	Traditional Consentes of sheats 2015 Martin of which 2015 Secured for municipanes on termsoulds answer Secured for municipanes on termsould answer Secured for multi-sheat sheat Consent Associa	0	0	0	0	0	0			0	0	0	
UNITED KINGDOM	Traditional Conservation of a classic state of a classic state of a classic state Secured for monthaness are immediate and of a classic model Barrar associated with a cell classic Colline on institutions and conservation with a ff candit assessment	0	0	0	0	0	0			0	0	0	
UNITED KINGDOM	Technicism Constraints Constraints Annual of order: 597 Service & Technicas Service & Technicas Service & Technicas Constraint Service & Constraints C	0	0	0	0	0	0			0	0	0	
UNITED KINGDOM	Traditional Conservation of a classic state of a classic state of a classic state Secured for monthaness are immediate and of a classic model Barrar associated with a cell classic Colline on institutions and conservation with a ff candit assessment	0	0	0	0	0	0			0	0	0	
UNITED KINGDOM	Technicismo Constantian un constantian est Read Serie De Tell Serie de La recordentian en innervendria sussante de la recordentian est Serie ana constantian est de la fond anacament Patrican en anacamenta conductante reflet Serie est conductante est de la fond anacament Patricante manacamenta conductante reflet	0	0	000000000000000000000000000000000000000	0					0	0	0	- -

