

COMUNICATO STAMPA

INTESA SANPAOLO: RISULTATI DEL 2025 EU-WIDE STRESS TEST

Torino, Milano, 1º agosto 2025 – Intesa Sanpaolo è stata sottoposta al 2025 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).

Intesa Sanpaolo prende atto degli annunci effettuati oggi dall'EBA in merito ai risultati dell'EU-wide stress test e riconosce pienamente i risultati dell'esercizio.

Il 2025 EU-wide stress test non stabilisce una soglia minima di promozione o bocciatura, costituisce invece un'importante fonte di informazione ai fini dello SREP. I risultati saranno utili alle autorità competenti nella valutazione della capacità di Intesa Sanpaolo di rispettare i relativi requisiti prudenziali a fronte di scenari di stress.

Lo scenario avverso dello *stress test* è stato definito da BCE/CERS e copre un orizzonte temporale di tre anni (2025-2027). Lo *stress test* è stato condotto in base a un'ipotesi di bilancio statico al dicembre 2024 e, quindi, non considera strategie aziendali e iniziative gestionali future. Non rappresenta una previsione della redditività di Intesa Sanpaolo.

Con riferimento al coefficiente patrimoniale *Common Equity Tier 1 ratio* (*CET1 ratio*) di Intesa Sanpaolo, i risultati dello *stress test* sono stati i seguenti:

		Scenario Base			
	31.12.2024 Effettivo	31.12.2024 Riesposto per CRR3	31.12.2025	31.12.2026	31.12.2027
Transitional	13,26%	12,62%	13,18%	13,76%	14,20%
Fully loaded	13,26%	12,40%	12,94%	13,52%	13,95%
		Scenario Avvers	80		
	31.12.2024 Effettivo	31.12.2024 Riesposto per CRR3	31.12.2025	31.12.2026	31.12.2027
Transitional	13,26%	12,62%	10,38%	11,38%	12,00%
Fully loaded	13,26%	12,40%	10,19%	11,17%	11,78%

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.



2025 EU-wide Stress Test

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



2025 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7	8
			Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
Row	Num	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
	1 N	Net interest income	15,700		15,214	16,138	15,978	11,048	13,563	14,329
:	t	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-135		0	0	0	-204	278	266
:	≺	mpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,170		-244	-1,255	-1,344	-4,202	-2,950	-2,911
4	4 F	Profit or (-) loss for the year	8,683		8,997	8,709	8,363	224	4,266	4,949
	5 (Coverage ratio: non-performing exposure (%)	59.81%		52.99%	48.41%	44.94%	57.27%	50.56%	46.55%
	6 (Common Equity Tier 1 capital	39,307	39,516	41,403	43,394	44,989	32,951	37,015	40,135
	7 T	Total Risk exposure amount (all transitional adjustments included)	296,366	313,057	314,053	315,399	316,728	317,589	325,365	334,431
	8 (Common Equity Tier 1 ratio, %	13.26%	12.62%	13.18%	13.76%	14.20%	10.38%	11.38%	12.00%
9	9 F	Fully loaded Common Equity Tier 1 ratio, %	13.26%	12.40%	12.94%	13.52%	13.95%	10.19%	11.17%	11.78%
1	LO T	Fier 1 capital	46,858	47,067	48,954	50,945	52,541	40,502	44,566	47,687
1	l1 T	Total leverage ratio exposures	821,853		821,853	821,853	821,853	821,853	821,853	821,853
1	L2 L	Leverage ratio, %	5.70%	5.73%	5.96%	6.20%	6.39%	4.93%	5.42%	5.80%
1	l3 F	Fully loaded leverage ratio, %	5.70%	5.73%	5.96%	6.20%	6.39%	4.93%	5.42%	5.80%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

-			
I	14	IFRS 9 transitional arrangements?	Yes (static only)



			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Exposure	values			Risk expos	ure amounts								
			A-IF	•	F-I	RB	A-11		<u> </u>	IRB	61	61 2	61	Stock of provisions	Stock of provisions St	tock of provisions	Coverage Ratio -
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure for		
		(mln EU	R, %)														
1		Central banks	0	0	0	C	0	C	0		0 0	0	0	(0	0	-
2		Central governments	0	0	0	0	0	C	0		0 0	0	0	(0	0	-
3		Regional governments or local authorities	4,469	271		0	1,776				0 3,851		264	3	5	176	
4		Public sector entities	1,064	29	2,899		485	22	1,322		0 3,590		22	3	3	15	68.36
5		Institutions			25,905				9,256		0 10,531		20		4 3	11	55.73
6		Corporates	66,666	5,407	95,036	1,570	· · · · · · · · · · · · · · · · · · ·		56,072		0 129,712		4,249	269	9 880	2,651	
7		Corporates - Of Which: Specialised Lending	14,663			0	7,117				0 11,584				125	230	
8		Corporates - Of Which: SME general corporates	23,734	3,390	204	8	14,648	568	119		0 19,098	4,994	2,271	73	3 404	1,566	68.95
9		Corporates - Of Which: Purchased receivables	0	0	0	C	0	C	0		0	0	0	(0	0	-
10		Retail	150,406	3,621			25,228	1,605			144,095	6,750	2,750	150	438	1,454	52.87
11	Intesa Sanpaolo S.p.A.	Retail - Secured by residential estate property	116,338	1,061			17,255	528			112,799	3,610	1,054	64	4 219	302	
12		Retail - Qualifying Revolving	93	3			13	7			93	0	3	:	1 0	1	44.05
13		Retail - Purchased receivables	0	0			0	C			C	0	0	(0	0	<u>-</u>
14		Retail - Other Retail	33,974	2,556			7,960	1,069			31,202	3,139	1,693	85	5 219	1,150	
15		Retail - Other Retail - Of Which: SME	12,157	1,197			2,360	541			10,820	1,506	865	39	9 111	649	74.97
16		Retail - Other Retail - Of Which: non-SME	21,817	1,360			5,600	529			20,383	1,634	828	45	5 109	501	60.55
17		Collective investments undertakings (CIU)	0	0	0	C	0	C	0		0 0	0	0	(0	0	-
18		Equity	8,587	13			21,565	31			9,058	0	1		2 0	0	0.00
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	C			C	0	0	(0	0	-
21		TOTAL	231,191	9,341	123,840	1,619	89,414	3,295	66,650		300,836	20,841	. 7,305	430	1,330	4,307	58.969
			* Restated 31/12/2024:	·						•	•					·	

										Restated							
										31/12/2024*							
				Exposure	values			Risk exposu	ure amounts								
			A-IR	3	F-IR	В	A-II	RB	F-IRI	3				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			Non-defaulted mln EUR, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				e Stage 3 exposure
22		Central banks	0	0	0	0	0	0	0		0 0	0) (0 0	C	(<i>j</i> -
23		Central governments	0	0	0	0	0	0	0		0 0	0	(0	C	(<i>J</i> -
24		Regional governments or local authorities	4,469	271	. 0	0	1,776	348	0		0 3,851	239	264	4 3	5	176	66.94%
25		Public sector entities	1,064	29	2,899	0	485	22	1,322		0 3,590	139	22	2 3	3	15	68.36%
26		Institutions			8,905	28			3,566		0 5,216	28	3	0 1	C	(7.64%
27		Corporates	50,126	5,062	37,642	1,342	31,622	1,069	21,559		0 73,937	9,262	3,775	5 151	622	2,410	63.84%
28		Corporates - Of Which: Specialised Lending	5,867	382	0	0	3,383	223	0		0 4,255	1,099	249	9 10	83	165	66.53%
29		Corporates - Of Which: SME general corporates	21,745	3,328	0	0	13,541	501	0		0 17,408	4,238	2,199	9 66	376	1,519	69.07%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0		0 0	0	(0	C	(/ -
31		Retail	138,147	3,395			22,731	1,326			132,403	6,019	2,530	0 138	385	1,332	52.62%
32	ITALY	Retail - Secured by residential estate property	105,713	945			15,574	376			102,496	3,126	937	7 58	189	253	27.00%
33		Retail - Qualifying Revolving	0	0			0	0			C	0)	0	C	() -
34		Retail - Purchased receivables	0	0			0	0			C	0	(0	C	(<i>j</i> -
35		Retail - Other Retail	32,434	2,450			7,158	950			29,907		1,593	3 80	196	1,079	9 67.69% 5 75.52%
36		Retail - Other Retail - Of Which: SME	11,851	1,186			2,212	521			10,577	1,441	. 854	4 38	107	645	75.52%
37		Retail - Other Retail - Of Which: non-SME	20,583	1,264			4,946	429			19,331	1,452	739	9 42	88	434	58.64%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0		0 0	0	(0	C	(<i>i</i> -
39		Equity	7,474	11			18,852	29			8,665	0)	1 0	C	(0.00%
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			C	0		0	C	(<i>i</i> –
42		TOTAL	201,280	8,769	49,446	1,370	75,466	2,793	26,447		0 227,662	15,685	6,592	2 296	1,016	3,933	59.66%

											Restated							
											31/12/2024*						1	
					Exposure	values			Risk exposu	ure amounts								
				A-IRB		F-I	₹В	A-I	RB	F-IR	В				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	e Stage 3 exposure
43		Central banks	()	0	0	0	(0	0	0		0 0	0		0 0	(0 -
44		Central governments		0	0	0	(0	0	0		0 0	O)	0 0	()	0 -
45		Regional governments or local authorities		0	0	0	(0	0	0		0 0	O)	0 0	()	0 -
46		Public sector entities		0	0	0	(0	0	0		0 0	O)	0 0	()) -
47		Institutions				676	()		219		0 439	C)	0 0	()	0 -
48		Corporates		2,818	27	10,547	28	1,129	3	5,066		0 10,198	428	40	6 12	3	2	53.80%
49		Corporates - Of Which: Specialised Lending		2,169	0	0	(617	0	0		0 1,709	3	(0 5	() -
50		Corporates - Of Which: SME general corporates		6	0	0	(4	0	0		0 6	0)	0 0	() -
51		Corporates - Of Which: Purchased receivables		0	0	0	(0	0	0		0 0	0)	0 0	() -
52	LINUTED STATES	Retail		111	0			28	0			108	2	!	0 0	(42.72%
53	UNITED STATES	Retail - Secured by residential estate property		102	0			26	0			100	2	2.	0 0	(42.05%
54		Retail - Qualifying Revolving		0	0			0	0			C	0		0	(0 -
55		Retail - Purchased receivables		0	0			0	0			C	0)	0 0	() -
56		Retail - Other Retail		9	0			2	0			g	0		0	()	43.69%
57		Retail - Other Retail - Of Which: SME		1	0			0	0			1	0)	0 0	(0.00%
58		Retail - Other Retail - Of Which: non-SME		8	0			2	0			8	0)	0 0	()	44.43%
59		Collective investments undertakings (CIU)		0	0	0	(0	0	0		0 0	0)	0 0	(0 -
60		Equity		141	0			324	0			30	0		0 0	(0 -
61		Securitisation													0	,		
62		Other non-credit obligation assets		2.070	0	11 222		1 491	0	E 294		10.776	/21	'	0	(52 71%

										Restated							
										31/12/2024*							
				Exposure	values			Risk exposu	ure amounts								
			A-IRB		F-IRB		A-IR	В	F-I	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Rat
ı		(min	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		
		Central banks	0	0	0	0	0	0	0		0 0	C) (0	C) -
		Central governments	0	0	0	0	0	0	0		0 0	C	0 () (0	C) -
		Regional governments or local authorities	0	0	0	0	0	0	0		0 0	C	0 () (0	C) -
		Public sector entities	0	0	0	0	0	0	0		0	C)	0	C	0 -
		Institutions			19	0			2		0 2	C	0	(0	C	0 -
		Corporates	3,310	89	1,240	2	2,197	70	801		0 3,889	1,178	93	14	43	56	6
		Corporates - Of Which: Specialised Lending	811	26	0	0	803	0	0		0 763		3 26	5	13	13	3
		Corporates - Of Which: SME general corporates	1,935	61	3	0	1,064	67	2		0 1,468	725	5 62	2	26	41	1
		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0		0	C	0)	0	C) -
		Retail	11,226	211			2,213	271			10,710		3 211	1:	51	119	9 5
	SLOVAKIA	Retail - Secured by residential estate property	9,661	111			1,424	149			9,382	439	9 111		28	48	3
		Retail - Qualifying Revolving	93	3			13	7			93	C	0 3	3	. 0	1	1 4
		Retail - Purchased receivables	0	0			0	0			0	C	0)	0	C	0 -
		Retail - Other Retail	1,472	97			777	115			1,234		9 97	7	23	70	7
		Retail - Other Retail - Of Which: SME	294	11			144	20			231		5 11	1	. 3	4	4 3
		Retail - Other Retail - Of Which: non-SME	1,178	86			632	96			1,003	175	5 86	5	20	66	5 7
		Collective investments undertakings (CIU)	0	0	0	0	0	0	0		0	C	0)	0	C) -
		Equity	4	0			9	0			4	C	0)	2 0	C	0 -
		Securitisation															
		Other non-credit obligation assets	0	0			0	0			0	0	0)	0	0	0 -
		TOTAL	14,539	299	1,259	2	4,419	342	802		0 14,605	1,856	5 304	26	95	175	5 57

		·	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Exposur	e values			Risk exposu	ire amounts								
	_		A-IF	B	F-II	RB	A-IR	В	F-IF	RB				Stock of provisions	Stock of provisions	Stock of provision	ns Coverage Ratio -
RowNum		(mln E	Non-defaulted JR, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposu	re Stage 3 exposure
85		Central banks	0	(0	(0	0	0	(0	(0) () (ס	0 -
86		Central governments	0	(0	(0	0	0		0	(0) () (0	0 -
87		Regional governments or local authorities	0	(0	(0	0	0		0	(0) () (0	0 -
88		Public sector entities	0	(0	(0	0	0		0	(0) ()	0	0 -
89		Institutions			551	(78		193		0) () (ס	0 -
90		Corporates	237		1 4,690	(185	0	2,646		4,333	55	5 0)	1 8	8	0 95.73%
91		Corporates - Of Which: Specialised Lending	56	(0	(26	0	0		49	(0) ()	0	0 -
92		Corporates - Of Which: SME	0	(0	(0	0	0		0	(0) ()	ס	0 -
93		Corporates - Of Which: Purchased receivables	0	(0	(0	0	0		0	(0) ()	ס	0 -
94		Retail	18	(0		5	0			18	(0) ()	ס	0 46.77%
95	LUXEMBOURG	Retail - Secured by residential estate property	18	(0		5	0			18	(0) ()	ס	0 -
96		Retail - Qualifying Revolving	0	(0		0	0			0	(0) ()	ס	0 -
97		Retail - Purchased receivables	0	(0		0	0			0	(0) ()	ס	0 -
98		Retail - Other Retail	0	(0		0	0			0	(0) ()	ס	0 46.77%
99		Retail - Other Retail - Of Which: SME	0	(0		0	0			0	(0) () (ס	0 -
100		Retail - Other Retail - Of Which: non-SME	0	(0		0	0			0	(0) () (ס	0 46.77%
101		Collective investments undertakings (CIU)	0	(0	(0	0	0		0	(0))	0	0 -
102		Equity	9		0		22	0			2	(0) (0	0 -
103		Securitisation															
104		Other non-credit obligation assets	0	(0		0	0			0	(0) () (0	0 -
105		TOTAL	264	:	5,241	(212	0	2,724		4,546	55	5 0)	1 8	8	0 62.83%

										Restated							
										31/12/2024*							
				Exposur	e values			Risk expos	ure amounts								
			A-IRE	3	F-	IRB	A-	IRB	F-IR	В				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum		(mln EUR,	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure			
106		Central banks	0		0 0	(0	C	0		0 () (0	0 0	0	(-
107		Central governments	0		0 0	(0	C	0		0 () (0	0 0	0	() -
108		Regional governments or local authorities	0		0	(0	C	0		0 () (0 0	0	() -
109		Public sector entities	0		0	(0	C	0		0 ()		0 0	0	(-
110		Institutions			6	(1		0	6		0 0	0	(-
111		Corporates	134	7:	9 20	(7	C	20		0 151	. (79	9 2	0	(0.00%
112		Corporates - Of Which: Specialised Lending	16		0	(4	C	0		0 14	1	0	0 0	0	(-
113		Corporates - Of Which: SME general corporates	0		0 0	(0	C	0		0 () (0	0 0	0	(-
114		Corporates - Of Which: Purchased receivables	0		0 0	(0	C	0		0 () (0	0 0	0	(-
115		Retail	1		0		0	C			1	. (0	0 0	0	(23.64%
116	CROATIA	Retail - Secured by residential estate property	1		0		0	C			1	. (0	0	0	(16.48%
117		Retail - Qualifying Revolving	0	l	0		0	C			()	0	0	0	(-
118		Retail - Purchased receivables	0	l	0		0	C			()	0	0	0	(-
119		Retail - Other Retail	0	(0		0	C)		0	0	(54.74%
120		Retail - Other Retail - Of Which: SME	0	(0		0	C)		0	0	(8.96%
121		Retail - Other Retail - Of Which: non-SME	0		0		0	C)		0	0	(100.00%
122		Collective investments undertakings (CIU)	0		0 0	(0	C	0		0 () (0	0 0	0	(-
123		Equity	3		0		5	C			3	3	0	0 0	0	(-
124		Securitisation															
125		Other non-credit obligation assets	0		0		0	C			() (0 0	0	() -
126		TOTAL	120	0	0 36		13		21		0 161		90		0	-	0.04%

											Restated							
											31/12/2024*							
					Exposur	e values			Risk expos	ure amounts								
				A-IRB		F-IR	В	A-I	RB	F-IR	В				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	e Stage 3 exposure
127		Central banks	(111111 2011, 76)	0	(0		0 0	(0		0	0	0	0 0	0		0 -
128		Central governments		0	(0		0 0	(0		0	0	0	0 0	0	(0 -
129		Regional governments or local authorities		0	(0		0 0	(0		0	0	0	0 0	0	(0 -
130		Public sector entities		0	(0		0 0	(0		0	0	0 (0 0	0	(0 -
131		Institutions				3,587		0		1,299		0 90	4	0 (0 0	0	(0 -
132		Corporates		790	1	1 4,497	6	5 359	(2,558		0 2,71	0 10	3 1	2 4	4	:	1 10.78
133		Corporates - Of Which: Specialised Lending		219	(0		0 66	(0		0 19	8	0 (0 0	0	(0 -
134		Corporates - Of Which: SME general corporates		1	(0		0 0	(0		0	1	0 (0 0	0	(0 -
135		Corporates - Of Which: Purchased receivables		0	(0		0 0	(0		0	0	0 (0 0	0	(0 -
136	ED 4 1 1 0 E	Retail		32	1	1		10	(2	9	3	1 0	0	(49.37
137	FRANCE	Retail - Secured by residential estate property		31	(0		10	(D		2	8	3	0 0	0	(0 41.97
138		Retail - Qualifying Revolving		0	(0		0	(0	0 (0 0	0	(0 -
139		Retail - Purchased receivables		0	(0		0	(0	0 (0 0	0	(0 -
140		Retail - Other Retail		2	(0		0	(D			1	0 (0 0	0	(0 66.39
141		Retail - Other Retail - Of Which: SME		0	(0		0	(0	0 (0 0	0	(0.00
142		Retail - Other Retail - Of Which: non-SME		1	(0		0	(D			1	0	0 0	0		66.40
143		Collective investments undertakings (CIU)		0	(0		0	(0		0	0	0	0 0	0	(0 -
144		Equity		0	1	1		0	3	3			0	0	0 0	0	(0 -
145		Securitisation																
146		Other non-credit obligation assets		0	(_	0	()			0	0 (0 0	0	(0 -
147		TOTAL		822		8,084	6	5 369	3	3,858		0 3,64	3 10	6 1	3 4	4		2 12.70