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

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31/12/202 | 1
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 | | _ | 31/1 | 12/2025 |
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| | | | Stage 1 | 1 | Stage 2 | | Stage 3
 | Stock of
provisions for
Stage 1
exposure | Stock of | Stock of | Coverana Ratio |
 | Stage 1 | | Stage 2 | Stage 3 exposure gr | itage 3
 | Stock of | Stock of | Stock of | Coverana Ratio | | Stage 1
 | | Stage 2 | | | Stock of
 | Stock of | Stock of | overson Ratio |
| | | Stage 1
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which
guaranteed | Stage 2
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Stage 2 | provisions for
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 | provisions for
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Stage 3 | Stage 3 | Stage 1
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guaranteed | Stage 3
exposure | Stage 3
exposure, of
which
guaranteed | Stock of
provisions for
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Stage 2
exposure | Stock of
provisions for
Stage 3 | Coverage Ratio -
Stage 3
exposure | | | | |
| | (min EUR, %)
Central banks | 5 | | | | |
 | exposure | exposure | exposure | |
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 | exposure | exposure | exposure | | |
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 | exposure | exposure | | | | | |
| | Central agvernments
Resistinal agvernments or local authorities
Public sector entities
Nutristana Development Banks | | | | | |
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| | Public sector entities
Multilateral Development Banks | | | | | |
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| | International Organisations
Institutions | | | | | |
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 | | | | |
 | | | |
| | Consonates
of which the | 769 | 609 | 405 | 292 | 14 | 22
 | 1 | 6 | 6 | 44,47% | 767
 | 643 | 379 | 254 | 22 | 15
 | 1 | 5 | 10 | 42.57% | 796 | 627
 | 363 | 233 | 30 | 2 2 | 9 1
 | 4 | 11 | 41.72% |
| Intesa Sanpaolo
S.p.A. | Retail
of which: SHE | 459 | 327 | 92 | 53 | 22 | 13
 | 2 | 4 | n | 51,70% | 447
 | 323 | 95 | 54 | 30 | 15
 | 2 | 4 | 16 | 52.54% | 436 | 320
 | 97 | 55 | 22 | 2 13 | 7 2
 | 1 3 | 21 | 53,10% |
| 5.p.A. | Served by motoanas on immovable sensety
of which non-SME | 19 | 19 | 2 | 2 | 0 | 0
 | • | 0 | 0 | 35.46% | 18
 | 18 | 3 | 3 | 0 | 0
 | 0 | 0 | 0 | 37.69% | 15 | 18
 | 4 | 4 | | | o c
 | 0 0 | 0 | 38.71% | | | | |
| | Items associated with particularly high risk
Covered bonds
Claims on institutions and coreorates with a ST credit assessment | | | | | |
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| | Columns on interpreters and conformers with a 51 creat assessment.
College investments undertakings (CIU) | | | | | |
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| | Securitisation | | | | | |
 | | | | |
 | | | | |
 | | | | | |
 | | | | |
 | | | |
| | Standardised Total | 1.390 | 1.071 | 504 | 353 | 35 | 25
 | 4 | 10 | 15 | 46,92% | 1.394
 | 1.095 | 453 | 317 | 25 | 34
 | 4 | 9 | 25 | 46,93% | 1.392 | 1.329
 | 45 | 299 | 72 | 4 | 4
 | 7 | ж | 47,07% | | | | |
| | | | | | | |
 | | | | |
 | | | Publ | lic guarantees - Bas | line Scenario
 | | | | | |
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| | | | | | | 31/12 | /2023
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 | | | | 31/12/202 |
 | | | | | | Stage 1
 | _ | | 31/1 | 12/2025 |
 | | | |
| | | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed | Stage 3 | exposure, of
 | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for | Stock of
provisions for | Coverage Ratio -
State 3 | Stage 1
exposure
 | Stage 1
exposure, of
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guaranteed | Stage 2 exposure | Stage 2
posure, of
which
waranteed | Stage 3 exposure | osure, of
 | Stock of
provisions for | Stock of
provisions for | Stock of
provisions for | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | exposure, of
which
guaranteed
 | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed | Stage 3
exposure | Stage 3
exposure, of
which
guaranteed | Stock of
provisions for
 | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for | Coverage Ratio
Stage 3
exposure |
| | (min EUR, % | exposure | guaranteed | exposure | guaranteed | exposure | guaranteed
 | Stage 1
exposure | Stage 2
exposure | Stage 3
exposure | exposure | exposure
 | guaranteed | exposure | uaranteed | exposure g | eranteed
 | Stage 1
exposure | Stage 2
exposure | Stage 3
exposure | exposure | exposure | guaranteed
 | exposure | guaranteed | exposure | guaranteed | Stage 1
exposure
 | Stage 2
exposure | Stage 3
exposure | exposure | | | | |
| | Central banks
Central opvernments | | | | | |
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| | Recional covernments or local authorities
Reblic surface authorities
Multitateral Development Banks | | | | | |
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| | Multilateral Development Banks
International Organisations | | | | | |
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 | | | | |
 | | | |
| | Institutions
Corporates | 174 | 152 | 181 | 147 | 3 | 1
 | 0 | 2 | 1 | 38.89% | 208
 | 184 | 144 | 113 | 6 | 2
 | 0 | 1 | 2 | 38.92% | 227 | 203
 | 122 | 93 | 9 | | 4 0
 | 1 | 3 | 38.94% |
| | of which: SHE
Retail | 15 | 13 | 17 | 14 | 0 | 0
 | 0 | 0 | 0 | 42.42% | 15
 | 17 | 13 | 11 | 1 | 0
 | 0 | 0 | 0 | 40.52% | 20 | 15
 | 11 | 9 | | | 0 0
 | 0 0 | 0 | 40.27% |
| | of which: SHL
Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0
 | 0 | 0 | 0 | 24.02% | 0
 | 0 | 0 | 0 | 0 | 0
 | 0 | 0 | 0 | 23.23% | 0 | 0
 | 0 | 0 | | | 0 0
 | 0 | 0 | 22,67% | | | | |
| | of which non-GME
Terms associated with particularly high risk | | | | | |
 | | | | |
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 | | | |
| | Covered bonds
Claims on institutions and corporates with a ST credit assessment | | | | | |
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| | Collective investments undertakings (CIII)
Equity | | | | | |
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 | | | | | |
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 | | | |
| | Securitization
Other execution | | | | | |
 | | | | |
 | | | | |
 | | | | | |
 | | | | |
 | | | |
| | Standardised Total | 190 | 165 | 195 | 161 | 2 | 1
 | 0 | 2 | | 38.72% | | | |
 | | | | |
 | | | | | |
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 | | | |
| | | | | | | |
 | | | | |
 | | | 124 | 1 | 4
 | ×. | 4 | 3 | 35.57% | ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~ | 23
 | | | | - |
 | | | 30.43 % |
| | | | | | | 31/12 | / 2621
 | | | ÷ | |
 | | | Publ | ic guarantees - Bas | ine Scenario
 | | 1 | 3 | | |
 | | | 11/1 | 12/2025 | 4 .
 | | | |
| | | | Stage 1 | | Stage 2 | 31/12 | 2023
Stage 3
 | Stock of | Rock of | Stock of | |
 | Stage 1 | | Publ | lc guarantees - Bas
31/12/202 | line Scenario
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Itage 3
 | Stock of | Stock of | Stock of | | | Stage 1
 | | Stage 2 | 31/1 | 12/2025
Stage 3 | Stock of
 | Stock of | Stock of | |
| | | Stage 1
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exposure, of
which | Stage 2
exposure | Stage 2
exposure, of
which | 31/12)
Stage 3
exposure | t/2023
Steps 3
exposure, of
which
 | Stock of
provisions for
Stage 1 | Stock of
provisions for
Stage 2 | Stock of
provisions for
Stage 3 | | Stage 1
exposure
 | Stage 1
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which | Stage 2
exposure | Publ
Stage 2
posure, of
which | Stage 3
exposure | line Scenario
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Stage 1 | Stock of
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Stage 2 | Stock of
provisions for
Stage 3 | | | Stage 1
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which
 | Stage 2
exposure | Stage 2
exposure, of
which | 31/1
Stage 3
exposure | 12/2025
Stage 3
exposure, of
which | Stock of
provisions for
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 | Stock of
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Stage 2 | Stock of
provisions for
Stage 3 | Coverage Ratio -
Stage 3 |
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exposure | Coverage Ratio -
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Central oovernments
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		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Steps 3	2/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which			o Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/3 Stage 3	2/2025 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - State 3
	(min 10, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stags 3 exposure, of which guaranteed arrownt	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Easeline Scenar 2/2024 Stage 3 exposure, of which guaranteed amount	o Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(nie D.R. %) Grenzel banke Granzie banken	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 esposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed arrount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			o Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed exposed	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed errount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(vis till, %) Carting banks Carting constraints Carting constraints Disklow parkets writers	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			o Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed annount	Stage 2 exposure	Stage 2 exposure, of which guaranteed accurat	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stack of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Intesa Sanaalo S.D.A.