										Restated 31/12/2024*							
				Exposu	re values			Risk expos	ure amounts	31/12/2024	T			T			
			A-IF		F-IRE		A-II		F-II	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
wNum		(n	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 expos
L48		Central banks	0		0 0	0	0		0	(o e	0	0	0	0		0 -
L49		Central governments	0		0 0	0	0		0	(O .	0	0	0	0) (0 -
150		Regional governments or local authorities	0		0 0	0	0	-	0		0	0	0	0	0) (0 -
151		Public sector entities	0		0 0	0	0	-	0		0	0	0	0	0) (0 -
152		Institutions			1,585	0			607		24	.8	0	0	0) (0 -
53		Corporates	741		1 4,628	0	518		2,790	(3,78	8	41	1	1 2	2	0
54		Corporates - Of Which: Specialised Lending	417		0 0	0	216	(0	(0 40	4	3	0	1 0) (0 -
55		Corporates - Of Which: SME general corporates	2		0 0	0	2	(0	(o	1	1	0	0) (0 -
56		Corporates - Of Which: Purchased receivables	0		0 0	0	0	(0	(o	0	0	0	0) (0 -
.57		Retail	12		0		3	(o		1	2	0	0	0) (0
58	SPAIN	Retail - Secured by residential estate property	11		0		2		o		1	1	0	0	0) (0
.59		Retail - Qualifying Revolving	0		0		0		o			0	0	0	0) (0 -
.60		Retail - Purchased receivables	0		0		0		o			0	0	0	0) (0 -
161		Retail - Other Retail	1		0		0		o			1	0	0	0) (0
.62		Retail - Other Retail - Of Which: SME	0		0		0	(0			0	0	0	0 0) (0
.63		Retail - Other Retail - Of Which: non-SME	1		0		0	-	0			1	0	0	0		0 1
.64		Collective investments undertakings (CIU)	0		0 0	0	0		0		O .	0	0	0	0) (0 -
165		Equity	0		0		0		0			0	0	0	0) (0 -
.66		Securitisation															A
67		Other non-credit obligation assets	0		0		0		0			0	0	0	0	(J -
.68		TOTAL	753		2 6,213	0	520		1 3,397		4,04	.8	41	1	4 2	2 1	1



		intesa Sanpaolo S.p.A.															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Exposur	re values			Risk expos	ure amounts								
			A-I	RR	E-	IRB	A-IF		F-I	RR							
	1		A1	ND		IND	Α.Ι		1-1		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions	
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non defaulted	Defaulted	Non-defaulted	Defaulted	2		6	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
Kowinum		/mln	UR, %)	Derauited	Non-derauited	Defaulted	Non-defaulted	Deraulted	Non-derauited	Deraulted							
169		Central banks	(OK, 76)	<u> </u>	0		0		0		0		0				
170		Central governments		n e	0 0		0 0		0		0 0		0) -
171		Regional governments or local authorities		0	0 0		0 0		0		0 0		0) () -
172		Public sector entities		0	0 0		0 0		0		0 0		0) () -
173		Institutions			15	3	0		8		0 14	C	0) -
174		Corporates	94	4	0 126		0 47	C	81		0 156	C	0		1 (0 0	33.33%
175		Corporates - Of Which: Specialised Lending		0	0 0		0 0	C	0		0 0	C	0) (0 0) -
176		Corporates - Of Which: SME general corporates		0	0 0)	0 0	C	0		0 0	C	0	() () () -
177		Corporates - Of Which: Purchased receivables		0	0 0)	0 0	C	0		0 0	C	0) (0 0) -
178	1111116 4 5 7	Retail	Ţ	5	0		1	C			4	C	0) (0	76.62%
179	HUNGARY	Retail - Secured by residential estate property	3	3	0		1	C			3	C	0) (0) -
180		Retail - Qualifying Revolving		0	0		0	C			0	C	0		0) -
181		Retail - Purchased receivables		0	0		0	C			0	C	0	(0	0) -
182		Retail - Other Retail		1	0		0	C			1	C	0) (0	76.62%
183		Retail - Other Retail - Of Which: SME		0	0		0	C			0	C	0		0 (0	10.01% 97.08%
184		Retail - Other Retail - Of Which: non-SME		1	0		0	C			1	C	0				97.08%
185		Collective investments undertakings (CIU)		6	0)	0 0		0		0 6		0) -
186 187		Equity Securitisation					/				0						
188		Other non-credit obligation assets		0	0		0	C			0	C	0) -
189		TOTAL	104	4	0 141		0 54	0	88		0 181	C	0		1 () (76.60%

											Restated							
											31/12/2024*							
					Exposure	values			Risk expos	ure amounts								
				A-IRB		F-II	RB	A-I	RB	F-IF	RB		61	61	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure			
190		Central banks		0	C	0	(0	(0		0 (0 0	0) -
191		Central governments		0	C	0	(0	(0		0			0	0) -
192		Regional governments or local authorities		0	C	0	(0	(0		0			0	0) -
193		Public sector entities		0	C	0	(0	(0		0		0	0	0) -
194		Institutions				1	(0		0			0	0) -
195		Corporates		219	1	121	(19	(311		0 254	87	7	1 2	16		0.00%
196		Corporates - Of Which: Specialised Lending		37	C	0	(19	(0		0 37	7	0	0 0	0) -
197		Corporates - Of Which: SME general corporates		0	C	24	(0	(28		0 24	1 ()	0 0	0	() -
198		Corporates - Of Which: Purchased receivables		0	C	0	(0	(0		0 (0)	0 0	0	() -
199	CEDBIA	Retail		27	1			7	(25	5 2	2	0 0	0	(46.75%
200	SERBIA	Retail - Secured by residential estate property		26	C			6	(24	1 2	2	0 0	0	(17.92%
201		Retail - Qualifying Revolving		0	C			0	(0	0	0 0	0		38.81%
202		Retail - Purchased receivables		0	C			0	((0)	0 0	0	() -
203		Retail - Other Retail		2	C			1	(1	L C	0	0 0	0	(82.86% 2.76% 91.03%
204		Retail - Other Retail - Of Which: SME		0	C			0	((0 0	0		2.76%
205		Retail - Other Retail - Of Which: non-SME		1	C			1	(1	L C	0	0 0	0	(91.03%
206		Collective investments undertakings (CIU)		0	C	0	(0	(0		0 (0	0	0 0	0	() -
207		Equity		12	C			15				2	2	0	0 0	0	() -
208		Securitisation																
209		Other non-credit obligation assets		0	0	122		0	(211		0 291)	0	0		12.85%

										31/12/2024*							
				Exposur	e values			Risk expo	sure amounts	31/12/2024							
			A-IF		T	IRB	A-II		F-I	IRR	1						
											Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	
RowNum		(mln EL	Non-defaulted R, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		Central banks	0	(0	(0		0 0		0	0	(0	0	0	[-
212		Central governments	0	(0	(0		0		0	0	(0	0	0	-
213		Regional governments or local authorities	0	(0	(0		0		0	0	(0	0	0	[-
214		Public sector entities	0	(0	(0		0		0	0	(0	0	0	[-
215		Institutions			2,110	(464		0 193	0	(0	0	0	-
216		Corporates	2,115		3,942	2	1,199		0 3,175		0 4,607	172	3	13	3	3	96.22%
217		Corporates - Of Which: Specialised Lending	1,191	(0	(438		0 0		0 890	11	(6	G C	0	-
218		Corporates - Of Which: SME general corporates	3	(0	(2		0 0		0 1	2	(C	0	0	-
219		Corporates - Of Which: Purchased receivables	0	(0	(0		0 0		0 0	0	(C	0	0	-
220		Retail	145		1		41		0		135	9	1		C	0	32.049
221	UNITED KINGDOM	Retail - Secured by residential estate property	138	(39		0		129	9	(C	0	0	27.36%
222		Retail - Qualifying Revolving	0	(0		0		0	0	(C	0	0	-
223		Retail - Purchased receivables	0	(0		0		0	0	(0	0	0	-
224		Retail - Other Retail	6	(2		0		6	0	(0	0	0	49.66%
225		Retail - Other Retail - Of Which: SME	1	(0		0		1	0	(C	0	0	100.00%
226		Retail - Other Retail - Of Which: non-SME	5	(0		2		0		5	0	(0	0	0	49.59%
227		Collective investments undertakings (CIU)	0		0	(0		0 0		0	0	(0	0	0	<u> </u> -
228		Equity	42				105		0		9	0	(0	0	0	1-
229		Securitisation															
230		Other non-credit obligation assets	0	(O		0		0		0	0	(C	0	0	<u> </u>
231		TOTAL	2,302	:	6,052	.] 2	1,345		1 3,639	1 (4,944	181	3	13	3 3	3	84.32%



		intesa sanpaoio s.p.A.																				
			16	17	18	19	20	21	22	23	24	25 26	27	28	29	30	31	32	33	34	35	36
												Baseline	Scenario									
						31/12/2025						31/12/	2026						31/12/2027			
RowNum		(m	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 of for Stage 3 exposure S	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Sta	ge 3 exposure Stock of p	rovisions Stock of provis exposure for Stage 2 expo	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions S for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks		0	0 0	0	0	0 -		0	0	0	0	0 (0 -	0) (0	0	0	0	-
2		Central governments		0	0 0	0	0	0 -		0	0	0	0	0 (0 -	0) (0	0	0	0	
3		Regional governments or local authorities	3,7	71 29	9 282	2 7	3	184	65.14%	3,708	343	302	7	3 192	63.53%	3,656	370	6 322	. 7	3	200	62.06%
4		Public sector entities	3,54	44 17	'2 34	2	1	17	50.27%	3,506	198	47	2	2 20	0 42.41%	3,478	3 214	4 59	2	2	22	38.00%
5		Institutions	10,4:	19 18	34	2	2	16	46.72%	10,389	206	44	2	1 19	9 43.49%	10,372	2 21	5 51	. 2	1	22	41.77%
6		Corporates	126,4	56 15,44	5,684	201	373	3,171	55.79%	123,774	16,798	7,015	173	364 3,61	7 51.55%	121,672	17,61	7 8,297	169	345	4,030	48.57%
7		Corporates - Of Which: Specialised Lending	10,84	40 2,04	576	36	89	296	51.48%	10,011	2,565	886	34	114 378	8 42.70%	9,227	7 2,982	2 1,253	32	126	473	37.77%
8		Corporates - Of Which: SME general corporates	19,0	76 4,56	66 2,721	. 61	135	1,746	64.16%	18,895	4,370	3,099	51	116 1,899	61.17%	18,762	2 4,17	7 3,425	50	98	2,024	59.11%
9		Corporates - Of Which: Purchased receivables		0	0 0	0	0	0 -		0	0	0	0	0 (0 -	0) (0	0	0	0	
10		Retail	144,08	84 5,80	3,704	170	118	1,687	45.56%	143,094	5,769	4,732	293	101 1,957	2 41.24%	125,627	7 21,630	0 6,336	264	210	2,363	37.29%
11	Intesa Sanpaolo S.p.A.	Retail - Secured by residential estate property	113,00	64 2,90	1,490	37	46	366	24.55%	112,596	2,975	1,892	174	44 422	2 22.31%	95,557	7 19,070	0 2,836	146	165	614	21.64%
12	micosa sampasis sipii ii	Retail - Qualifying Revolving		90	3 3	0	0	1	43.65%	88	5	4	0	0	43.16%	87	7	5 5	0	0	2	42.75%
13		Retail - Purchased receivables		0	0 0	0	0	0 -		0	0	0	0	0	0 -	0) (0	0	0	0	
14		Retail - Other Retail	30,93	30 2,89	2,210	133	73	1,320	59.73%	30,410	2,789	2,836	120	57 1,528	53.87%	29,984	2,550	6 3,496	118	45	1,747	49.98%
15		Retail - Other Retail - Of Which: SME	10,49	90 1,60	00 1,101	. 27	32	718	65.17%	10,207	1,676	1,307	22	27 77	7 59.44%	10,005	1,694	4 1,491	. 22	23	830	55.67%
16		Retail - Other Retail - Of Which: non-SME	20,44	40 1,29	1,109	106	41	603	54.33%	20,203	1,113	1,528	97	31 75:	1 49.10%	19,978	86:	2,004	. 96	22	917	45.74%
17		Collective investments undertakings (CIU)		0	0 0	0	0	0 -		0	0	0	0	0	0 -	0) (0	0	0	0	
18		Equity	8,90	62 1	.1 86	34	0	34	40.00%	8,867	22	169	33	0 68	40.00%	8,774	33	3 252	33	0	101	40.00%
19		Securitisation																				
20		Other non-credit obligation assets		0	0 0	0	0	0 -		0	0	0	0	0	0 -	0	0	0	0	0	0	-
21		TOTAL	297,23	38 21.92	9,824	416	497	5,110	52.02%	293,338	23,336	12,309	511	471 5.86	7 47.66%	273,579	40,08	5 15.318	477	561	6,737	43.98%
	-		23.72.	,	5,52			5,225	02.0270			,	5				10,000			552		

													Baseline Scenario									
						31/12/2025							31/12/2026						31/12/2027			
RowNum		(ml	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions S for Stage 2 exposure fo	tock of provisions C r Stage 3 exposure S	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ge 2 exposure Sta	age 3 exposure	Stack of provisions Stack of provision	ns Stock of provisions ure for Stage 3 exposur	s Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for Stage 1			Coverage Ratio - tage 3 exposure
22		Central banks		0 0		0 0	0	0 -		0	0		0 0	0	0 -	(0	0	0	0	0 -	
23		Central governments		0 0		0 0	0	0 -		0	0		0 0	0	0 -	(0	0	0	0	0 -	
24		Regional governments or local authorities	3,77	71 299	28	2 7	3	184	65.14%	3,708	343	30	7	3 19	63.539	6 3,656	376	322	7	3	200	62.06%
25		Public sector entities	3,54	44 172	3	4 2	1	17	50.27%	3,506	198	4	2	2 2	42.419	6 3,478	214	59	2	2	22	38.00%
26		Institutions	5,14	42 99)	4 1	0	1	25.68%	5,118	119		7 1	0	2 25.859	6 5,111	123	10	1	0	2	25.929
27		Corporates	72,71	14 9,581	4,67	9 129	192	2,720	58.14%	71,532	9,940	5,50	108	191 2,99	54.369	70,670	10,034	6,269	106	178	3,236	51.629
28		Corporates - Of Which: Specialised Lending	4,04	46 1,187	37	0 15	43	200	53.87%	3,723	1,359	52	15	53 23	45.809	6 3,414	1,496	693	13	54	282	40.719
29		Corporates - Of Which: SME general corporates	17,51	18 3,739	2,58	8 57	89	1,674	64.68%	17,424	3,522	2,89	9 46	77 1,79	62.009	6 17,357	3,330	3,158	3 46	68	1,900	60.17
30		Corporates - Of Which: Purchased receivables		0 0		0 0	0	0 -		0	0		0 0	0	0 -	(0	0	0	0	0 -	
31		Retail	132,48	5,081	. 3,39	1 158	84	1,534	45.23%	131,567	5,055	4,33	30 282	71 1,77	40.909	6 114,177	20,928	5,847	253	183	2,157	36.889
32	ITALY	Retail - Secured by residential estate property	102,87	75 2,380	1,30	4 30	27	300	23.01%	102,488	2,434	1,63	167	25 34	20.879	6 85,521	18,526	2,511	139	147	518	20.64 ⁹
33		Retail - Qualifying Revolving		0 0		0 0	0	0	40.00%	0	0		0 0	0	0 40.009	6 (0	0	0	0	0	40.009
34		Retail - Purchased receivables		0 0		0	0	0 -		0	0		0 0	0	0 -	(0	0	0	0	0 -	
35		Retail - Other Retail	29,60	05 2,701	2,08	7 129	58	1,234	59.12%	29,079	2,621	2,69	115	46 1,43	53.079	6 28,656	2,401	3,336	114	36	1,638	49.11%
36		Retail - Other Retail - Of Which: SME	10,25	58 1,529	1,08	4 26	28	711	65.61%	9,982	1,605	1,28	35 21	24 76	59.829	6 9,785	1,624	1,463	3 21	21	819	56.009
37		Retail - Other Retail - Of Which: non-SME	19,34	47 1,172	1,00	103	29	523	52.10%	19,097	1,016	1,40	99 94	22 66	46.929	6 18,871	778	1,874	93	15	819	43.739
38		Collective investments undertakings (CIU)		0 0		0	0	0 -		0	0		0 0	0	0 -	(0	0	0	0	0 -	
39		Equity	8,57	76 7	8	32	0	33	40.00%	8,489	13	16	32	0 6	40.009	8,402	20	244	32	0	98	40.00%
40		Securitisation																				
41		Other non-credit obligation assets		0 0		0 0	0	0 -		0	0		0 0	0	0 -	(0	0	0	0	0 -	
42		TOTAL	226,22	27 15,238	8,47	3 329	280	4,489	52.98%	223,918	15,669	10,35	432	267 5,04	48.709	6 205,493	31,695	12,751	400	366	5,715	44.82%