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			_	_	_	31/1	2/2023	_	_	_	_	-			_	31/12	1/2024		_			_		_	31/1	2/2025		_	_
	(min EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for prov State 1 5	k of Stoc ons for provisi ge 2 Stay sure expo	es for Stage	etio - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks Central governments																												
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	Corporates of which: 240	7	65	107	93	1	1	0	1	0	40.52%	50	0 69	305	5 87	2	2	0	1	1 4	27%	79 6	10	8	3	3	0	1	1
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SERDIA	Secured by mortgages on immovable property		1		1	0	0	0	0	0	10.67%		1 1			0	0	0	0	0 1	57%	1	1		٥	Ó	0	0	0
	of which: non-SME Barras associated with marticularly birth risk																												
	Covered bonds Claims on institutions and comprehen with a ST credit assessment														-				-		-		-						
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						31/1	2/2023					1					/2024	·							31/1	2/2025			
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2 exposure, of		Stage 3 exposure, of		kof Stoc	cot		Stage 1 exposure, of		Stage 2		Stage 3	Stock of	Stock of	Stock of
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for prov Stage 1 S	ons for provisi ge 2 Stay	t of ns for e 3 expose	stage 1 exposure			exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	(min EUR, %)		amount.		amount		amount	exposure	exposure	exposure	exposure		arrount		genningen		amount)	exposure es	espe	ure expose	•	second		generation		amount)	exposure	exposure	exposure
	Central governments																												
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HUNGARY	of which: \$45		220		10	,			5		4.0.1					,		ő											
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	Items associated with particularly high risk Covered bonds														-				-		-		-						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU)														-														
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	Securitization Other excosures																												
	Standardised Total	685	601	55	68	8	13	1	1	7	45.52%	680	0 594	9		20	25	1	1	2 4	74%	672 58	7 9	7	25	20	1	1	n
						31/1	2/2023									Public guarantees 31/12	- Baseline Scenari 1/2024	•							31/1	2/2025			
		Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3		Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of S provisions for prov Stage 1 S	ck of Stoc ons for provisi ge 2 Stag	cof ns for Stage		Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
	(min EUR, %)		guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 S exposure ex	ge 2 Stag Isuna expo	e 3 exposi		guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central banks														-														
	Central opvernments Regional opvernments or local authorities																												
	Bublic sector entities Multilateral Development Banks Externational Organizations																												
	International Organizations					0	٥	0	0	0		6	0 0			0	0	0	0	a -		0	0		0	0	0	0	0
	Seatilitations Corporates		0	0					0	0	26.91%		0 0		0 0	0	0	0	0	0 3	.32%	0	0		0	0	0	0	0
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ed Kingdom	Substances Concentration Concentration of which Tell Strand Part of the Strand Part of the Strand Part of the Strand Part of the Strand Part of the Concentration Strand Part of the Strand Concentration Strand Part of the Strand Part of the Concentration Strand Part of the Strand Part of the Concentration Strand Part of the Strand Part	2 C	0	0		0	0	0	0	0	13.25%		a a		0 0	0		*					0				•	0	
TED KINGDOM	Restrictions Control of the second se	2 C C	0	0	0	0	0	0	0	0	13.25%		0 0	4	0	0											0	0	
ed Kingdom	Substances Concentration Concentration of which Tell Strand Part of the Strand Part of the Strand Part of the Strand Part of the Strand Part of the Concentration Strand Part of the Strand Concentration Strand Part of the Strand Part of the Concentration Strand Part of the Strand	2		0	0	0	0	0	0	0	33.25%				0 0	0					356						•	0	

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

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 | 31/1 | 12/2025 | |
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guaranteed | Stage 2 | Stage 2
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guaranteed
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 | Coverage Ratio -
Stage 3
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exposure | Coverage Ratio -
Stage 3
exposure | | | | | |
| | Central banks
Central governments | | | |
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| | Central overments
Central overments
Rasional osverments or iscal authorities
Public sector entities
Multilateral Develocement Banks | | | |
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 | | |
| | Multisteral Development Banks
International Organisations | | | |
 | | | | |
 | | | | | | |
 | | | | | | | |
 | | | |
 | | |
| | Corporates | 756 | 608 | 415 | 290
 | 18 | 13 | 3 | 12 | 9
 | 50.14% | 767 | 635 | 385 | 252 | 25 | 21
 | 2 | 10 | 17 | 47.92% | 772 | 652 | 367 | 230
 | 50 | 2 2 | 9 2 | 2 7
 | 24 | 47.16% |
| Intesa Sanpaolo | of which: 245 | 46 | 325 | 97 | 23
 | 29 | ы | 5 | 10 | 17
 | 60.47% | 424 | 319 | 102 | 55 | 46 | 19
 | 4 | 10 | 28 | 61.72% | 402 | 314 | 101 | 52
 | 62 | 2 2 | 1 1 | 3 7
 | 35 | 62.53% |
| S.p.A. | Served for motoenes on immusible constru-
of which con-240:
Terms associated with particularly high risk | 19 | 19 | 3 | 3
 | 0 | .0 | 0 | 0 | ٥
 | 42.33% | 18 | 18 | 4 | 4 | 0 | ٥
 | 0 | 0 | 0 | 45.12% | 17 | 17 | 4 |
 | | | 0 0 | 0 0
 | ٥ | 45.97% | | | | | |
| | Interna association with particularly righ risk
Covered bonds
Claims on institutions and concorates with a ST credit assessment
Collective investments undertakings (CIU) | | | |
 | | | | |
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| | Collective investments undertakings (CIU)
Equity | | | |
 | | | | |
 | | | | | | |
 | | | | | | | |
 | | | |
 | | |
| | Securitisation
Other excosures | | | |
 | | | | |
 | 54.67% | | | | | |
 | | | | | | | |
 | | | |
 | | |
| | Standardised Total | 1.363 | 1.056 | 539 | 352
 | 49 | | 9 | 22 | 27
 | 54.62% | 1.350 | 1.087 | 498 | 316 | uble oursetees - | 46
Adverse Scenacio
 | 7 | 20 | 46 | 54,71% | 1.349 | 1.094 | -05 | 29
 | 105 | si 9 | 9 6 | 8 8
 | 60 | 55,47% | | | |
| | | | | |
 | 31/12 | 2/2023 | | |
 | | | | | | 31/12/ | 2024
 | - | | | | | | |
 | 31/1 | 12/2025 | |
 | | |
| | | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed
 | Stage 3
exposure | Stage 3
exposure, of | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for | Stock of
provisions for
 | Coverage Ratio - | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed | Stape 2 | Stage 2
exposure, of
which
guaranteed | Stage 3
exposure | Stage 3
exposure, of
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provisions for | Stock of
provisions for | Stock of
provisions for | Coverage Ratio -
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exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed
 | Stage 3
exposure | Stage 3
exposure, of
which
guaranteed | Stock of
provisions for | Stock of
provisions for
Stage 2
exposure
 | Stock of
provisions for | Coverage Ratio - |
| | (min EUR, %) | exposure | guaranteed | exposure | guaranteed
 | exposure | guaranteed | Stage 1
exposure | Stage 2
exposure | Stage 3
exposure
 | exposure | exposure | guaranteed | exposure | guaranteed | exposure | guaranteed
 | Stage 1
exposure | Stage 2
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exposure | exposure | exposure | guaranteed | exposure | guaranteed
 | exposure | guaranteed | Stage 1
exposure | Stage 2
exposure
 | provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | | | | | |
| | Central banks
Central governments | | | |
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| | Buolonal covernments or local authorities
Bublic sactor extities
Multisteral Development Banks | | | |
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| | Institutional Oceanisations | | | |
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 | | | | | | | |
 | | | |
 | | |
| | Concorstem
of which: 240 | 165 | 152 | 189 | 147
 | 4 | 2 | 1 | 2 | 2
 | 42.27% | 195 | 154 | 152 | 113 | 9 | 2
 | 1 | 2 | 4 | 42.59% | 216 | 203 | 127 | 93
 | 15 | 5 | 5 1 | 1 2
 | 6 | 42,47% |
| ITALY | Retail
of which: SME | 14 | 1 13 | 25 | 14
 | 0 | .0 | 0 | 0 | ٥
 | 45.27% | 17 | 17 | 14 | n | 1 | ٥
 | 0 | 0 | 0 | 43.92% | 19 | 18 | 12 | 5
 | | | 0 0 | 0 0
 | 1 | 43.18% |
| | Secured by mortozoes on immovable property
of which non-24%
Terms associated with particularly bioh risk | | 0 | 0 | 0
 | 0 | | | 0 | 0
 | A.0% | U | | 0 | 0 | 0 | 0
 | 0 | 0 | | 1/30% | 0 | 0 | |
 | | | |
 | 0 | 46.17% |
| | Covered bonds
Claims on institutions and corporates with a ST credit assessment | | | |