														Baseline Scenario											
						31/12/	2025							31/12/2026							31/1	2/2027			
RowNum		(mln EUR, 9		Stage 2 exposure	Stage 3 exposu	Stock of pi for Stage 1	rovisions Stock of exposure for Stage	provisions Stock of 2 exposure for Stage	provisions Coverag 3 exposure Stage 3	ge Ratio - Stago exposure	e 1 exposure Stage	e 2 exposure Stage	e 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 exposu	re Stock of p	provisions Stock of p Lexposure for Stage 2	provisions Stock of pro 2 exposure Stage 3 e	ovisions for Covera exposure Stage 3	age Ratio - 3 exposure
43		Central banks		0	0	0	0	0	0 -		0	0	(0	(0	-	0)	0	0	0	0	0 -	
44		Central governments		0	0	0	0	0	0 -		0	0	C	0	(0	-	0)	0	0	0	0	0 -	
45		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	C	0	(0	-	0)	0	0	0	0	0 -	
46		Public sector entities		0	0	0	0	0	0 -		0	0	C	0	(0	-	0)	0	0	0	0	0 -	
47		Institutions	43	38	2	0	0	0	0	33.73%	437	2	C	0	(0	33.81%	436	;	3	0	0	0	0	33.77%
48		Corporates	9,92	28 6	65	80	7	8	34	43.15%	9,563	976	134	7	17	7 49	36.26%	9,250	1,21	4	209	7	25	67	32.33%
49		Corporates - Of Which: Specialised Lending	1,59	90 1	11	10	2	4	2	19.04%	1,444	229	39	3	1:	1 8	20.11%	1,292	. 33	3	87	2	19	18	20.62% 39.14%
50		Corporates - Of Which: SME general corporates		6	1	0	0	0	0	39.15%	5	1	C	0	(0	39.15%	5		1	0	0	0	0	39.14%
51		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0	(0	(0	-	0)	0	0	0	0	0 -	
52	LINUTED STATES	Retail	10	08	2	1	0	0	0	31.02%	108	2	1	. 0	(0	24.81%	108	3	2	1	0	0	0	22.01%
53	UNITED STATES	Retail - Secured by residential estate property	10	00	2	1	0	0	0	27.80%	99	2	1	. 0	(0	21.61%	99		2	1	0	0	0	19.10%
54		Retail - Qualifying Revolving		0	0	0	0	0	0	40.00%	0	0	C	0	(0	40.00%	0)	0	0	0	0	0	40.00%
55		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	(0	(0	-	0		0	0	0	0	0 -	
56		Retail - Other Retail		9	0	0	0	0	0	39.76%	8	0	C	0	(0	36.60%	8	3	0	0	0	0	0	34.67%
57		Retail - Other Retail - Of Which: SME		1	0	0	0	0	0	39.99%	1	0	C	0	(0	39.90%	1		0	0	0	0	0	39.83%
58		Retail - Other Retail - Of Which: non-SME		8	0	0	0	0	0	39.75%	8	0	(0	(0	36.56%	8	3	0	0	0	0	0	34.61%
59		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	C	0	(0	-	0		0	0	0	0	0 -	
60		Equity	3	30	0	0	0	0	0	40.00%	30	0	(0	(0	40.00%	30)	0	0	0	0	0	40.00%
61		Securitisation		0	0	0	0	0	0		0	0			,					0	0	0	0		
62		Other non-credit obligation assets TOTAL	10.50	ν <i>-</i>	60	80	7	وا	U -	43.03%	10 137	001	125	0	1-	7 40	36.17%	9.823	1.21	٥	210	7	25	60	32.26%
03		TOTAL	10,50	04	03	80	/	٥	33	43.03%	10,137	301	133	<u>' </u>	1,	49	30.17%	9,823	1,21	J	210	/	23	00	32.20%

														Baseline Scenario										
						31,	/12/2025							31/12/2026							31/12	2/2027		
RowNum		(min EUI		Stage 2 exposu	e Stage 3 exp	osure Stock for Sta _l	of provisions Stoo ge 1 exposure for S	ck of provisions Stage 2 exposure for	ock of provisions Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	itage 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 p for Stage 1	provisions Stock of p exposure for Stage 2	provisions Stock of prov 2 exposure Stage 3 exp	sions for Coverage Ratio - oosure Stage 3 exposure
64		Central banks		0	0	0	0	0	0 -		0	0		0	(0) -	0		0	0	0	0	0 -
65		Central governments		0	0	0	0	0	0 -		0	0		0	(0) -	0		0	0	0	0	0 -
66		Regional governments or local authorities		0	0	0	0	0	0 -		0	0		0	(0) -	0	0	0	0	0	0	0 -
67		Public sector entities		0	0	0	0	0	0 -		0	0		0	(0) -	0	0	0	0	0	0	0 -
68		Institutions		2	0	0	0	0	0	22.55%	2	0	(0	(0	22.53%	2	2	0	0	0	0	0 22.51%
69		Corporates	3,74	0 1	251	168	7	64	88	52.11%	3,635	1,272	25	3 7	57	7 123	48.76%	3,552	1,26	6 34	41	7	45	161 47.15%
70		Corporates - Of Which: Specialised Lending	60	9	188	35	2	17	18	51.65%	615	228	50	0 1	18	3 27	53.96%	581	1 24	4	66	1	15	37 55.37%
71		Corporates - Of Which: SME general corporates	1,3!	52	786	118	3	44	63	53.85%	1,275	803	17	7 3	37	7 86	48.82%	1,219	799	9 23	.37	3	28	110 46.29%
72		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0		0	(0) -	0		0	0	0	0	0 -
73		Retail	10,63	.6	685	299	11	33	149	49.80%	· · · · · · · · · · · · · · · · · · ·	676	38:	3 11	30	175	45.73%	10,466	3	8 46	65	11	26	200 42.98%
74	SLOVAKIA	Retail - Secured by residential estate property	9,20	52	194	176	7	18	63	35.86%	9,182	509	24:	1 7	18	3 77	32.12%	9,112	51	4 30	06	7	17	92 29.95%
75		Retail - Qualifying Revolving	9	00	3	3	0	0	1	43.65%	88	5	•	4 0	(2	43.16%	87		5	5	0	0	2 42.75%
76		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0		0 0	(0) -	0)	0	0	0	0	0 -
77		Retail - Other Retail	1,20	54	187	119	4	15	84	70.57%	-/	162	133	8 4	1:	1 96	69.52%	1,267	7 149	9 15	.55	4	9	106 68.71%
78		Retail - Other Retail - Of Which: SME	2:	.2	69	17	1	3	6	36.25%		69	2:	2 1		8	37.74%	211	6	8	28	1	2	11 38.61%
79		Retail - Other Retail - Of Which: non-SME	1,04	3	119	103	3	12	78	76.14%	1,055	93	11	6 3	9	9 88	75.68%	1,057	8	1 12	.27	3	6	96 75.39%
80		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0		0	(0) -	0		0	0	0	0	0 -
81		Equity		4	0	0	0	0	0	40.00%	4	0		0	(0	40.00%	4	1	0	0	0	0	0 40.00%
82		Securitisation																						
83		Other non-credit obligation assets		0	0	0	0	0	0 -		0	0		0	(0) -	0		0	0	0	0	0 -
84		TOTAL	14,30	52 1	936	467	18	97	236	50.63%	14,182	1,947	63	5 18	87	7 298	46.94%	14,025	1,93	4 80	306	18	71	361 44.74%

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scena	ario									
						31/12/2025							31/12/2026							31/12/2027			
RowNum		(mln EUR, %		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 exposu	Stock of provision for Stage 1 expos	ons Stock of provision sure for Stage 2 exposur	s Stock of provisions e 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 St for Stage 2 exposure	ock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	C	(0 (0	C	0 -		0		0	0	0	0 0	-		0	0	0 0	0	0	<i>J</i> -
86		Central governments	0)	0	0	C	0 -		0		0	0	0	0 0	-		0	0	0 0	0	0) -
87		Regional governments or local authorities	0)	0 (0	C	0 -		0		0	0	0	0 0	-		0	0	0 0	0	0	<i>)</i> -
88		Public sector entities	0)	0 (0	С	0 -		0		0	0	0	0 0	-		0	0	0 0	0	0) -
89		Institutions	192	2	1 (0	C	0	19.88%	191		2	0	0	0 0	19.56%	6 19	1	2	0 0	0	0	0 19.34%
90		Corporates	4,169	198	8 22	2 4	2	2 7	33.57%	4,075	27	76	38	3	2 13	33.07%	6 4,01	7 32	0 5	52 3	3	17	7 32.68%
91		Corporates - Of Which: Specialised Lending	46	5	3 (0	C	0	25.08%	43		5	1	0	0 0	25.55%	_	9	8	2 0	1	0	0 25.92%
92		Corporates - Of Which: SME	0)	0	0	C	0	32.60%	0		0	0	0	0 0	32.60%	6	0	0	0 0	0	0	0 32.60%
93		Corporates - Of Which: Purchased receivables	0)	0	0	C	0 -		0		0	0	0	0 0	-		0	0	0 0	0	0	J -
94		Retail	18	3	0 (0	C	0	15.39%	18		0	0	0	0 0	14.45%	6 1	8	0	0 0	0	0	0 14.07%
95	LUXEMBOURG	Retail - Secured by residential estate property	17	(0 (0	C	0	12.63%	17		0	0	0	0 0	12.52%	6 1	7	0	0 0	0	0	0 12.46%
96		Retail - Qualifying Revolving	0)	0 (0	C	0		0		0	0	0	0 0	-		0	0	0 0	0	0	J -
97		Retail - Purchased receivables	0)	0	0	C	0 -		0		0	0	0	0 0	-		0	0	0 0	0	0) -
98		Retail - Other Retail	0)	0	0	C	0	41.18%	0		0	0	0	0 0	39.84%	6	ס	0	0 0	0	0	0 39.12%
99		Retail - Other Retail - Of Which: SME	C)	0	0	C	0	40.00%	0		0	0	0	0 0	40.00%	6	ס	0	0 0	0	0	0 40.00%
100		Retail - Other Retail - Of Which: non-SME	C)	0	0	C	0	41.19%	0		0	0	0	0	39.84%	6	ס	0	0	0	0	0 39.11%
101		Collective investments undertakings (CIU)	0)	0	0	C	0		0		0	0	0	0 0	-		0	0	0 0	0	0	- ر
102		Equity	2	2	0 (0	C	0	40.00%	2		0	0	0	0 0	40.00%	6	2	0	0 0	0	0	0 40.00%
103		Securitisation																					
104		Other non-credit obligation assets	C) (0 (0	C	0 -		0		0	0	0	0 0	-		0	0	0 0	0	0	J -
105		TOTAL	4,380	199	9 22	2 4	2	2 7	33.49%	4,286	27	77	38	3	2 13	32.97%	6 4,22	7 32	2 5	52 3	3	17	7 32.58%

															Baseline Scenario											
							31/12/2025								31/12/2026							31/12	2/2027			
RowNum			S (mln EUR, %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisione for Stage 2 expos	ns Stock of p ure for Stage 3	provisions Coverage Stage 3	ge Ratio - Stage 1 exposure	Lexposure Stage	2 exposure S	tage 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 p for Stage 1	rovisions Stock of prov exposure for Stage 2 exp	risions Stock of provisions f posure Stage 3 exposure	or Coverag Stage 3 (e Ratio - exposure
106		Central banks		0	0	(0	0	0	0 -		0	0	C	0	C	0	-	(0	0	0	0	0 -	
107		Central governments		0	0	(0	0	0	0 -		0	0	C	0	(0	-	()	0	0	0	0	0 -	
108		Regional governments or local authorities		0	0	(0	0	0	0 -		0	0	C	0	C	0	-	(0	0	0	0	0 -	
109		Public sector entities		0	0	(0	0	0	0 -		0	0	C	0	C	0	-	(0	0	0	0	0 -	
110		Institutions		6	0	(0	0	0	0	20.40%	6	0	C	0	C	0	20.41%	6	5	0	0	0	0	0	20.41%
111		Corporates		143	8	80	0	0	0	0	0.21%	138	12	81	1 0	(0	0.49%	135	5 1	.4 8	32	0	0	1	0.80%
112		Corporates - Of Which: Specialised Lending		14	1	(0	0	0	0	25.00%	13	1	C	0	(0	25.04%	6 12	2	2	1	0	0	0	25.18%
113		Corporates - Of Which: SME general corporates		0	0	(0	0	0	0 -		0	0	C	0	(0	-	()	0	0	0	0	0 -	
114		Corporates - Of Which: Purchased receivables		0	0	(0	0	0	0 -		0	0	C	0	(0	-	()	0	0	0	0	0 -	
115		Retail		1	0	(0	0	0	0	30.14%	1	0	C	0	(0	29.98%	6	1	0	0	0	0	0	29.83% 24.08%
116	CROATIA	Retail - Secured by residential estate property		1	0	(0	0	0	0	24.47%	1	0	C	0	(0	24.27%		1	0	0	0	0	0	24.08%
117		Retail - Qualifying Revolving		0	0	(0	0	0	0	40.00%	0	0	С	0	(0	40.00%	6	O .	0	0	0	0	0	40.00%
118		Retail - Purchased receivables		0	0	(0	0	0	0 -		0	0	C	0	(0	-	(O .	0	0	0	0	0 -	
119		Retail - Other Retail		0	0	(0	0	0	0	50.47%	0	0	C	0	(0	48.54%		O	0	0	0	0	0	47.40%
120		Retail - Other Retail - Of Which: SME		0	0	(0	0	0	0	10.14%	0	0	C	0	(0	10.75%	6)	0	0	0	0	0	11.01%
121		Retail - Other Retail - Of Which: non-SME		0	0	(0	0	0	0	80.93%	0	0	C	0	(0	73.50%	6		0	0	0	0	0	69.17%
122		Collective investments undertakings (CIU)		0	0	(0	0	0	0 -		0	0	C	0	C	0	-	()	0	0	0	0	0 -	'
123		Equity		3	0	(0	0	0	0	40.00%	3	0	C	0	C	0	40.00%	6	3	0	0	0	0	0	40.00%
124		Securitisation																								
125		Other non-credit obligation assets		0	0	(0	0	0	0 -		0	0	C	0	(0	-	()	0	0	0	0	0 -	
							1								_											

													Baseline Scenario											
						31/12/20	025						31/12/2026							31/12/2	2027			
RowNum		(mln EUR		Stage 2 exposure	Stage 3 exposu	Stock of pro	visions Stock of xposure for Stage	f provisions Stock of provise 2 exposure for Stage 3 exp	sions Coverage Ratio - osure Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re 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 pro for Stage 1 e	visions Stock of p xposure for Stage 2	provisions Stock of provis 2 exposure Stage 3 expo	sions for Covera osure Stage 3	ge Ratio - exposure
127		Central banks		0	0	0	0	0	0 -	0	·	0	0 0	(0	-	0	7	0	0	0	0	0 -	
128		Central governments		0	0	0	0	0	0 -	0	·	0	0 0	(0	-	0	, (S	0	0	0	0 -	
129		Regional governments or local authorities		0	0	0	0	0	0 -	0	·	0	0 0	(0	-	0	, (S	0	0	0	0 -	
130		Public sector entities		0	0	0	0	0	0 -	0		0	0 0	(0	-	0	, (S	0	0	0	0 -	
131		Institutions	8	95	9	0	0	0	0 24.05%	890	1	13	1 0	(0	24.34%	888	, 1 ^r	5	1	0	0	0	24.57% 23.93%
132		Corporates	2,6	58 1	ŀ6	21	2	2	4 18.90%	2,608		186	31 2	3	7	22.26%	2,566	21	7	41	2	4	10	23.93%
133		Corporates - Of Which: Specialised Lending	1	36	.2	0	0	0	0 27.07%	170		27	2 0	1	1 0	27.37%	152	. 49	3	4	0	1	1	27.37% 34.29%
134		Corporates - Of Which: SME general corporates		1	0	0	0	0	0 34.55%	5		0	0	(0	34.43%	1		J	0	0	0	0	34.29%
135		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0		0	0 0	(0	-	0	,	J	0	0	0	0 -	
136	FDANCE	Retail		31	1	1	0	0	0 45.53%	31		1	1 0	(0	39.82%	31		1	1	0	0	0	36.42% 30.20%
137	FRANCE	Retail - Secured by residential estate property		29	1	1	0	0	0 39.30%	29		1	1 0	(0	33.46%	29	<u>/</u>	1	1	0	0	0	
138		Retail - Qualifying Revolving		0	0	0	0	0	0 40.00%	6		0	0 0	(0	40.00%	0	<u>, </u>	J	0	0	0	0	40.00%
139		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0	0	(0	-	0	<u>, </u>	J	0	0	0	0 -	
140		Retail - Other Retail		1	0	0	0	0	0 63.59%			0	0 0	(0	61.84%	1		J	0	0	0	0	60.65%
141		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 37.40%	6 0		0	0 0	(0	38.65%	0	<u>, </u>	J	0	0	0	0	39.09%
142		Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0 63.61%	5 1		0	0 0	(0	61.87%	1		<u></u>	0	0	0	0	60.70%
143		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0	0 0	(0	-	0	<u> </u>	J	0	0	0	0 -	
144		Equity		0	0	0	0	0	0 -	0		0	0 0		0	-	0		1	0	0	0	0 -	
145		Securitisation Character and the blind in a control		0	0	0		0	0			0	0 0				^							
146		Other non-credit obligation assets TOTAL	2 5	22 1	6	22	2	2	4 19.96%	2 520	<u>. </u>	200 2	2 2		0	22.83%	2 404	1 22	2	12	2	4	11	24.27%
14/		TOTAL	3,5	55 1	00	22		<u> </u>	4 19.96%	3,529		200 3	2		<u> </u>	22.83%	3,484	233	<u>′1 </u>	45		4		24.27%