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| | Collective investments undertakings (CIII)
Zaulty | | | |
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| | Securitisation
Other announces | | | |
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 | | | | |
 | | | | | 124 | 10 |
 | | | | 47 42% | | | |
 | | | |
 | | |
| | | | 1 | 20 | 161
 | 4 | 2 | 1 | 3 | 2
 | 42.13% | 214 | 201 | 167 | 12N | 20
ubilc guarantees - | 4
Adverse Scenarie
 | . 1 | 2 | | 42.47% | 236 | 222 | 139 | 101
 | 16 | : I | 5 1 | 1 2
 | 7 | 42.39% |
| | | | ())))))))))))))))))) | 207 | 161
 | 31/12 | 2/2023 | 1 | 3 | 2
 | | 214 | 201 | 167 | 124 | 20
abile guarantees -
31/12/ | 4
Adverse Scenaris
(2024
 | • | 2 | • | | 1 | 222 | 139 | 101
 | 31/1 | 12/2025 | | 1 2
 | 7 | 42,37% |
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exposure, of
which | Stage 2
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which
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Stage 3
essonare | 2/2023
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provisions for
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2b%c guarantees -
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61003076 | Adverse Scenaria
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provisions for
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which | Stage 2
exposure | Stage 2
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which
 | 31/1
Stage 3
exposure | 12/2025
Stage 3
exposure, of
which | Stock of
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State 1 | Stock of
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provisions for
Store 3 | 42.39%
Coverage Ratio -
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| | Control Sciences (rela Sciences) | Stage 1
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which
guaranteed | Stage 2
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which
guaranteed
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provisions for
Stage 3
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abit guarantees -
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Stage 1
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provisions for
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Stock of
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Stage 3
exposure | Coverage Ratio -
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| | Central banks | Stage 1
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Bublic sactar entitias
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Coverage Ratio -
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Control Auronements
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International Generations
Consents | Stage 1
exposure | Stage 1
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which
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guaranteed | Stock of
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Coverage Ratio -
Stage 3
exposure
53.00% |
SLOVAKIA	Order bester Carlor answarene Carlor answarene Halteren Green answaren Halteren Green answaren Halteren Green answaren Halteren Green answaren Halteren Halteren Halteren Halt	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed constant 2 2 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0	207 Stape 2 explosure 0 0	Stage 2 esposure, of which guaranteed 	31/13 Stage 3 exposure 0 0 0 0	2/2023 Stage 3 exposers, of which guaranteed comment 0 0 0 0 0 0 0	Stock of provisions for Stops 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20ck of previous for 2000 and 20000 and 2000 and	2 Block of provisions for Shage 3 exposure exposure 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	214 Stage 1 exposure 0 0	Stage 1 support, of which guirronted annual of of of of of of of of of of of of of	Stage 2 exposure 0 0 0	124 Particle 2 exposure, of which guaranteed comment c	20 Jubic guarantees - 31/12/ Stage 3 exposure 0 0 0	4 Adverse Scenark (2024 Stage 3 exposure, of which guaranteed guaranteed 0 0	2 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	2 Stock of provisions for Stage 2 exposure 0 0	Stock of provisions for Staps 3 explosure 0 0 0		1	Stage 1 exposure, of which guaranteed emission 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 explosure	Stage 2 exposure, of which usannand	31/1 5tage 3 exposure 0 0 0 0 0 0 0 0	12/2025 Stage 3 exposure, of which semanated	S 3 Stock of provisions for Stage 1 Stage 1 Stoge 2 Stoge 2 St	Slock of provision for Stage 2 exploses 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2 Stack of provisions for sappesure appesure d d d d d d d d d d d d d d d d d d d	Coverage Ratio - Stage 3 exposure 53.00%
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Intesa Sanaalo S.D.A.