													Baseline Scenario										
						31/12/20	025						31/12/2026							31/12/20	027		
						31, 12, 20			T				31, 12, 2020	T	<u> </u>					31, 12, 20	027		
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	re Stock of pro for Stage 1 ex	visions Stock of xposure for Stage	provisions Stock of provisions 2 exposure for Stage 3 exposure	s Coverage Ratio - e 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 provi	risions Stock of proposure for Stage 2	rovisions Stock of provis exposure Stage 3 expo	ions for Coverage Ratio - osure Stage 3 exposure
		(min	EUR, %)																				
148		Central banks		0	0	0	0	0	0 -	0		0	0 0) (0	-	(0	0	0	0	0 -
149		Central governments		0	0	0	0	0	0 -	0		0	0 0)	0	-	()	0	0	0	0	0 -
150		Regional governments or local authorities		0	0	0	0	0	0 -	0		0	0 0) (0	-	(0	0	0	0	0 -
151		Public sector entities		0	0	0	0	0	0 -	0		0	0)	0	-	(0	0	0	0	0 -
152		Institutions	2	47	0	0	0	0	0 34.16%	247		1	0)	0	34.15%	247	7	1	0	0	0	0 34.14
153		Corporates	3,6	83 13	35	12	2	3	4 29.90%	3,627	17	79 2	25 2	2	7	28.87%	3,578	3 21	13 4	10	2	5	11 28.36
154		Corporates - Of Which: Specialised Lending	3	79 2	25	4	1	1	1 23.94%	350	4	48 1	.0 1	. 2	2	24.63%	320	0	59 1	19	1	3	5 25.06
155		Corporates - Of Which: SME general corporates		1	1	0	0	0	0 41.38%	1		1	0		0	41.13%	2	2	1	0	0	0	0 40.92
156		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0		0	0)	0	-	(0	0	0	0	0 -
157	CDAIN	Retail		12	0	0	0	0	0 51.07%	12		0	0		0	46.34%	12	2	0	0	0	0	0 42.94
158	SPAIN	Retail - Secured by residential estate property		11	0	0	0	0	0 44.26%	11		0	0)	0	39.29%	11	1	0	0	0	0	0 35.87
159		Retail - Qualifying Revolving		0	0	0	0	0	0 40.00%	0		0	0)	0	40.00%	(0	0	0	0	0 40.00
160		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0	0)	0	-	(0	0	0	0	0 -
161		Retail - Other Retail		1	0	0	0	0	0 68.20%			0	0)	0	65.84%	1	1	0	0	0	0	0 64.10
162		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 40.00%	0		0	0 0)	0	40.00%	(0	0	0	0	0 40.00
163		Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0 91.08%	1		0	0 0	(0	84.57%	1	1	0	0	0	0	0 80.22
164		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0	0 0)	0	-	()	0	0	0	0	0 -
165		Equity		0	0	0	0	0	0 -	0		0	0 0		0	-	()	0	0	0	0	0 -
166		Securitisation																					
167		Other non-credit obligation assets TOTAL		0 42 13	0	0	0	0	0 - 4 30.45%	3 885		0	0) (0	29.14%	3 836)	0	0	0	0	0 - 11 28.53

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34		35	36
													Baseline Scenari	io										
						31/12/202	5						31/12/2026							31/12/20	027			
RowNum			Stage 1 exposure	e Stage 2 exposui	re Stage 3 exposur	e Stock of provi for Stage 1 exp	sions Stock of prov osure for Stage 2 ex	visions Stock of provisio posure for Stage 3 exposi	ns Coverage Ratio - ire Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions	Stock of provisions for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			provisions Stock of p exposure Stage 3		
		(r	mln EUR, %)																					
169		Central banks		0	0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
170		Central governments		0	0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
171		Regional governments or local authorities		0	0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
172		Public sector entities		0	0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
173		Institutions		14	0	0	0	0	0 21.58%	14		0	0	0	0	0 21.58%	5 1	.4	0	0	0	0	0	21.58%
174		Corporates	1	.47	8	1	0	0	0 36.76%	140	1	15	1	0	0	0 36.66%	13	3 2	1	2	0	0	1	36.66%
175		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
176		Corporates - Of Which: SME general corporates		0	0	0	0	0	0 100.00%	0		0	0	0	0	0 99.91%	S	0	0	0	0	0	0	99.81%
177		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
178	LILINIC A DV	Retail		4	0	0	0	0	0 31.60%	4		0	0	0	0	0 28.41%	S	4	0	0	0	0	0	26.98%
179	HUNGARY	Retail - Secured by residential estate property		3	0	0	0	0	0 19.49%	3		0	0	0	0	0 19.40%	5	3	0	0	0	0	0	19.35%
180		Retail - Qualifying Revolving		0	0	0	0	0	0 40.00%	0		0	0	0	0	0 40.00%	S	0	0	0	0	0	0	40.00%
181		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
182		Retail - Other Retail		1	0	0	0	0	0 68.58%	1		0	0	0	0	0 62.28%	S	1	0	0	0	0	0	57.98% 14.44%
183		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 12.54%	0		0	0	0	0	0 13.67%	S	0	0	0	0	0	0	14.44%
184		Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0 77.82%	1		0	0	0	0	0 68.37%	ó	1	0	0	0	0	0	62.53%
185		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
186		Equity		6	0	0	0	0	0 40.00%	6		0	0	0	0	0 40.00%	6	6	0	0	0	0	0	40.00%
187		Securitisation																						
188		Other non-credit obligation assets		0	0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
189		TOTAL	1	.72	9	1	0	0	0 36.11%	164	1	16	1	0	0	1 35.98%	5 15	57 2	2	2	0	0	1	36.02%

														Baseline Scenario									
						31/12/20	25							31/12/2026						31/12/202			
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		visions Stock of pro posure for Stage 2 e	ovisions Stock o exposure for Stag	f provisions Cov e 3 exposure Stag	rerage Ratio - ge 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of prov for Stage 1 exposure for Stage 2 ex	isions Stock of provisions sosure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provisionsure for Stage 2 expos	ons Stock of provisions f sure Stage 3 exposure	or Coverage Raf Stage 3 expo
190		Central banks		0 0)	0	0	0	0 -		0		0	0 0	0	0 -		0	0	0	0	0	0 -
191		Central governments		0 0	D	0	0	0	0 -		0		0	0 0	0	0 -		0	0	0	0	0	0 -
192		Regional governments or local authorities		0 0	D	0	0	0	0 -		0		0	0 0	0	0 -		0	0	0	0	0	0 -
193		Public sector entities		0 0	D	0	0	0	0 -		0		0	0 0	0	0 -		0	0	0	0	0	0 -
194		Institutions		0 0	D	0	0	0	0	28.23%	0		0	0 0	0	0 28.239	6	0	0	0	0	0	0 28
195		Corporates	22	26 109	Э	8	1	2	2	30.22%	223	10	04 1	.6 1	1	5 29.049	6 22	22 9	97	24	1	1	7 28
196		Corporates - Of Which: Specialised Lending	3	33 2	2	2	0	0	0	17.66%	30		3	3 0	0	1 17.959	6 2	18	4	5	0	0	1 18
197		Corporates - Of Which: SME general corporates		19	1	0	0	0	0	34.32%	16		8	0 0	0	34.329	6 1	.3 1	.0	0	0	0	0 34
198		Corporates - Of Which: Purchased receivables		0 0	D	0	0	0	0 -		0		0	0 0	0	0 -		0	0	0	0	0	0 -
199	655514	Retail		26 1	1	1	0	0	0	37.50%	26		1	1 0	0	33.469	6 2	26	1	1	0	0	0 30
200	SERBIA	Retail - Secured by residential estate property		24 1	1	0	0	0	0	18.52%	24		1	1 0	0	0 18.579	% 2	24	1	1	0	0	0 18
201		Retail - Qualifying Revolving		0 0	D	0	0	0	0	38.81%	0		0	0 0	0	38.819	6	0	0	0	0	0	0 38
202		Retail - Purchased receivables		0 0	D	0	0	0	0 -		0		0	0 0	0	0 -		0	0	0	0	0	0 -
203		Retail - Other Retail		1 0	D	0	0	0	0	89.50%	1		0	0 0	0	0 88.899	6	1	0	0	0	0	0 88
204		Retail - Other Retail - Of Which: SME		0 0	0	0	0	0	0	3.38%	0		0	0 0	0	3.519	6	0	0	0	0	0	0 3
205		Retail - Other Retail - Of Which: non-SME		1 0	0	0	0	0	0	96.82%	1		0	0 0	0	95.549	%	1	0	0	0	0	0 94
206		Collective investments undertakings (CIU)		0 0	O .	0	0	0	0 -		0		0	0 0	0	0 -		0	0	0	0	0	0 -
207		Equity		2 0	0	0	0	0	0	40.00%	2		0	0 0	0	0 40.009	6	2	0	0	0	0	0 40
208		Securitisation																					
209		Other non-credit obligation assets TOTAL	21	0 0)	0	0	0	0 -	30.67%	0	4.0	0	0	0	0 - 5 29.249	7	0	0	0	0	0	7 28

													Baseline Scenario										
						31/12/	2025						31/12/2026							31/12/20	2027		
RowNum		(mln EUR, %		Stage 2 exposure	Stage 3 exposu	Stock of p for Stage 1	rovisions Stock o exposure for Stago	f provisions Stock of e 2 exposure for Stage	provisions Coverage Rate 3 exposure Stage 3 expos	io - Stage 1 exposur ure	ie Stage 2 exp	osure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions of 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 prov for Stage 1 ex	visions Stock of p sposure for Stage 2	rovisions Stock of provi exposure Stage 3 exp	isions for Coverage Ratio - posure Stage 3 exposure
211		Central banks		0	0	0	0	0	0 -		0	0	0 (0	0	-	0)	0	0	0	0	0 -
212		Central governments		0	0	0	0	0	0 -		0	0	0 (0	0	-	0)	0	0	0	0	0 -
213		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	0 (0	0		0)	0	0	0	0	0 -
214		Public sector entities		0	0	0	0	0	0 -		0	0	0	0	0	-	0)	0	0	0	0	0 -
215		Institutions	19	2	1	0	0	0	0 2	1.92%	191	2	0 (0	0	25.17%	191	. 2	2	0	0	0	0 25.36
216		Corporates	4,31	.4	11	57	10	10	17 2	9.18%	151	506	26	9 1	34	26.98%	4,025	557	.7 20	.00	8	15	53 26.32 17 18.32
217		Corporates - Of Which: Specialised Lending	77	1	08	21	3	4	4 1	5.84%	703	144	54	3	5 10	17.68%	646	163	,3	91	2	7	17 18.37
218		Corporates - Of Which: SME general corporates		1	1	0	0	0	0 4	1.80%	2	1	0 (0	0	44.80%	2	2	1	0	0	0	0 44.78
219		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0	0	0	0	-	0)	0	0	0	0	0 -
220	LINUTED KINICDONA	Retail	13	8	5	2	0	0	0 2	1.12%	138	5	2	0	0	21.09%	138	3	4	3	0	0	1 19.75
221	UNITED KINGDOM	Retail - Secured by residential estate property	13	3	5	1	0	0	0 2	1.15%	132	4	2	0	0	18.43%	132	2	4	2	0	0	0 17.30
222		Retail - Qualifying Revolving		0	0	0	0	0	0 4	0.00%	0	0	0	0	0	40.00%	0)	0	0	0	0	0 40.00
223		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	0	0	0		0)	0	0	0	0	0 -
224		Retail - Other Retail		6	0	0	0	0	0 4	0.27%	6	0	0	0	0	38.08%	6	6	0	0	0	0	0 36.96 0 44.60
225		Retail - Other Retail - Of Which: SME		1	0	0	0	0		3.29%	1	0	0 (0	0	46.99%	1	. (0	0	0	0	0 44.60
226		Retail - Other Retail - Of Which: non-SME		5	0	0	0	0	0 4	0.23%	5	0	0 (0	0	38.04%	5	6	0	0	0	0	0 36.91
227		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	0 (0	0	-	0	0	0	0	0	0	0 -
228		Equity Securitisation		9	0	0	0	0	0 4	0.00%	9	0	0 (0	0	40.00%	9) (J	0	0	0	0 40.00
229				0					0			0											
230		Other non-credit obligation assets	4.61	0	10	50	0	0	0 -	2.040/	400	542	0 (0	0	26.000/	0) (J	102	0	0	53 26.24
231		TOTAL	4,65	5 4	18	58	10	10	1/ 2	9.04% 4,4	488	512 17	28	9 1	34	26.88%	4,363	562	+ 20	.U3	8	15	53 26.24

		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adve	erse Scenario										
					31/12/2025						3:	1/12/2026							31/12/2027			
		Stage 1 exposu (mln EUR, %)	re Stage 2 exposure	Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo	stock of provisions S or Stage 2 exposure fo	tock of provisions Co r Stage 3 exposure Sta	overage Ratio - age 3 exposure	Stage 1 exposure Stag	ge 2 exposure Sta	ge 3 exposure for Sta	k of provisions Sto age 1 exposure for S	ock of provisions 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 S for Stage 2 exposure fo		
	Central banks	(23.1) 767	0	0 0	0	0	0 -		0	0	0	0	0	0	-	0		0	0 0	0	0 -	
	Central governments		0	0 0	0	0	0 -		0	0	0	0	0	0	-	0		0	0 0	0	0 -	
	Regional governments or local authorities	3	766 29	9 288	12	5	186	64.69%	3,692	342	319	13	5	199	62.26%	3,625	37	3 3	55 12	4	213	(
	Public sector entities	2	973 74	0 37	3	9	18	49.20%	2,789	898	64	3	10	25	38.66%	2,776	87	4 1	00 3	10	34	
	Institutions	g	888 71	5 36	4	4	17	46.35%	9,423	1,163	54	3	5	22	41.51%	9,365	1,20	0	73 3	6	28	
	Corporates	93	397 47,55	4 6,636	348	1,404	3,846	57.96%	85,471	52,308	9,808	284	1,438	5,081	51.81%	85,769	48,77	9 13,0	40 256	1,195	6,286	4
	Corporates - Of Which: Specialised Lending	7	670 5,14	1 651	37	339	350	53.78%	6,851	5,311	1,300	31	292	548	42.14%	6,527	4,99	5 1,9	40 29	249	729	3
	Corporates - Of Which: SME general corporates	14	615 8,80	6 2,943	140	450	2,044	69.46%	13,294	9,242	3,827	106	462	2,466	64.43%	13,313	8,40	5 4,6	45 94	408	2,854	(
	Corporates - Of Which: Purchased receivables		0	0 0	0	0	0 -		0	0	0	0	0	0	-	0)	0	0 0	0	0 -	
	Retail	140	116 9,49	4 3,984	321	471	2,203	55.30%	136,825	10,781	5,988	366	542	2,822	47.13%	108,100	36,88	1 8,6	13 300	939	3,578	4
Intesa Sanpaolo S.p.A.	Retail - Secured by residential estate property	111	466 4,36	4 1,633	105	163	447	27.36%	109,390	5,525	2,547	210	193	627	24.60%	81,256	32,23	0 3,9	77 155	763	932	2
	Retail - Qualifying Revolving		89	4 4	1	0	2	45.64%	85	6	5	0	0	2	47.98%	83	3	7	7 (0	3	4
	Retail - Purchased receivables		0	0	0	0	0 -		0	0	0	0	0	0	-	0)	0	0 0	0	0 -	
	Retail - Other Retail	28	561 5,12	2,348	216	307	1,755	74.74%	27,350	5,249	3,435	155	349	2,193	63.84%	26,761	4,64	4 4,6	29 144	175	2,643	5
	Retail - Other Retail - Of Which: SME	g	451 2,53	7 1,203	73	93	967	80.42%	8,940	2,532	1,719	55	114	1,152	66.99%	8,710	2,33	2 2,1	49 48	88	1,306	6
	Retail - Other Retail - Of Which: non-SME	19	110 2,58	9 1,145	142	214	788	68.78%	18,410	2,718	1,716	100	235	1,041	60.68%	18,051	2,31	2 2,4	96	87	1,337	5
	Collective investments undertakings (CIU)		0	0	0	0	0 -		0	0	0	0	0	0	-	0)	0	0 0	0	0 -	
	Equity	8	962 1	1 86	34	0	34	40.00%	8,867	22	169	33	0	68	40.00%	8,774	3	3 2	52 33	0	101	4
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0 -		0	0	0	0	0	0	-	0		0	0 0	0	0 -	
	TOTAL	259	103 58.81	11.066	720	1.891	6.304	56.97%	247.068	65.514	16.401	702	2.000	8.217	50.10%	218.409	88.14	0 22.4	33 606	2.154	10.240	4

													Adverse Scenario	0										
						31/12/2025							31/12/2026							31/12/2027				
RowNum		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 expo	Stock of provision for Stage 1 exposu	ns Stock of provisions are for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposu		ons Stock of provision sure for Stage 2 exposu			
22	Central banks			0	0	0 ()	0	0 -	0		0	0	0	0 () -		0	0	0	0	0	0 -	
23	Central governments			0	0	0 ()	0	0 -	0		0	0	0	0 () -		0	0	0	0	0	0 -	
24	Regional governments or local authorities		3,76	6 29	99 28	8 12	2	5 18	64.69%	3,692	34	2	319	13	5 199	62.26	3,62	25 3	73	355	12	4	213	60.01%
25	Public sector entities		2,97	3 74	10 3	7 3	3	9 1	8 49.20%	6 2,789	89	8	64	3 1	.0 25	38.66	5% 2,77	76 8	74	100	3	10	34	33.66%
26	Institutions		4,79	1 44	19	5 1	L	1	1 26.09%	6 4,534	69	9	11	1	1 3	26.28	3% 4,54	18 6	77	19	1	1	5	26.33%
27	Corporates		55,77	1 25,82	28 5,37	4 233	80	3,21	59.85%	49,726	29,89	0	7,358	.91 83	3,992	54.26	5% 49,96	53 27,58	87 9	424	172 7	20	4,775	50.67%
28	Corporates - Of Which: Specialised Lending		3,09	2 2,11	15 39	6 16	13	37 22	2 56.06%	2,656	2,32	8	618	13 11	.1 290	46.93	3% 2,49	98 2,23	32	873	12	98	364	41.69%
29	Corporates - Of Which: SME general corporates		13,15	4 7,92	2,76	4 127	35	55 1,93	69.99%	11,983	8,34	2	3,520	97 39	2,294	65.16	5% 12,07	75 7,53	33 4	237	87	57	2,633	62.14%
30	Corporates - Of Which: Purchased receivables			0	0	0)	0	0 -	0		0	0	0	0) -		0	0	0	0	0	0 -	
31	Retail		128,67	1 8,66	3,61	7 266	37	70 1,99	55.16%	125,782	9,80	6	5,364	317 44	2,509	46.78	97,34	18 35,8	75 7	729	258	50	3,162	40.91%
32 ITAI	Retail - Secured by residential estate property		101,40	9 3,74	1,40	3 63	3	96 35	24.95%	99,699	4,75	5	2,105	.72 11	.7 456	21.67	71,83	31,43	15 3	310	123	93	684	20.66% 40.00%
33	Retail - Qualifying Revolving			0	0	0)	0	0 40.00%	6		0	0	0	0	40.00	0%	0	0	0	0	0	0	40.00%
34	Retail - Purchased receivables			0	0	0		0	0 -	0		0	0	0	0	0 -		0	0	0	0	0	0 -	
35	Retail - Other Retail		27,26	2 4,91	2,21	3 203	27	74 1,64	74.31%	26,083	-,-	-	3,259	.45 32	2,053	62.99			60 4	419	135	56	2,478	56.08% 60.99%
36	Retail - Other Retail - Of Which: SME		9,23	0 2,46	51 1,18	1 71	L 8	95	6 80.97%	8,732	2,45	4	1,685	53 10	9 1,135	67.32	2% 8,50)7 2,2!	58 2	106	46	84	1,284	60.99%
37	Retail - Other Retail - Of Which: non-SME		18,03	3 2,45	1,03	2 132	2 18	68	9 66.70%	6 17,351	2,59	8	1,574	92 21	.4 918	58.36	5% 17,00	2,20	02 2	313	89	72	1,194	51.61%
38	Collective investments undertakings (CIU)			0	0	0		0	0 -	0		0	0	0	0	o -		0	0	0	0	0	0 -	
39	Equity		8,57	6	7	3	2	0 3	40.00%	8,489	1	3	164	32	0 66	40.00	0% 8,40)2	20	244	32	0	98	40.00%
40	Securitisation																							
41	Other non-credit obligation assets			0	0	0 ()	0	0 -	0		0	0	0	0 (0 -		0	0	0	0	0	0 -	
42	TOTAL		204,54	9 35,98	9,40	3 548	1,18	5,45	57.96%	195,012	41,64	8	13,278 5	1,29	6,793	51.16	166,66	65,40	06 17	870	478 1,5	85	8,286	46.37%

														Adverse Scenario										
							31/12/2025							31/12/2026							31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposur	s Coverage Ratione Stage 3 exposu	o - Stage 1 exposure	e Stage 2 expo	sure Stage 3 expos	ure Stock of provisions for Stage 1 exposur	s Stock of provisions re 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 exposur	s Stock of provisions re for Stage 2 exposure	Stock of provision for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure
43		Central banks	,	C	0	0		0 0		0 -		0	0	0	0	0 0	-	(0	0	0	0 '	J.	0 -
44		Central governments		C	0	0		0 ()	0 -		0	0	0	0	0 0	-	(0	0	0	0 '	,	0 -
45		Regional governments or local authorities		C	0	0		0 (0 -		0	0	0	0	0 0	-	(0	0	0	0 '	J Total Control of the Control of th	0 -
46		Public sector entities		C	0	0		0 (0 -		0	0	0	0	0 0	-	(0	0	0	0 '	,	0 -
47		Institutions		433	3 6	5 0		0 ()	0 33	79% 4	124	15	0	0	0 0	33.88%	6 420	0 1	18	0	0 '	,	0 33.799
48		Corporates		6,700	3,877	96		9 57	7 4	2 43	64% 6,3	348	4,060	266	9 8	2 89	33.56%	6,109	9 4,09	93 47	1	8 8'	1/	47 31.329
49		Corporates - Of Which: Specialised Lending		1,110	590	12		2 22	2	3 22	81% 9	9 58	646	107	2 4	2 23	21.16%	6 842	2 65	54 21	.5	2 4	+	46 21.259
50		Corporates - Of Which: SME general corporates		C	6	5 0		0 (0 43	12%	1	5	1	0	0 0	43.12%	6 1	1	4	1	0 /	,	0 42.819
51		Corporates - Of Which: Purchased receivables		C	0	0		0 (0 -		0	0	0	0	0 0	-	(0	0	0	0 '	,	0 -
52	LINUTED STATES	Retail		106	5 4	1		0 ()	0 32	44% 1	104	5	2	0	0 0	24.65%	6 103	3	5	3	0 '	,	1 21.289
53	UNITED STATES	Retail - Secured by residential estate property		98	3 4	1		0 ()	0 29	37%	96	4	1	0	0 0	21.87%	6 95	5	4	2	0 '	,	0 19.039
54		Retail - Qualifying Revolving		C	0	0		0 ()	0 40	00%	0	0	0	0	0 0	40.00%	6 (0	0	0	0 (,	0 40.009
55		Retail - Purchased receivables		C	0	0		0 (0 -		0	0	0	0	0 0	-	(0	0	0	0 /	,	0 -
56		Retail - Other Retail		8	3 0	0		0 ()	0 41	50%	8	0	0	0	0 0	37.59%	6 8	8	0	0	0 (,	0 35.739
57		Retail - Other Retail - Of Which: SME		1	. 0	0		0 ()	0 52	78%	1	0	0	0	0 0	52.21%	6 1	1	0	0	0 (,	0 51.809
58		Retail - Other Retail - Of Which: non-SME		7	7 0	0		0 (0 41	34%	7	0	0	0	0 0	37.43%	6	7	0	0	0	,	0 35.589
59		Collective investments undertakings (CIU)		C	0	0		0 0)	0 -		0	0	0	0	0 0	-	(0	0	0	0 (1	0 -
60		Equity		30	0	0		0 ()	0 40	00%	30	0	0	0	0 0	40.00%	6 30	0	0	0	0	-	0 40.009
61		Securitisation																						
62		Other non-credit obligation assets TOTAL		7.266	0 3 887	0		0 0) 	0 -	53% 6.9	906	4.070	267	0	0	33.51%	6 663	0 3	0	0	U		0 - 48 31.269

														Adverse Scenar	io									
							31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 e	xposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ration Stage 3 exposu	- Stage 1 exposi	ure Stage 2 expo	sure Stage 3 e	xposure Stock of provision for Stage 1 expos	ons Stock of provisions ure for Stage 2 exposur	s Stock of provisions e 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	S Stock of provisions St e for Stage 2 exposure for	tock of provisions r Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks		0	0	0	(0 0) -		0	0	0	0	0 0	-	0	(0 /	J 0	0 -	
65		Central governments		0	0	0	(0 0) -		0	0	0	0	0 0	-	0	(0 /	J O	0 -	
66		Regional governments or local authorities		0	0	0	(0 0) -		0	0	0	0	0 0	-	0	()	0 /	J O	0 -	
67		Public sector entities		0	0	0	(0 0) -		0	0	0	0	0 0	-	0	()	0 /	J 0	0 -	
68		Institutions		2	0	0	(0 0	22.	55%	2	0	0	0	0 0	22.52%	2	()	0 /	J 0	0	22.50%
69		Corporates		3,614	1,318	227	2:	12	.7 138	60.	55%	3,404	1,359	397	14 10	225	56.74%	3,307	1,321	53	2 1°	2 74	295	55.53%
70		Corporates - Of Which: Specialised Lending		643	206	43	4	1 3	28	66.	19%	570	250	72	3 3	1 49	67.37%	535	258	9	9	2 25	67	67.69%
71		Corporates - Of Which: SME general corporates		1,285	814	157	8	8	96	61.	29%	1,154	831	270	5 6	57 151	55.86%	1,090	805	36	1 /	47	195	54.00%
72		Corporates - Of Which: Purchased receivables		0	0	0	(0 0	-		0	0	0	0	0		0	()	0	0	0 -	
73		Retail		10,476	771	352	53	9	202	57.	58%	0,092	910	596	47 10	305	51.06%	9,813	943	84	3 40	ل 87	405	48.02%
74	SLOVAKIA	Retail - Secured by residential estate property		9,147	567	218	40	0	93	42.	34%	<i>3</i> ,797	715	421	37 7	165	39.21%	8,539	761	63	2 3	1 68	240	37.91%
75		Retail - Qualifying Revolving		89	4	4		L	0 2	45.	55%	85	6	5	0	0 2	47.99%	83	7	7	7 (٥ (ر	3	49.31%
76		Retail - Purchased receivables		0	0	0	(0 0) -		0	0	0	0	0 0	-	0	(<u>)</u>	0 ر	0 -	
77		Retail - Other Retail		1,240	200	130	12	2 3	108	82.	55%	1,211	189	171	10 2	137	80.34%	1,192	175	20	4 5	ا 18	162	79.30%
78		Retail - Other Retail - Of Which: SME		211	74	21	3	3	7 11	50.	03%	198	75	33	2	5 17	50.55%	194	71	4	2 7	2 4	21	50.75% 86.73%
79		Retail - Other Retail - Of Which: non-SME		1,029	126	109	10	2	26 97	88.	38%	١,013	114	138	8 2	121	87.50%	998	104	16	2 -	/ 15	140	86.73%
80		Collective investments undertakings (CIU)		0	0	0	(0 0	-		0	0	0	0	0	-	0	()	0	٥ (ر	0 -	
81		Equity		4	0	0	(0 0	40.	00%	4	0	0	0	0	40.00%	4	()	0	٥ (ر	0	40.00%
82		Securitisation																						
83		Other non-credit obligation assets		0	0	0	(0 0) -		0	0	0	0	0 0	-	0	(0 (٥ ا	0 -	
84		TOTAL		14,096	2,089	579	73	3 22	25 340	58.	78%	3,502	2,269	993	61 20	530	53.33%	13,126	2,264	1,37	5 5°	2 161	700	50.93%

eba European Banking Authority 2025 EU-wide Stress Test: Credit risk IRB Intesa Sanpaolo S.p.A.

		intesa sanpaolo s.p.A.																						
				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenario										
							31/12/2025		_					31/12/2026			_				31/12/2027			
RowNum				age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provision re for Stage 2 exposu	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposu	re Stock of provisions for Stage 1 exposur	s Stock of provisions re for Stage 2 exposur	S Stock of provisions e for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure f		
0.5			(mln EUR, %)																					
85		Central banks		0	(0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0 0	0	0 -	
86		Central governments		0	(0	0	0	0 0) -	0		0	0	0	0	0 -		0	0	0 0	0	0 -	
87		Regional governments or local authorities Public sector entities		0		0	0	0	0 0) -)	0		0	0	0	0	0		0	0	0 0	0	0 -	
80		Institutions		190		2	0	0	0	19.85%	4 194		0	0	0	0	0 19.419	4 179	2 1	4	0 0	0	0 -	10.06%
90		Corporates		3 280	1 083	3 2	5	6	0	9 37.45%		1 19	86	52	4 1	1 1	9 37.059		7 1 15	8 8	13 4	11	31	36.63%
91		Corporates - Of Which: Specialised Lending		36	1,003	2	0	0	1 (28.11%	6 33	1,10	14	2	0	1	1 29.829	-,) 1,13	5	4 0	1	1	19.06% 36.63% 29.88% 35.90%
92		Corporates - Of Which: SME		0		0	0	0	0 (36.07%	6 0	-	0	0	0	0	0 36.079		0	0	0 0	0	0	35.90%
93		Corporates - Of Which: Purchased receivables		0	(0	0	0	0 (0 -	0		0	0	0	0	0 -		0	0	0 0	0	0 -	
94		Retail		17		1	0	0	0 (18.52%	6 17		1	0	0	0	0 17.419	6 1	7	1	0 0	0	0	16.66%
95	LUXEMBOURG	Retail - Secured by residential estate property		17		1	0	0	0 (15.90%	6 17		1	0	0	0	0 15.759		7	1	0 0	0	0	16.66% 15.40%
96	ECKEIVIBOOKG	Retail - Qualifying Revolving		0	(0	0	0	0 () -	0		0	0	0	0	0 -	(0	0	0 0	0	0 -	
97		Retail - Purchased receivables		0	(0	0	0	0 () -	0		0	0	0	0	0 -	(0	0	0 0	0	0 -	
98		Retail - Other Retail		0	(0	0	0	0 (45.23%	6 0		0	0	0	0	0 44.239	6 (0	0	0 0	0	0	43.48%
99		Retail - Other Retail - Of Which: SME		0	(0	0	0	0 (40.00%	6 0		0	0	0	0	0 40.009	6 (0	0	0 0	0	0	40.00%
100		Retail - Other Retail - Of Which: non-SME		0	(0	0	0	0 (45.26%	6 0		0	0	0	0	0 44.259	6 (0	0	0 0	0	0	43.50%
101		Collective investments undertakings (CIU)		0	(0	0	0	0 () -	0		0	0	0	0	0 -	(0	0	0 0	0	0 -	
102		Equity		2	(0	0	0	0 (40.00%	6 2		0	0	0	0	0 40.009	6	2	0	0 0	0	0	40.00%
103		Securitisation																						
104		Other non-credit obligation assets		0	(0	0	0	0 () -	0		0	0	0	0	0 -	(0	0	0 0	0	0 -	
105		TOTAL		3,489	1,087	7 2	:5	6	.0	37.35%	6 3,353	1,19	96	52	4 1	1 1	9 36.929	6 3,34	4 1,17	4 8	34 4	11	31	36.47%

													Adverse Scenario										
						31/12/2025							31/12/2026							31/12/2027			
/Num		(mln EUR, %)		Stage 2 exposure	e Stage 3 exposure	Stock of provisio for Stage 1 exposi	ons Stock of provi ure for Stage 2 exp	sions Stock of provosure for Stage 3 ex	visions Cove cposure Stage	rage Ratio - Stage 1 exposur 3 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions Sto e for Stage 2 exposure for S	ck of provisions Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure f	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure
.06	Central banks		0	0	0	0	0	0	0 -		0	0	0	0 0	0 -		0	0		0	0	0	-
.07	Central governments		0	0	0	0	0	0	0 -		0	0	0	0 0	0 -		0	0)	0	0	0	-
.08	Regional governments or local authorities		0	0	0	0	0	0	0 -		0	0	0	0 0	0 -		0	0)	0	0	0	-
.09	Public sector entities		0	0	0	0	0	0	0 -		0	0	0	0 0	0 -		0	0)	0	0	0	-
	Institutions		6	6	0	0	0	0	0	20.40%	6	0	0	0 0	0	20.41%	5	1		0	0	0	20.41% 1.71%
	Corporates		125	5	25	80	0	0	0	0.33%	.13	87	32	0	1	0.94%	109	38	8	4	0	1	1.71%
	Corporates - Of Which: Specialised Lending		13	3	1	0	0	0	0	31.49%	13	1	0	0 0	0	31.69%	12	2	2	1	0	0	31.45%
	Corporates - Of Which: SME general corporates		0	0	0	0	0	0	0 -		0	0	0	0	0 -		0	0		0	0	0	-
	Corporates - Of Which: Purchased receivables		0	0	0	0	0	0	0 -		0	0	0	0	0 -		0	0		0	0	0	-
	Retail		1	1	0	0	0	0	0	32.00%	1	0	0	0 0	0	31.82%	1	0)	0	0	0	31.49% 25.70% 40.00%
CROATIA	Retail - Secured by residential estate property		1	1	0	0	0	0	0	26.57%	1	0	0	0 0	0	26.21%	1	0)	0	0	0	25.70%
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	40.00%	0	0	0	0 0	0	40.00%	0	0)	0	0	0	40.00%
	Retail - Purchased receivables		0	0	0	0	0	0	0 -		0	0	0	0 0	0 -		0	0)	0	0	0	-
	Retail - Other Retail		0	0	0	0	0	0	0	50.72%	0	0	0	0 0	0	48.65%	0	0)	0	0	0	47.42% 12.44%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	10.69%	0	0	0	0 0	0	11.90%	0	0)	0	0	0	12.44%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	79.51%	0	0	0	0 0	0	70.38%	0	0)	0	0	0	64.87%
	Collective investments undertakings (CIU)		0	0	0	0	0	0	0 -		0	0	0	0	0 -		0	0)	0	0	0	-
_	Equity		3	3	0	0	0	0	0	40.00%	3	0	0	0 0	0	40.00%	3	0		0	0	0	40.00%
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	0	0	0 -		0	0	0	0	0 -		0	0		0	0	0	-

														Adverse Sc	enario										
							31/12/2025							31/12/2	.026							31/12/2027			
owNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisi for Stage 1 expo	ions Stock of provision sure for Stage 2 exposu	ns Stock of provisions ure for Stage 3 exposure	s Coverage e Stage 3 ex	ge Ratio - Stage 1 exposu exposure	re Stage 2 exposi	ire Stage 3 expos	sure Stock of pro for Stage 1 e	ovisions Stock exposure for Sta	c of provisions age 2 exposure f	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provisions ure for Stage 2 exposur	s Stock of provision for Stage 3 expo	ons Coverage Ratio sure Stage 3 exposu
127		Central banks	, , ,		0 0		0	0	0 (0 -		0	0	0	0	0	0		0		0	0	0	0	0 -
128		Central governments			0 0	D	0	0	0 (0 -		0	0	0	0	0	0	-	0)	0	0	0	0	0 -
129		Regional governments or local authorities			0 0	D	0	0	0 (0 -		0	0	0	0	0	0	-	0)	0	0	0	0	0 -
130		Public sector entities			0 0	D	0	0	0 (0 -		0	0	0	0	0	0	-	0)	0	0	0	0	0 -
31		Institutions		858	8 46	5	0	0	0 (0	24.75%	824	79	1	0	0	0	25.09%	816	8	6	2	0	0	0 25.
32		Corporates		2,05	1 751	1 2	2	3	10 5	5	22.39% 1	819	963	42	2	12	11	27.51%	1,875	88	1	69	2 1	12	20 29.'
33		Corporates - Of Which: Specialised Lending		129	9 69	Э	1	0	2 (0	30.45%	100	95	3	0	2	1	30.68%	87	104	4	7	0	3	0 25.4 20 29.5 2 30.2
34		Corporates - Of Which: SME general corporates			1 0	D	0	0	0 (0	38.95%	1	0	0	0	0	0	39.24%	5 1		0	0	0	0	0 39.0
35		Corporates - Of Which: Purchased receivables			0 0	D	0	0	0 (0 -		0	0	0	0	0	0	-	0)	0	0	0	0	0 -
36		Retail		30	0 2	2	1	0	0 (0	46.83%	29	2	1	0	0	0	37.81%	29		2	2	0	0	1 31./
137	FRANCE	Retail - Secured by residential estate property		2	8 2	2	1	0	0 (0	40.54%	28	2	1	0	0	0	31.73%	28	3	2	1	0	0	1 31.8 0 26.5
138		Retail - Qualifying Revolving			0 0	D	0	0	0 (0	40.00%	0	0	0	0	0	0	40.00%	0)	0	0	0	0	0 40.0
.39		Retail - Purchased receivables			0 0	D	0	0	0 (0 -		0	0	0	0	0	0	-	0)	0	0	0	0	0 -
140		Retail - Other Retail			1 0	D	0	0	0 (0	66.25%	1	0	0	0	0	0	63.24%			0	0	0	0	0 60.
141		Retail - Other Retail - Of Which: SME			0 0)	0	0	0 (0	37.40%	0	0	0	0	0	0	38.65%	0)	0	0	0	0	0 60.7 0 39.0 0 60.7
.42		Retail - Other Retail - Of Which: non-SME			1 0	O Company	0	0	0 (0	66.27%	1	0	0	0	0	0	63.28%	5 1		0	0	0	0	0 60.
.43		Collective investments undertakings (CIU)			0 0	0	0	0	0	0 -		0	0	0	0	0	0	-	0)	0	0	0	0	0 -
.44		Equity			0 0	0	0	0	0 (0 -		0	0	0	0	0	0	-	0		0	0	0	0	0 -
145		Securitisation																	-						
.46		Other non-credit obligation assets			0 0)	0	0	0 (0 -	20.004	0	0	0	0	0	0	27.74%	0		0	0	0	0	0 - 21 29.5