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	(min EUR, %)		guaranteed		guaranteed		guaranteed	exposure	esposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
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	(min 10, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stags 3 exposure, of which guaranteed arrount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1		o Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(nin 150, %) Control locals Control documents	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed second	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/1	/2024	o Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed errount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/3 Stage J exposure	12/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Intesa Sanaalo S.D.A.

																Public guarantees -	Adverse Scenario													
						31/12	/2023									31/12										31/12	/2025			
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for p State 1	Stock of rovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks Central oovernmente																													_
	Public sector entities Multilateral Development Banks																													
	International Organisations Institutions																													_
	Corporates	77	ø	105	92	2	3	0	2	1	41.20%	76	65	106	85	5	5	0	2	2	41.65%	75	67	105	54	7	7	0	1	
	of which: SHE Retail	105	21	2	19	11	1	2	8	8	73.03%	90	19	58	20	21	2	2	9	15	74.58%	81	15	57	20	30	3	1	6	<u> </u>
ERBIA	whenlow care Secured by mortgages on immovable property					0					14.07%										14.02%									_
	of which: non-242		, î	()	, í	Č		, i i i i i i i i i i i i i i i i i i i	č	°,	14.00 14		()			, in the second s		Ť		, in the second s	Not a	¹		1		ĭ	, in the second s		, in the second s	_
	Terms associated with marticularly bink risk Covered bends																													
	Collective invitations and corrorates with a ST could assessment Collective investments undertakings (CIU)																													_
	Caulty																													
	Securitization Other exposures																													
	Standardised Total	183	87	161	111	13	4	3	11	9	67.43%	167	87	165	107	2	5	2	10	17	68.52%	155	55	164	105	37	11	2	7	2
																Public guarantees -														
			Stage 1		Stage 2	31/12	/2023 Stage 3						Stage 1			31/12							Stage 1				/2025			
		Stage 1	exposure, of which	Steps 2	exposure, of which		exposure, of which		Stock of provisions for		Coverage Ratio - Stage 3		exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for p	Stock of rovisions for Stage 2	Stock of provisions for Stage 3	overage Ratio -		exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure		guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
1	Central banks Central governments						month						100100				Lange and													_
	Regional governments or local authorities																													
	Public sector entities Multilateral Development Banks																													
	International Organisations Institutions																													
		444	374	65	52	9	8	2	2	5	55.23%	437	309	60	22	в	12	1	2	5	52.07%	433	365	60	22	19	15	1	1	
	of which: SMC Retail	240	226	20	16	8	6	1	0	5	55,91%	234	221	23	19	11	5	1	0	6	52.74%	230	217	25	22	13	9	1	0	
INGARY	of which: SHE Secured by mortoaces on immovable procenty					0	0		0			0		0		0			0			0	0	0	0				0	
	of which: non-555 Barra associated with particularly bink risk																													_
	Covered bonds																													
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																													
	Equity																													_
	Securitisation Other exposures																													
	Securitization	655	600	55	68	18	и	2	2	10	55.54%	673	590	92	72	20	20	2	2	и	5.3%	673	582	92	75	26	25	2	2	
	Securitisation Other exposures	685	620	55	æ	31/12	24	2	2	10	35.54%	673	590	92	72	26 Public guarantees - 31/12		2	2	и	52.39%	673	552	92	7	25	25	2	2	
	Securitisation Other exposures		Stage 1		Stage 2	31/12	States 3	2 Stock of	2 Stock of	10 Stock of			State 1		Stage 2	31/12	/2024 Stage 3	Stock of	2 Stock of	Stock of (State 1	92	75 Stage 2 exposure of		25 1/2025 Stage 3	2 Stock of	2 Stock of	Stack of
	Secultation Other ensources Analocheed Tabl	Stage 1	Stage 1 exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	58.54% Coverage Ratio - Stage 3 exposure		Stage 1 exposure, of which	92 Stage 2 exposure		31/12	/2024 Stage 3	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	52.39% Coverage Ratio - Stage 3 exposure			92 Stage 2 exposure	Stage 2 esposure, of which guaranteed		Stage 3	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Securitation Resolutions field	Stage 1	Stage 1 exposure. of	Stage 2		Stage 3	States 3	provisions for	2 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1	State 1	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	2 Stock of rovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	coverage Ratio - Stage 3	Stage 1	Steps 1 exposure, of which	92 Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Securitation Resolutions field	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	coverage Ratio - Stage 3	Stage 1	Steps 1 exposure, of which	92 Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Sectional and the section of the sec	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	coverage Ratio - Stage 3	Stage 1	Steps 1 exposure, of which	92 Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Restructures Restr	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	coverage Ratio - Stage 3	Stage 1	Steps 1 exposure, of which	52 Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Rochadrone Rocketwick Mill Constantion Con	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	coverage Ratio - Stage 3	Stage 1	Steps 1 exposure, of which	92 Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Nonlinear Bandenhal Sal Contra Lance Martin Santa Martin Santa Martin Santa Martin Santa Martin Santa Martin Santa Martin Santa Martin	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Steps 1 exposure, of which	92 Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
) KINGDOM	Rocharden Rocketter Rocketter Debetar	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure stores 34.57%	Stage 1	Steps 1 exposure, of which	Stage 2 exposure 0	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
d Kingdom	Non Standardson S	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Steps 1 exposure, of which	Stage 2 exposure 0 0	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
d KINGDOM	Rechtering Rechtering Rechtering Bereichen 1948 Bereichen Sonnen	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure stores 34.57%	Stage 1	Steps 1 exposure, of which	Stage 2 exposure 0 0 0 0	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
) KINGDOM	Nonlinearies Bandenberg Markensen Sandenberg Markensen Sandenberg Markensen Sandenberg Markensen Sandenberg Markensen Sandenberg Sa	Stage 1	Stage 1 exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure stores 34.57%	Stage 1	Steps 1 exposure, of which	Stage 2 exposure 0 0	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
d Kingdom	Realizations Re	Stage 1	Stage 1 exposure, of which	2aga 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure stores 34.57%	Stage 1	Steps 1 exposure, of which	Stage 2 explosure 0 0	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
d Kingdom	Nonlinearies Bandenberg Markensen Sandenberg Markensen Sandenberg Markensen Sandenberg Markensen Sandenberg Markensen Sandenberg Sa	Stage 1	Stage 1 exposure, of which	2aga 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12, Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	rovisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure stores 34.57%	Stage 1	Steps 1 exposure, of which	Stage 2 septeure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3