													Adverse Scena	ario									
						31/12/2025							31/12/2026	6						31/12/2027			
		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	tock of provisions r Stage 2 exposure	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exp	osure Stock of provis	sions Stock of provision osure for Stage 2 exposu	ns Stock of provisions are for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		ns Stock of provision ure for Stage 2 exposu		
	Central banks			0	0	0 0	(0 () -	(0	0	0	0 () -	(o l	0	0	0	0	0 -
	Central governments			0	0	0 0	(0 () -	()	0	0	0	0 () -	()	0	0	0	0	0 -
	Regional governments or local authorities			0	0	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	0	0 -
	Institutions		24	6	2	0 0	(0 (34.649	6 243		4	0	0	0 (34.639	6 242	2	6	1	0	0	0
	Corporates		3,16	9 64	.6 1	15 4	1:	11 5	33.449	6 2,904		888	38	3	13 12	32.339	6 2,973	3 78	89	59	3	13	22
	Corporates - Of Which: Specialised Lending		32	0 8	3	5 1	!	5 1	1 27.299	6 273		121	14	1	5	27.079	6 250) 13	30	28	1	6	7
	Corporates - Of Which: SME general corporates			1	1	0 0	(0 (45.419	6		1	0	0	0 (45.039	6	1	1	0	0	0	0
	Corporates - Of Which: Purchased receivables			0	0	0 0	(0 () -	()	0	0	0	0 () -	()	0	0	0	0	0 -
	Retail		1	1	1	0 0	(0 (53.459	6 1:		1	0	0	0 (44.879	6 1:	1	1	1	0	0	0
SPAIN	Retail - Secured by residential estate property		1	0	0	0 0	(0 (47.909	6 10	1	0	0	0	0 (38.789	6 10)	0	0	0	0	0
	Retail - Qualifying Revolving			0	0	0 0	(0 (40.009	6 ()	0	0	0	0 (40.009	6 ()	0	0	0	0	0
	Retail - Purchased receivables			0	0	0 0	(0 () -	()	0	0	0	0 () -	()	0	0	0	0	0 -
	Retail - Other Retail			1	0	0 0	(0 (67.869	6		0	0	0	0 (63.989	6	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME			0	0	0 0	(0 (40.009	6 ()	0	0	0	0 (40.009	6 ()	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME			1	0	0 0	(0 (89.59%	6		0	0	0	0 (79.189	6	1	0	0	0	0	0
	Collective investments undertakings (CIU)			0	0	0 0	(0 () -	()	0	0	0	0 () -	(ס	0	0	0	0	0 -
	Equity			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 -
	TOTAL		3,42	64	9 1	15 4	1:	[1]	33.85%	6 3,159		892	39	3	13 13	32.479	3,225	5 79	95	70	3	13	22

				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenario										
					<u> </u>		31/12/2025							31/12/2026							31/12/2027			
RowNum				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision are for Stage 2 exposu	s Stock of provision re for Stage 3 exposur	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposu	Stock of provision for Stage 1 exposur	s Stock of provisions re for Stage 2 exposur	Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			s Stock of provisions re for Stage 3 exposure	
			(mln EUR, %)																					
169		Central banks		0		0	0	0	0	0 -	0		0	0	0	0 () -		0	0	0	0	0 (<i>J</i> -
170		Central governments		0		0	0	0	0	0 -	0		0	0	0	0) -	(0	0	0	0	0 0	/ -
171		Regional governments or local authorities		0		0	0	0	0	0 -	0		0	0	0	0 () -	(0	0	0	0	0 0	/ -
172		Public sector entities		0		0	0	0	0	0 -	0		0	0	0	0 () -	(0	0	0	0	0 0	/ -
173		Institutions		13		1	0	0	0	0 21.58%	% 12		2	0	0	0	21.58%	6 1	2	2	0	0	0 (21.58%
174		Corporates		136	1	.9	1	0	0	0 44.89%	% 128	2	5	3	0	0	1 43.72%	6 120	3	1	5	0	0 2	43.13%
175		Corporates - Of Which: Specialised Lending		0		0	0	0	0	0 -	0		0	0	0	0) -	(0	0	0	0	0 (<i>i</i> -
176		Corporates - Of Which: SME general corporates		0		0	0	0	0	0 100.00%	% 0		0	0	0	0	99.91%	6	0	0	0	0	0 (99.82%
177		Corporates - Of Which: Purchased receivables		0		0	0	0	0	0 -	0		0	0	0	0) -	(0	0	0	0	0 (<i>y</i> -
178	LULINICADY	Retail		4		0	0	0	0	0 35.19%	% 4		0	0	0	0	32.57%	6	4	0	0	0	0	30.83%
179	HUNGARY	Retail - Secured by residential estate property		3		0	0	0	0	0 26.05%	% 3		0	0	0	0	25.80%	6	3	0	0	0	0 (25.48%
180		Retail - Qualifying Revolving		0		0	0	0	0	0 40.00%	% 0		0	0	0	0	40.00%	6	ס	0	0	0	0 (0 30.83% 0 25.48% 0 40.00%
181		Retail - Purchased receivables		0		0	0	0	0	0 -	0		0	0	0	0	0 -		0	0	0	0	0 (0 -
182		Retail - Other Retail		1		0	0	0	0	0 68.619	% 1		0	0	0	0	59.77%	6	1	0	0	0	0 (52.68%
183		Retail - Other Retail - Of Which: SME		0		0	0	0	0	0 13.679	% 0		0	0	0	0 (16.38%	6	0	0	0	0	0 (52.68% 18.27% 54.83%
184		Retail - Other Retail - Of Which: non-SME		1		0	0	0	0	0 76.639	% 1		0	0	0	0	63.60%	6	1	0	0	0	0 0	54.83%
185		Collective investments undertakings (CIU)		0		0	0	0	0	0 -	0		0	0	0	0 (0 -	(0	0	0	0	0 0	/ -
186		Equity		6		0	0	0	0	0 40.009	6		0	0	0	0 (40.009	6	6	0	0	0	0 0	40.00%
187		Securitisation																						4
188		Other non-credit obligation assets		0		0	0	0	0	0 -	0		0	0	0	0	J -	(2	0	5	0	0	-
189		TOTAL		159	2	[1]	1	υ	U	1 44.05%	% 150	2	8	3	υ	<u>U</u>	1 43.00%	6 14	2 3	4	5	U		42.42%

														Adverse Scenario										
							31/12/2025							31/12/2026							31/12/2027			
RowNum			(mln EUR, %)	stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	L exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provision for Stage 2 expos	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Stock of provisions Stock of provisions Stock of provisions Stock of Stoc		
190		Central banks	(IIIII LOK, 78)	0	0		0	0 0) -	0	0			0	0 0	-			0	0	0 0	0 -	
191		Central governments		0	0		0	0 0	0 0) -	0	0	()	0	0 0	-	(0	0	0 0	0 -	
192		Regional governments or local authorities		0	0		0	0 (o c) -	0	0	()	0	0 0	-	(0	0	0 0	0 -	
193		Public sector entities		0	0		0	0 (0) -	0	0	()	0	0 0	-	(D	0	0	0 0	0 -	
194		Institutions		0	0		0	0 (0	28.23%	0	0	()	0	0 0	28.23%	6 ()	0	0	0 0	0	28.23%
195		Corporates		106	223		12	1 7	7 5	38.75%	126	188	29)	1	6 10	36.19%	13 1	1 1	65	46	1 4	16	34.79%
196		Corporates - Of Which: Specialised Lending		27	7		3	0 1	1 1	. 20.87%	25	7	į	3	0	0 1	20.99%	23	3	7	7	0 0	2	20.86%
197		Corporates - Of Which: SME general corporates		18	5		0	0 (0	42.66%	14	9	()	0	0 0	42.71%	6 11	1	12	0	0 0	0	42.76%
198		Corporates - Of Which: Purchased receivables		0	0		0	0 (0) -	0	0	()	0	0 0	-	()	0	0	0 0	0 -	
199	CEDDIA	Retail		25	1		1	0 (0	40.40%	25	2	:		0	0 0	36.00%	6 25	5	1	1	0 0	0	33.96%
200	SERBIA	Retail - Secured by residential estate property		24	1		0	0 (0	23.67%	24	1	:		0	0 0	24.33%	6 23	3	1	1	0 0	0	24.54%
201		Retail - Qualifying Revolving		0	0		0	0	0	38.81%	0	0	()	0	0 0	38.81%	6		0	0	0	0	38.81%
202		Retail - Purchased receivables		0	0		0	0 (0) -	0	0	()	0	0 0	-	(0	0	0	0 -	
203		Retail - Other Retail		1	0		0	0 (0	90.18%	1	0	()	0	0 0	89.80%	6	L	0	0	0	0	89.59% 5.00%
204		Retail - Other Retail - Of Which: SME		0	0		0	0 (0	3.56%	0	0	()	0	0 0	4.27%	6)	0	0	0	0	5.00%
205		Retail - Other Retail - Of Which: non-SME		1	0		0	0 (0	96.90%	1	0	()	0	0 0	95.51%	6 1	1	0	0	0	0	94.72%
206		Collective investments undertakings (CIU)		0	0		0	0 0	0	-	0	0	()	0	0 0	-	()	0	0	0 0	0 -	
207		Equity Securitisation		2	0		0	0 0	0	40.00%	2	0	()	0	0 0	40.00%	6	2	0	0	0 0	0	40.00%
208							0	0			0	0	,		0	0		,		0	0		0	
209		Other non-credit obligation assets		124	0		12	1 -	7	29 92%	152	100	2/))	1	6 11	26 10%	/ 150	1	67	10	1	17	21 77%

												Adverse Scenario										
						31/12/2025						31/12/2026							31/12/2027			
RowNum		(min EUR, 9		Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisi for Stage 1 exposure for Stage 2 expo	ions Stock of posure for Stage 3	provisions Coverage Ratio 3 exposure Stage 3 exposur	- Stage 1 exposure e	Stage 2 expos	ure Stage 3 exposu	Stock of provisions for Stage 1 exposur	s Stock of provisions re for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu		Stock of provisions Confor Stage 3 exposure St	
211		Central banks		0	0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0 0	0 -	
212		Central governments		0	0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0 0	0 -	
213		Regional governments or local authorities		0	0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0 0	0 -	
214		Public sector entities		0 (0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0 0	0 -	
215		Institutions	18	88	6 0	0	0	0 25.1	.4% 18	1	12	0	0	0 0	25.48%	6 179	9 1	4	0	0 0	0	25.72%
216		Corporates	2,79	1,91	1 78	13	50	26 33.1	.2% 2,69	4	1,849	239 1	11 5	53 74	30.92%	6 2,629	9 1,74	1 41	2	10 52	126	30.49%
217		Corporates - Of Which: Specialised Lending	49	384	4 25	3	15	5 20.4	15% 44	1	363	97	2 1	.6 21	21.50%	6 402	2 33	0 16	8	2 15	36	30.49% 21.45%
218		Corporates - Of Which: SME general corporates		1	2 0	0	0	0 48.3	33%	1	2	0	0	0 0	48.24%	6 1	1	1	0	0 0	0	47.86%
219		Corporates - Of Which: Purchased receivables		0 (0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0 0	0 -	
220		Retail	13.	35 8	3 2	0	0	0 27.2	27% 13.	3	8	3	0	0 1	23.19%	6 132	2	8	5	0 0	1	21.15%
221	UNITED KINGDOM	Retail - Secured by residential estate property	13	30	7 1	. 0	0	0 24.4	12	8	8	3	0	0 1	20.77%	6 127	7	8	4	0 0	1	19.04%
222		Retail - Qualifying Revolving		0 (0	0	0	0 40.0	00%	0	0	0	0	0 0	40.00%	6 (0	0	0	0 0	0	40.00%
223		Retail - Purchased receivables		0 (0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0 0	0 -	
224		Retail - Other Retail		5	1 0	0	0	0 43.2	28%	5	1	0	0	0 0	41.26%	6	5	0	0	0 0	0	40.13%
225		Retail - Other Retail - Of Which: SME		1 (0	0	0	0 55.2	25%	1	0	0	0	0 0	51.70%	6 1	1	0	0	0 0	0	50.39%
226		Retail - Other Retail - Of Which: non-SME		4	1 0	0	0	0 43.2	21%	4	1	0	0	0 0	41.17%	6	4	0	0	0 0	0	39.99%
227		Collective investments undertakings (CIU)		0	0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0 0	0 -	
228		Equity		9 (0	0	0	0 40.0	00%	9	0	0	0	0 0	40.00%	6	9	0	0	0 0	0	40.00%
229		Securitisation																				
230		Other non-credit obligation assets		0 (0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0 0	0 -	
231		TOTAL	3,12	25 1,924	4 80	0 13	51	26 32.9	99% 3,01	.8	1,869	242 1	12 5	53 75	30.81%	6 2,948	8 1,76	3 41	8	10 52	127	30.37%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

eba European Banking Authority 2025 EU-wide Stress Test: Credit risk STA

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024*	k				
			Exposure	values	Risk exposur	e amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %	_										
1		Central banks	40,454	3	3,210	0	37,860	·	4	4 8	13	1	24.61%
2		Central governments	181,874	5	14,961	7	121,517		g	9 17	18	3	38.90%
3		Regional governments or local authorities	1,920	C	284	0	1,149		(0 2	1	0	98.46%
4		Public sector entities	1,462	C	291	0	1,301		ŗ	5 6	0	5	99.53%
5		Multilateral Development Banks	2,253	C	0	0	1,865		(0	0	0	0.00%
6		International Organisations	4,853	C	0	0	2,560		(0	0	0	0.00%
7		Institutions	15,420	17	4,051	17	0,102			1 1	. 2	13	43.55%
8		Corporates	25,618	249	18,473	285	· · · · · · · · · · · · · · · · · · ·	,	803	3 88	138	653	
9		of which: Other - SME	2,796	74	2,288	85	2,248		235	5 31	. 37	195	
10		of which: Specialised Lending	878	C	889	0	778			0 5	15	0	0.00%
11		Retail	13,722	48	9,141	53	12,353	1,331	168	102	107	121	
12	Intesa Sanpaolo S.p.A.	of which: SME	3,454	10	2,228	11	. 3,017			2 42	63	41	
13	intesa sampaolo s.p.A.	Secured by mortgages on immovable property and ADC exposures	10,370	155	5,106	158	9,303	1,298	366	6 46	80	212	57.96%
14		of which: Residential immovable property	7,061	27	2,478	22	6,600	535	46	6 29	51	18	39.35%
15		of which: Commercial immovable property	2,673	128	1,773	135	2,291	527	32:	1 15	24	194	60.62%
16		of which: Land, acquisition, development and construction exposures (ADC)	636	C	855	0	412	237	(0 2	. 5	0	0.00%
17		Subordinated debt exposures	60	C	90	0	60	0	(0	0	0	0.00%
18		Covered bonds	3,998	C	751	0	219	0	(0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	0	0	(0 (0	0	0.00%
20		Collective investments undertakings (CIU)	5,424	53	8,743	93	967	0	(58	0	0	0.00%
21		Equity	746	C	891	0	373	0	(0 (0	0	0.00%
22		Securitisation											
23		Other exposures	18,188	C	12,954	0	18,314	32	(0 162	2	0	95.15%
24		TOTAL	326,361	531		613			1,387			1,011	

								Restated					
								31/12/2024*					
			Exposure	values	Risk exposur	e amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %	5)										
25		Central banks	21,412	0	199	0	21,412	0	0	0	0	0	0.00%
26		Central governments	101,459	2	11,433	3	84,633	9,012	2	10	13	1	23.31%
27		Regional governments or local authorities	135	0	27	0	135	0	0	0	0	0	98.90%
28		Public sector entities	64	0	13	0	18	13	2	0	0	2	98.98%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	3,235	0	2,024	0	2,068	47	2	0	1	2	99.91%
32		Corporates	5,402	48	4,736	56	3,298	1,206	149	8	15	102	68.53%
33		of which: Other - SME	623	18	509	22	369	240	92	5	8	74	80.90%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	5,631	25	3,359	31	5,192	395	99	8	7	74	75.02%
36	ITALY	of which: SME	161	5	92	5	117	42	28	1	2	23	84.04%
37	IIALI	Secured by mortgages on immovable property and ADC exposures	1,910	127	1,041	136	1,560	367	317	4	10	191	60.11%
38		of which: Residential immovable property	940	9	266	10	923	20	15	3	1	5	35.12%
39		of which: Commercial immovable property	675	118	348	126	530	153	303	2	9	186	61.33%
40		of which: Land, acquisition, development and construction exposures (ADC)	295	0	426	0	107	194	0	0	0	0	0.00%
41		Subordinated debt exposures	10	0	16	0	10	0	0	0	0	0	0.00%
42		Covered bonds	1,375	0	341	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	3,265	51	4,626	89	530	0	0	58	0	0	0.00%
45		Equity	730	0	852	0	7	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	15,009	0	11,325	0	15,009	1	0	0	0	0	36.95%
19		TOTAL	159 636	252	20 001	316	122 971	11 040	572	90	45	272	65 04%

								Restated					
								31/12/2024	*				
			Exposure va	lues	Risk exposui	re amounts							
RowNum			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
		(mln EUR, %)											
49		Central banks	4,409	0	3	C	4,404		C	0	0	0	0.00%
50		Central governments	12,065	0	22	C	3,149	C	C	0	0	0	0.00%
51		Regional governments or local authorities	0	0	0	C	0	C	C	0	0	0	0.00%
52		Public sector entities	0	0	0	C	0	C	C	0	0	0	0.00%
53		Multilateral Development Banks	14	0	0	C	14	C	C	0	0	0	0.00%
54		International Organisations	0	0	0	C	0	C	C	0	0	0	0.00%
55		Institutions	802	0	157	C	257		C	0	0	0	0.00%
56		Corporates	2,570	0	1,001	C	2,106	249	C	0	0	0	76.48%
57		of which: Other - SME	0	0	0	C	0	C	C	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	C	0	C	C	0	0	0	0.00%
59		Retail	3	0	40	C	3	C	C	0	0	0	11.07%
60	LINUTED STATES	of which: SME	0	0	0	C	0	C	C	0	0	0	0.00%
61	UNITED STATES	Secured by mortgages on immovable property and ADC exposures	6	0	6	C	6	C	C	0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	C	0	C	C	0	0	0	0.00%
63		of which: Commercial immovable property	6	0	6	C	6	C	C	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	C	C	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	C	0	C	C	0	0	0	0.00%
66		Covered bonds	0	0	0	C	0	C	C	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	C	C	0	0	0	0.00%
68		Collective investments undertakings (CIU)	476	2	1,063	3	29	C	C	0	0	0	0.00%
69		Equity	0	0	0	С	6	С	C	0	0	0	0.00%
70		Securitisation											
71		Other exposures	14	0	13	C	14	C	C	0	0	0	0.00%
72		TOTAL	20,359	2	2,305	3	9,989	562	C	0	0	0	75.40%