2023 EU-wide Stress Test: Securitisations

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



2023 EU-wide Stress Test: Risk exposure amounts

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



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



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



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



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(mìn EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		13.53%	14.02%	14.47%	14.85%	10.36%	10.78%	10.85%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		15.96%	16.45%	16.89%	17.26%	12.74%	13.12%	13.11%
	E.3	Total Capital ratio		19.05%	19.46%	19.91%	20.26%	15.76%	16.09%	16.00%
	H.1	Total leverage ratio exposures (transitional)		855,282	855,282	855282	855282	855282	855282	855282
	H.2	Total leverage ratio exposures (fully loaded)		854,738	854,738	854738	854738	854738	854738	854738
Leverage ratios (%)	H.3	Leverage ratio (transitional)		5.61%	5.70%	5.88%	6.04%	4.51%	4.73%	4.88%
	H.4	Leverage ratio (fully loaded)		5.53%	5.71%	5.89%	6.04%	4.51%	4.73%	4.88%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
Transitional combined	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.33%	3.33%	3.33%	3.33%	3.33%	3.33%	3.33%
	R.1	Pillar 2 capital requirement		1.79%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%
	R.1.1	of which: CET1		1.01%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%
	R.1.2	of which: AT1		0.33%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.79%	9.72%	9.72%	9.72%	9.72%	9.72%	9.72%
	R.2.1	of which: CET1		5.51%	5.47%	5.47%	5.47%	5.47%	5.47%	5.47%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.12%	13.05%	13.05%	13.05%	13.05%	13.05%	13.05%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.84%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		39,611						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		295,154						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		13.42%						



2023 EU-wide Stress Test: P&L

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



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

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

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

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