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposur	e amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUF											
73		Central banks	977		54	0	977		(0	0	0	0.00%
74		Central governments	1,678	(170	0	884	0	(0	0	0	0.00%
75		Regional governments or local authorities	209	(0 42	0	196	18	() 1	. 1	. 0	0.00%
76		Public sector entities	0	(0	0	0	0	(0	0	0.00%
77		Multilateral Development Banks	0	(0	0	0	0	(0	0	0.00%
78		International Organisations	0	(0	0	0	0	(0	0	0.00%
79		Institutions	13	(7	0	14	0	(0	0	0.00%
80		Corporates	650	18	572	20	521	138	42	2 1	. 4	. 23	55.74%
81		of which: Other - SME	310	17	7 232	18	196	121	36	5 1	. 3	19	53.88%
82		of which: Specialised Lending	0	(0	0	0	0	(0	0	0	0.00%
83		Retail	357	(233	0	264	105	() 2	. 9	0	76.83%
84	CL OV / A I / LA	of which: SME	356	(233	0	263	105	(2	. 9	0	0.00%
85	SLOVAKIA	Secured by mortgages on immovable property and ADC exposures	21	. (8	0	14	9	(0	1	. 0	0.00%
86		of which: Residential immovable property	21	. (8	0	14	9	(0	1	. 0	0.00%
87		of which: Commercial immovable property	0	(0	0	0	0	(0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	(0	0	0	0	(0	0	0	0.00%
89		Subordinated debt exposures	0	(0	0	0	0	(0	0	0	0.00%
90		Covered bonds	144	. (15	0	0	0	(0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	(0	0	0	0	(0 0	0	0	0.00%
92		Collective investments undertakings (CIU)	19	(16	0	19	0	(0	0	0.00%
93		Equity	0	(0	0	0	0	(0	0	0.00%
94		Securitisation											
95		Other exposures	522		248	0	617	0	(95	0	0	0.00%
96		TOTAL	4,591	18	1,365	20	3,506	269	42	100	14	. 23	

								Restated					
								31/12/2024	k				
	-		Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR											
97		Central banks	5,539		32	(5,539		(0	С	0	0.00%
98		Central governments	176	() 49	(20	0	(0	C	0	0.00%
99		Regional governments or local authorities	0	(0	(0	0	(0	C	0	0.00%
100		Public sector entities	0	(0	(0	0	(0	C	0	0.00%
101		Multilateral Development Banks	167		0	(33		(0	C	0	0.00%
102		International Organisations	530		0	(178		(0	C	0	0.00%
103		Institutions	497	(103		496		(0	C	0	0.00%
104		Corporates	4,049	(1,914		3,330		() 1	1	. 0	21.68%
105		of which: Other - SME	15	() 15	(15	0	(0	C	0	0.00%
106		of which: Specialised Lending	0	(0	(0	0	(0	C	0	0.00%
107		Retail	7	(5	(6	1	(0	C	0	0.00%
108	LUXEMBOURG	of which: SME	0	(0	(0	0	(0	C	0	0.00%
109	LOXEIVIDOONG	Secured by mortgages on immovable property and ADC exposures	58	(34	(2	57	(0	C	0	0.00%
110		of which: Residential immovable property	1	(0	(0	0	(0	C	0	0.00%
111		of which: Commercial immovable property	58	(34	(2	56	(0	C	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	(0	(0	0	(0	C	0	0.00%
113		Subordinated debt exposures	0	(0	(0	0	(0	C	0	0.00%
114		Covered bonds	0	(0	(0	0	(0	C	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	(0	С	0	0.00%
116		Collective investments undertakings (CIU)	855	(1,319	(346	0	(0	С	0	0.00%
117		Equity	0	(0	(2	0	(0	C	0	0.00%
118		Securitisation											
119		Other exposures	255		253		255		(0	C	0	0.00%
120		TOTAL	12,132	(3,709	(10,205	861	(1	1	. 0	21.68%

								Restated					
								31/12/2024*					
			Exposure	values	Risk exposur	e amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions S for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
124		(mln EUR, %)					_						2 222
121		Central banks	7	0	4	0	7	0	0	0	0	(0.00%
122		Central governments	4,105	0	57	0	3,520		0	0	0	(0.00%
123		Regional governments or local authorities	252	0	50	0	215		0	0	0	(0.00%
124		Public sector entities	307	0	26	0	303	0	0	0	0	(0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	(0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	(0.00%
127		Institutions	34	0	15	0	28	0	0	0	0	(0.00%
128		Corporates	2,216	100		106	· · · · · · · · · · · · · · · · · · ·		208		8	208	
129		of which: Other - SME	356	31	291	37	330		64	3	1	64	
130		of which: Specialised Lending	435	0	384	0	438		0	2	0	(0.00%
131		Retail	3,023	8	2,168	6	2,598		9	21	15		7.48%
132	CROATIA	of which: SME	321	0	187	0	298		0	3	3	(9.43%
133	CI(O/(II/(Secured by mortgages on immovable property and ADC exposures	3,784	10	2,133	4	3,526		11			1	8.12%
134		of which: Residential immovable property	2,681	10	1,032	4	2,545		11	11	11		8.15%
135		of which: Commercial immovable property	784	0	706	0	697		0	4	5	(0.36%
136		of which: Land, acquisition, development and construction exposures (ADC) Subordinated debt exposures	320	0	397	0	284		0	2	5	(0.00%
137		·	50	0	/5	0	50	0	0	0	0	(0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0		0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	(0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0		0.00%
141		Equity	0	0	0	0	0	0	0	0	0	C	0.00%
142		Securitisation											
143		Other exposures	883	0	329	0	897		0	13		0	0.00%
144		TOTAL	14,660	119	6,884	116	13,177	970	228	66	44	210	92.03%

									31/12/2024*	*				
				Exposure v	alues	Risk exposu	ire amounts							
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(mln EUR, %)											
145		Central banks		122	C	5	(122			0 0	C		0.00
146		Central governments		10,325	C	0	(5,948			0 0	C		0.0
147		Regional governments or local authorities		321	<u>C</u>	0	(208			0 0	C		0.0
148		Public sector entities		523	<u>C</u>	32	(135	1		0 0	C		0.00
149		Multilateral Development Banks		0	<u>C</u>	0	(0	0		0 0	C		0.00
150		International Organisations Institutions		2.025		7 337	(0	0	2	0 0	C		0.00
151 152		Corporates		3,035	1/			650		2	9 0	2	12	100.00
153		of which: Other - SME		1,018 25		512) 624			0 0		2	0.00
154		of which: Specialised Lending		25		1/		25	0		0 0			0.00
155		Retail		28		24) 28	0		0 0			72.23
156		of which: SME		0		24		0 28	0		0 0			8.20
157	FRANCE	Secured by mortgages on immovable property and ADC exposures		122) 43		126	0		0 3	0		0.00
158		of which: Residential immovable property		0) 13		0	0		0 0			0.00
159		of which: Commercial immovable property		122) 43		125	0		0 3			0.00
160		of which: Land, acquisition, development and construction exposures (ADC)		0		0		0 0	0		0 0	C		0.00
161		Subordinated debt exposures		0	C	0	(0	0		0 0	C		0.00
162		Covered bonds		665	C	86	(0	0		0 0	C		0.00
163		Claims on institutions and corporates with a ST credit assessment		0	C	0	(0	0		0 0	C		0.00
164		Collective investments undertakings (CIU)		78	C	127	(8	0		0 0	C		0.00
165		Equity		0	C	0	(0	0		0 0	C		0.00
166		Securitisation												
167		Other exposures		2	C	2	(2	0		0 0	C		0.00
168		TOTAL		16,239	17	1,168	17	7,851	294	2	9 4	2	2 12	

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure v	alues	Risk exposur	e amounts							
RowNum			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
		(mln EUR, %)										
169		Central banks	3	C	0	(3	((0	0	0	0.00%
170		Central governments	17,295	C	10	(7,434	1) 1	. 0	0	0.00%
171		Regional governments or local authorities	224		0	(2	((0	0	0	0.00%
172		Public sector entities	47	C	9	(18	29	(0	0	0	0.00%
173		Multilateral Development Banks	0	(0	(0	((0	0	0	0.00%
174		International Organisations	0	C	0	(0	((0	0	0	0.00%
175		Institutions	214	C	122	(185	((0	0	0	0.00%
176		Corporates	68	C	55	(63	((0	0	0	65.47%
177		of which: Other - SME	0	C	0	(0	((0	0	0	0.00%
178		of which: Specialised Lending	30	C	22	(35	((0	0	0	0.00%
179		Retail	12	C	9	(12	((0	0	0	40.85%
180	SPAIN	of which: SME	0	C	0	(0	((0	0	0	0.00%
181	SPAIN	Secured by mortgages on immovable property and ADC exposures	8	C	3	(8	((0	0	0	0.00%
182		of which: Residential immovable property	0	C	0	(0	((0	0	0	0.00%
183		of which: Commercial immovable property	8	C	3	(8	((0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	(0	((0	0	0	0.00%
185		Subordinated debt exposures	0	C	0	(0	((0	0	0	0.00%
186		Covered bonds	228	C	24	(0	((0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	((0	0	0	0.00%
188		Collective investments undertakings (CIU)	46	C	114	(0	((0	0	0	0.00%
189		Equity	0	C	0	(0	((0	0	0	0.00%
190		Securitisation											
191		Other exposures	0	C	0	(0	((0	0	0	0.00%
192		TOTAL	18,146	C	346	(7,724	30) 1	. 0	0	42.19%

								Restated					
								31/12/2024*					
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
400		(mln EUR, s	-				4.500						2.224
193		Central banks	1,971	0	19		1,509	0	(1	(0	0.00%
194		Central governments	2,273	0	18		2,025	128	(0]	. 0	0.00%
195		Regional governments or local authorities	0	0	0		0	0	(0	(0	0.00%
196 197		Public sector entities Multilateral Development Banks	4	0	1		361	0	(0	(0	0.00%
197		International Organisations	0	0	0		0	0		0		0	0.00%
198		Institutions	254	0	128		251	0		0		0	
200		Corporates	254 1,517		1,430		251 3 1,367	210	22	15	10	25	0.00% 76.31%
200		of which: Other - SME	320	0	260		244	94		15	- 10	23	83.32%
201		of which: Specialised Lending	133		153		87	52		1	-	,	0.00%
203		Retail	512	7	365		3 404	130		7	23	12	62.57%
204		of which: SME	121		69		3 100	28		, , ,	2.5	Λ	57.16%
205	HUNGARY	Secured by mortgages on immovable property and ADC exposures	1,336		476		1,056	338		7	24	12	50.65%
206		of which: Residential immovable property	1,081	5	262		900	205			19		48.10%
207		of which: Commercial immovable property	255	6	214		156	134				7	52.67%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0		0	0		0	(0	0.00%
209		Subordinated debt exposures	0	0	0	(0	0	(0	(0	0.00%
210		Covered bonds	219	0	51	C	219	0	(0	(0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	(0	(0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	(0	0	(0	(0	0.00%
213		Equity	6	0	16	(10	0	(0	(0	0.00%
214		Securitisation											
215		Other exposures	184	0	126	C	184	0	(0	(0	0.00%
216		TOTAL	8,276	27	2,611	27	7,386	807	75	30	66	49	64.85%

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
247		(min EUR, S	%)										0.000/
217		Central banks	0		0		0 0	0	(0	(0	0.00%
218		Central governments	3,136	(609	(0 2,122		(3	(0	54.52%
219 220		Regional governments or local authorities Public sector entities	129	(132	(0 129	0	(1	(0	0.00%
220		Multilateral Development Banks	1		1		0 0	0		0		0	0.00% 0.00%
222		International Organisations	0		0		0	0		0		0	0.00%
223		Institutions	0		0		0			0		0	0.00%
224		Corporates	1,541	//	3 1,487		6 1,191	223	143	0	24	101	70.70%
225		of which: Other - SME	112		100		0 1,191		145) 1	24	101	0.00%
226		of which: Specialised Lending	73		95		0 62			0	1	0	0.00%
227		Retail	2,146		1,487		0 1,901			21	31	0	77.97%
228		of which: SME	1,911		1,299		0 1,691	243) 17	30		81.51%
229	SERBIA	Secured by mortgages on immovable property and ADC exposures	1,458	(584	(0 1,403			7	12		48.31%
230		of which: Residential immovable property	1,176	() 434		0 1,086	103		6	11	0	48.31%
231		of which: Commercial immovable property	282	(150	(0 317	39) 1	1	. 0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	(0	(0 0	0	(0	C	0	0.00%
233		Subordinated debt exposures	0	(0	(0 0	0	(0	C	0	0.00%
234		Covered bonds	0	(0	(0 0	0	(0	(0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	(0	(0 0	0	(0	C	0	0.00%
236		Collective investments undertakings (CIU)	0	(0	(0 0	0	(0	(0	0.00%
237		Equity	2	(5	(0 2	0	(0	0	0	0.00%
238		Securitisation											
239		Other exposures	485	(98	(0 484	0	(3	(0	0.00%
240		TOTAL	8,897	43	4,401	46	6 7,233	616	143	38	67	101	70.71%

								Restated					
								31/12/2024*					
			Exposure value	es .	Risk exposu	re amounts							
RowNum		(mln EUR		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241		Central banks	0	0	0		0	0	(0	0	0	0.00%
242		Central governments	987	0	1		5	25		0	0	0	0.00%
243		Regional governments or local authorities	0	0	0		0	0		0	0	0	0.00%
244		Public sector entities	0	0	0	C	0	0	(0	0	0	0.00%
245		Multilateral Development Banks	10	0	0	C	10	0	(0	0	0	0.00%
246		International Organisations	0	0	0	C	0	0	(0	0	0	0.00%
247		Institutions	1,809	0	94	C	99	2	C	0	0	0	0.00%
248		Corporates	623	0	383	C	568	9	C) 1	0	0	100.00%
249		of which: Other - SME	0	0	0	C	0	0	C	0	0	0	0.00%
250		of which: Specialised Lending	101	0	132	C	105	0	C	0	0	0	0.00%
251		Retail	33	0	25	C	32	0	C	0	0	0	31.64%
252	LINUTED KINICDOM	of which: SME	0	0	0	C	0	0	C	0	0	0	51.83%
253	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	3	0	1	C	2	0	C	0	0	0	0.00%
254		of which: Residential immovable property	1	0	0	C	1	0	C	0	0	0	0.00%
255		of which: Commercial immovable property	2	0	1	C	2	0	C	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	0	C	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	C	0	0	C	0	0	0	0.00%
258		Covered bonds	134	0	13	C	0	0	C	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	0	0	0.00%
260		Collective investments undertakings (CIU)	100	0	240	C	0	0	C	0	0	0	0.00%
261		Equity	0	0	0	C	8	0	C	0	0	0	0.00%
262		Securitisation											
263		Other exposures	3	0	3	C	3	0	C	0	0	0	0.00%
264		TOTAL	3,702	0	761	0	728	36	C	1	0	0	87.76%

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		intesa sanpaolo s.p.A.																					
			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenario										
						31/12/2025							31/12/2026							31/12/2027			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions	Stock of provisions	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	Stock of provisions Stock of for Stage 2 exposure for Stage	provisions Co	overage Ratio - S	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	
RowNu	1	(mln EUR				for Stage 1 exposure	Tot Stage 2 exposure	for Stage 5 exposure	Stage 3 exposure				for Stage 1 exposure	Tor Stage 2 exposure for Stage	s exposure sta	age 5 exposure				for Stage 1 exposure	Tor Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
1		Central banks	37,860	2,149	4	4 0	0	1	24.61%	37,860	2,149	9 4		0 0	1	24.61%	37,860	2,149		4 0	C	, 1	24.62%
2		Central governments	118,814	12,436	484	4 176	89	194	40.07%		14,124	976	17	9 83	391	40.03%	114,834	15,417	1,48	177	72	. 593	40.02%
3		Regional governments or local authorities	1,130	80	3	3 1	0	1	50.83%	1,113	94	5		1 0	2	45.80%	1,098	107		7 1		, 3	43.97%
4		Public sector entities	1,262	75	13	3 2	1	7	55.33%	1,229	99	22		2 2	9	41.93%	1,197	121	3	2 2	. 2	. 12	35.82%
5		Multilateral Development Banks	1,862	5	-	1 0	0	0	38.50%	1,859	6	5 2		0 0	1	38.48%	1,858	7		3 0	C	, 1	38.46%
6		International Organisations	2,554	6	(0	0	0	48.00%	2,505	54	1		0 0	0	48.00%	2,441	118		1 0	C	, 1	48.00%
7		Institutions	6,451	359	68	3	7	25	36.18%	6,524	268	86		3 1	29	33.90%	6,516	260	10	3	1	. 33	32.27%
8		Corporates	19,542	3,217	1,163	3 76	96	804	69.15%	19,020	3,399	1,503	6	7 89	941	62.63%	18,580	3,518	1,82	4 65	73	1,069	58.59%
9		of which: Other - SME	2,077	637	324	4 14	31	229	70.70%	1,979	649	410	1	2 27	262	63.76%	1,895	653	49	11	. 22	. 292	59.51%
10		of which: Specialised Lending	756	106	44	4 5	7	14	31.14%	706	126	74		4 7	22	29.93%	659	146	10	2 4	. 7	30	29.35%
11		Retail	11,945	1,532	375	5 30	71	192	51.19%	11,752	1,532	568	2	7 62	262	46.03%	11,633	1,477	74	2 27	50	327	44.04% 55.03%
12	Intoca Sannaolo S n A	of which: SME	2,829	647	12:	1 12	38	74	61.63%	2,742	665	190	1	0 33	108	57.06%	2,690	652	25.	5 10	26	140	55.03%
13	Intesa Sanpaolo S.p.A.	Secured by mortgages on immovable property and ADC exposures	9,039	1,476	453	3 10	69	238	52.47%	8,914	1,486	568		9 60	274	48.18%	8,784	1,506	67	3 9	55	308	45.37%
14		of which: Residential immovable property	6,275	807	99	9 5	53	33	33.71%	6,207	796	178		5 46	58	32.75%	6,121	807	25	3 5	43	81	32.10%
15		of which: Commercial immovable property	2,269	518	352	2 4	13	203	57.84%	2,223	533	384		3 11	213	55.45%	2,189	536	41	5 3	g	222	53.51%
16		of which: Land, acquisition, development and construction exposures (ADC)	495	150	(3 1	3	1	40.56%	484	158	7		1 3	3	41.79%	474	164	1	1 1	. 3	5	43.12%
17		Subordinated debt exposures	58	2	(0	0	0	28.01%	56	5	0		0 0	0	28.01%	53	7		0	C	0	28.01%
18		Covered bonds	219	0	(0 0	0	0	40.00%	219	0	0		0 0	0	40.00%	219	0		0	C	, 0	40.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0	0.00%	6 0	0	0		0 0	0	0.00%	0	0	1	0	C	, 0	0.00%
20		Collective investments undertakings (CIU)	954	7	-	7 3	0	3	40.00%	941	13	13		3 0	5	40.00%	928	19	2	3	C	, 8	40.00%
21		Equity	366	5	3	3 1	0	1	40.00%	359	9	6		1 0	2	40.00%	352	13) 1		, 4	40.00%
22		Securitisation																					
23		Other exposures	17,904	394	48	19	1	19	40.07%		478	97	1	9 1	39	39.96%	17,699	503	14	18	1	58	39.91%
24		TOTAL	229,960	21,741	2,623	320	336	1,486	56.65%	226,757	23,715	3,851	31	1 298	1,956	50.80%	224,051	25,221	5,05	305	255	2,417	47.84%

															Baseline Scenario								
							31/12/2025								31/12/2026						31/12/2027		
RowNum			(mln EUR, %)	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisio for Stage 1 expos	ns Stock of pro ure for Stage 2 e	ovisions Stock of exposure for Stag	of provisions Cov ge 3 exposure Sta	verage Ratio - ge 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 expos		
25		Central banks		21,412	C		0	0	0	0	0.00%	21,412	0)	(0 0	0.00%	21,412	. c	C	0	0 0	0.00%
26		Central governments		82,933	10,281	4:	34	158	84	173	40.00%	81,592	11,178	878	161	1 78 351	40.00%	80,508	•	1,336	159	66 534	40.00%
27		Regional governments or local authorities		134	1		1	0	0	1	65.29%	132	2	2	(0 0 1	55.93%	131	. 2	2	0	0 1	51.53%
28		Public sector entities		19	11		3	0	0	3	89.79%	20	10)	(0 0 3	84.77%	21	. 8	3	0	0 3	81.31%
29		Multilateral Development Banks		0	0		0	0	0	0	0.00%	0	0		(0 0 0	0.00%	0	0	C	0	0 0	0.00%
30		International Organisations		0	C		0	0	0	0	0.00%	0	0)	(0 0 0	0.00%	0	0	C	0	0 0	0.00%
31		Institutions		2,058	49		10	1	1	5	45.26%	2,046	53	18	1	1 1 7	40.03%	2,036	56	24	1	1 9	38.01%
32		Corporates		3,393	1,068	1	92	3	7	115	59.72%	3,384	1,045	225	3	3 6 123	54.82%	3,370	1,031	253	3	5 130	51.51%
33		of which: Other - SME		368	216	1	17	2	3	83	70.60%	369	198	134	2	2 2 88	65.64%	368	186	147	2	2 92	62.43%
34		of which: Specialised Lending		0	0		0	0	0	0	18.69%	0	0)	(0 0 0	25.43%	0	0	C	0	0 0	29.97%
35		Retail		5,102	409	1	74	3	4	83	47.63%	5,081	373	231	3	3 89	38.67%	5,080	330	275	3	3 95	34.48%
36	ITALY	of which: SME		115	37		36	1	1	25	71.39%	113	33	41	(0 1 27	66.30%	112	. 31	44	0	1 28	63.21%
37	HALT	Secured by mortgages on immovable property and ADC exposures		1,703	214	3:	28	1	2	193	58.96%	1,700	207	337	1	1 2 196	58.00%	1,699	201	345	1	2 197	57.21%
38		of which: Residential immovable property		924	17		16	0	0	5	34.37%	923	17	17	(0 0 6	33.07%	922	. 17	19	0	0 6	31.84%
39		of which: Commercial immovable property		579	95	3	10	1	1	187	60.39%	579	89	317	1	1 1 189	59.66%	579	84	322	1	1 190	59.07%
40		of which: Land, acquisition, development and construction exposures (ADC)		199	101		2	0	0	0	29.21%	198	100	3	(0 0 1	27.73%	197	100	4	0	0 1	27.27%
41		Subordinated debt exposures		10	O		0	0	0	0	40.00%	10	0)	(0 0 0	40.00%	10	0	C	0	0 0	40.00%
42		Covered bonds		0	O		0	0	0	0	0.00%	0	0)	(0 0	0.00%	0	0	C	0	0 0	0.00%
43		Claims on institutions and corporates with a ST credit assessment		0	O		0	0	0	0	0.00%	0	0)	(0 0 0	0.00%	0	0	C	0	0 0	0.00%
44		Collective investments undertakings (CIU)		522	4		4	2	0	2	40.00%	514	8	8	2	2 0 3	40.00%	507	11	12	1	0 5	40.00%
45		Equity		7	0		0	0	0	0	40.00%	6	0) ((0 0	40.00%	6	6 0	C	0	0 0	40.00%
46		Securitisation																					
47		Other exposures		14,592	372		45	18	0	18	39.99%	14,471	448	90	17	7 0 36	39.88%	14,411	. 463	135	17	0 54	39.83%
48		TOTAL		131,884	12,409	1,1	91	187	98	592	49.71%	130,369	13,323	1,791	188	8 90 809	45.17%	129,192	13,907	2,385	186	77 1,028	43.12%

														Baseline Scenario									
							31/12/2025							31/12/2026						31/12/2027			
RowNum		(m	Stage 1 e	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 Stoc for Stage 1 exposure for S	ck of provisions Stock of provisions tage 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions of for Stage 1 exposure for			
49		Central banks		4,404	(0	(0	0	0.009	% 4,404	4	0 0	0	0 (0.00%	4,404		0	0 0	0	(0.00%
50		Central governments		2,681	468	3 0	(0	0	40.009	% 2,285	5	863 1	0	0 (40.00%	1,950	1,19	8	1 0	0	(40.00%
51		Regional governments or local authorities		0	(0	(0	0	0.009	% 0	0	0 0	0	0 (0.00%	0	(0	0 0	0	(0.00%
52		Public sector entities		0	(0	(0	0	62.19%	% 0	0	0 0	0	0 (62.19%	0		0	0 0	0	(62.19%
53		Multilateral Development Banks		14	(0	(0	0	20.589	% 14	4	0 0	0	0 (20.58%	14		0	0 0	0	(20.58%
54		International Organisations		0	(0	(0	0	0.009	% 0	0	0 0	0	0	0.00%	0		0	0 0	0	(0.00%
55		Institutions		309	243	1 20	(6	7	33.35%	% 420	0	129 21	0	0	7 32.72%	451	9	6 2	2 0	0	7	31.90%
56		Corporates		2,018	306	32	g	1	11	. 34.269	% 1,957	7	332 67	9	1 23	34.16%	1,908	34:	5 10	2 8	1	35	34.11%
57		of which: Other - SME		0	(0	(0	0	0.009	% 0	0	0 0	0	0 (0.00%	0		0	0 0	0	(0.00%
58		of which: Specialised Lending		0	(0	(0	0	0.009	% 0	0	0 0	0	0 (0.00%	0		0	0 0	0	(0.00%
59		Retail		3	(0	(0	0	33.229	% 3	3	0 0	0	0 (33.59%	3		0	0 0	0	(33.75%
60	UNITED STATES	of which: SME		0	(0	(0	0	51.459		0	0 0	0	0 (51.33%	0	(0	0 0	0	(51.28%
61	UNITEDSTATES	Secured by mortgages on immovable property and ADC exposures		6	(0	(0	0	14.219	-	6	1 0	0	0 (13.04%	5		1	0 0	0	(13.09%
62		of which: Residential immovable property		0	(0	(0	0	22.159	0	0	0 0	0	0 (16.58%	0	(0	0 0	0	(16.61%
63		of which: Commercial immovable property		6	(0	(0	0	6.999	0	6	1 0	0	0 (6.99%	5		1	0 0	0	(6.99%
64		of which: Land, acquisition, development and construction exposures (ADC)		0	(0	(0	0	0.009	% 0	0	0 0	0	0 0	0.00%	0	(0	0 0	0	(0.00%
65		Subordinated debt exposures		0	(0	(0	0	0.009	% 0	0	0 0	0	0 0	0.00%	0	(0	0 0	0	(0.00%
66		Covered bonds		0	(0	(0	0	0.009	0	0	0 0	0	0 0	0.00%	0	(0	0 0	0	(0.00%
67		Claims on institutions and corporates with a ST credit assessment		0	(0	(0	0	0.009		0	0 0	0	0 0	0.00%	0	(0	0 0	0	(0.00%
68		Collective investments undertakings (CIU)		29	(0	(0	0	40.009	20	8	1 1	0	0 0	40.00%	27		1	1 0	0	(40.00%
69		Equity		6	(0	(0	0	40.009	% 6	6	0 0	0	0 (0 40.00%	6		0	0 0	0	(40.00%
70		Securitisation																					
71		Other exposures		14	(0	(0	0	40.009		4	0 0	0	0 (40.00%	14		0	0 0	0	(40.00%
72		TOTAL		9,484	1,01	5 52	10	7	18	33.989	9,136	6	1,325 89	9	1 30	33.90%	8,782	1,643	2 12	7 9	1	43	33.80%

		intesa sanpaolo s.p.A.		12	12	1.4	15	-10	_17	10	_10	- 20-		22	22	24	25	36	-27	-20	.20	20 - 24	_ 22
				12 1	13	14	15	16	17	18		20	21	22	23	24	25	26	27		29	31	32
							21/12/2025							Baseline Scenario 31/12/2026							31/12/2027		
							31/12/2025							31/12/2020	1				1		31/12/2027		
				Stage 1 exposure Stage 2	exposure S	Stage 3 exposure	Stock of provisions	Stock of provision	s Stock of provisions re for Stage 3 exposure	Coverage Ratio	- Stage 1 exposure	Stage 2 expos	sure Stage 3 exposure	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Stock of provision	
RowNum			(5115 0()				for Stage 1 exposure	e for Stage 2 exposu	re for Stage 3 exposure	e Stage 3 exposi	re la			for Stage 1 exposure	for Stage 2 exposure	e for Stage 3 exposure	Stage 3 exposure				for Stage 1 exposure	for Stage 2 exposure for Stage 3 exposu	re Stage 3 exposure
73		Central banks	(mln EUR <i>,</i> %)	977	0	0		0	0	0	00% 97	7	0	0		0	0.00%	97	7	0	0 (0 000
74		Central governments		875	8	1		0	0	0 40		7	16	1 0		0 1	40.00%		8 2	3	2 (0 0.00% 1 40.00% 0 40.00% 0 0.00% 0 0.00% 0 26.98% 32 43.69% 27 42.27% 0 0.00% 7 32.60% 0 25.45% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
75		Regional governments or local authorities		194	20	0		0	0	0 40		2	21	0 0)	0 0	40.00%		1 2	2	1 (0	0 40.00°
76		Public sector entities		0	0	0		0	0	0 0	00%	0	0	0 0		0 0	0.00%		0	0	0 (0	0 0.00°
77		Multilateral Development Banks		0	0	0		0	0	0	00%	0	0	0 0)	0 0	0.00%		0	0	0 (0	0 0.00°
78		International Organisations		0	0	0		0	0	0 0	00%	0	0	0 0)	0 0	0.00%		0	0	0 (0	0 0.00°
79		Institutions		14	0	0		0	0	26	98% 1	4	0	0 0		0 0	26.98%	1	4	0	0 (0	0 26.98°
80		Corporates		486	162	52		1	5 2	5 50	08% 47	1	167	52 1		4 29	46.33%	46	1 16	7	2	3	32 43.699
81		of which: Other - SME		194	114	46		0	5 2	2 48	29% 18	9	110	0)	4 24	44.74%	18	4 10	6	3 (3	27 42.279
82		of which: Specialised Lending		0	0	0		0	0	0	00%	0	0	0 0)	0 0	0.00%		0	0	0	0	0 0.009
83		Retail		275	85	8		1	3	32	74% 27	5	78	.5 1		3 5	32.65%	27	1 7	75 2	2	2	7 32.60%
84	CLOVAKIA	of which: SME		274	85	8		1	3	32	73% 27	4	78	.5 1		3 5	32.65%	27	0 7	75 2	2	2	7 32.60%
85	SLOVAKIA	Secured by mortgages on immovable property and ADC exposures		16	6	1		0	0	24	55% 1	6	5	1 0)	0 0	25.26%	1	6	5	1	0	0 25.459
86		of which: Residential immovable property		16	6	1		0	0	24	55%	6	5	1 0		0 0	25.26%	1	6	5	1	0	0 25.45°
87		of which: Commercial immovable property		0	0	0		0	0	0	00%	0	0	0		0 0	0.00%		0	0	0	0	0 0.009
88		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0		0	0	0	00%	0	0	0)	0 0	0.00%		0	0	0	0	0 0.009
89		Subordinated debt exposures		0	0	0		0	0	0	00%	0	0	0		0 0	0.00%		0	0	0	0	0 0.009
90		Covered bonds		0	0	0		0	0	0	00%	0	0	0		0 0	0.00%		0	0	0	0	0 0.009
91		Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	00%	0	0	0		0 0	0.00%		0	0	0	0	0.009
92		Collective investments undertakings (CIU)		19	0	0		0	0	0 40	36%	9	0	0 0		0 0	40.36%	1	9	0	0 (0	0 40.369
93		Equity		0	0	0		0	0	0	00%	0	0	0 0		0 0	0.00%		0	0	0 (0	0 40.36% 0 0.00%
94		Securitisation																					
95		Other exposures		617	0	0		0	0	0 40	00% 61	6	1	1 0		0 0	40.00%	61	6	1	1	0	0 40.00°
96		TOTAL		3,473	282	62		2	9 2	9 47	3,44	7	289	2	2	7 35	43.30%	3,42	3 29	9	9	6	0 40.00% 41 40.83%

							Baseline Scenario					
				31/12/2025			31/12/2026				31/12/2027	
RowNum	(mln EUF		ge 2 exposure Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 expo	ions Stock of provisions Coverage Ratio - sure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Coverage Ratio e for Stage 3 exposure Stage 3 exposur
97	Central banks	5,539	0	0 0	0 0 0.009	5,539	0 0	0 0	0.00% 5,539	0	0 0	0 0.0
98	Central governments	20	0	0 0	0 0 40.009	20	0 0	0 0 0	40.00%	0	0 0	0 0 40.0
99	Regional governments or local authorities	0	0	0 0	0 0 0.009	0	0 0	0 0	0.00%	0	0 0	0 0.0
100	Public sector entities	0	0	0 0	0 0 0.009	0	0 0	0 0	0.00%	0	0 0	0 0.0
101	Multilateral Development Banks	33	2	0 0	0 0 15.919	8 33	2 0 (0 0	15.61% 33	3 2	0 0	0 0 15.1
102	International Organisations	178	0	0 0	0 0 48.009	6 177	2 0 (0 0	48.00% 175	5 4	0 0	0 0 48.0
103	Institutions	489	7	0 0	0 0 22.279	486 1	0 0	0 0	23.76% 482	2 15	0 0	0 0 23.9
104	Corporates	3,925	182 2	3 6	0 8 32.819	3,864 22	3 42 !	5 0 14	32.83% 3,811	260	59 5	0 19 32.8
105	of which: Other - SME	13	3	0 0	0 0 34.349	6 10	5 0	0 0	34.34%	7	0 0	0 0 34.3
106	of which: Specialised Lending	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.0
107	Retail	6	1	0 0	0 0 24.659	6	1 0	0 0	24.76%	5 1	0 0	0 0 24.
108	of which: SME	0	0	0 0	0 0 10.769	6 0	0 0	0 0	11.50%	0	0 0	0 0 12.
LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	2	56	0 0	0 0 26.719	6 2 5	6 0	0 0	26.63%	56	0 0	0 0 26.6
110	of which: Residential immovable property	0	0	0 0	0 0 20.319	6 0	0 0	0 0	19.49%	0	0 0	0 0 19.2
111	of which: Commercial immovable property	2	56	0 0	0 0 27.139	6 2 5	6 0	0 0	27.13%	2 56	0 0	0 0 27.1
112	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.0
113	Subordinated debt exposures	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.0
114	Covered bonds	0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.0
115	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0 0.009	0	0 0	0 0	0.00%	0	0 0	0 0.0
116	Collective investments undertakings (CIU)	342	2	2 1	0 1 40.009	338	4	1 0 2	40.00% 335	6	6 1	0 2 40.0
117	Equity	2	0	0 0	0 0 40.009	2	0 0	0 0	40.00%	2 0	0 0	0 0 40.0
118	Securitisation											
119	Other exposures	243	11	1 1	1 1 40.009	6 232 2	3	1 0 1	39.83% 223	3 27	4 0	0 2 39.6
120	TOTAL	10,777	262 2	6 7	1 9 33.659	6 10.699 31	8 50	6 1 17	33.70% 10.626	370	70 6	1 24 33.73

													Baseline S	Scenario									
						3	31/12/2025						31/12/	/2026					31	1/12/2027			
RowNum																							
			(mln EUR, %)																				
121		Central banks	(**************************************	7	0	0	0	0	0	0.00%	7	0	0	0	0	0.00%	7	0	0	0	0	0	0.00%
122		Central governments		3,395	223	4	2	0	1	40.00%	3,294	318	9	2	0	3 40.00%	3,214	394	14	2	0	5	40.00%
123		Regional governments or local authorities		210	44	0	0	0	0	40.00%	205	49	1	0	0	0 40.00%	201	53	1	0	0	0	40.00%
124		Public sector entities		295	6	2	1	0	1	28.32%	288	9	6	1	0	2 25.01%	282	11	10	1	0	2	23.38%
125		Multilateral Development Banks		0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations		0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions		27	1	0	0	0	0	21.20%	26	2	0	0	0	0 21.17%	26	2	0	0	0	0	21.13%
128		Corporates		1,932	215	282	10	27	234	83.00%	1,837	234	359	9	25 2	261 72.83%	1,753	245	431	8	20	287	66.59%
129		of which: Other - SME		296	42	92	5	10	74	79.93%	266	41	123	4	9	85 68.97%	241	38	151	4	7	95	62.76%
130		of which: Specialised Lending		404	20	14	3	1	4	25.60%	373	39	27	3	2	7 25.58%	344	55	39	2	2	10	25.57%
131		Retail		2,513	378	51	10	19	19	36.75%	2,451	395	96	11	18	39.65%	2,397	401	144	10	15	59	40.73%
132	CDOATIA	of which: SME		288	63	2	0	2	1	44.49%	283	66	4	0	1	2 47.85%	281	66	6	0	1	3	48.95%
133	CROATIA	Secured by mortgages on immovable property and ADC exposures		3,440	371	32	3	11	6	18.60%	3,388	394	61	3	11	14 22.99%	3,334	421	88	3	10	22	24.40%
134		of which: Residential immovable property		2,481	204	28	2	7	4	15.98%	2,459	204	50	2	7	10 20.10%	2,434	209	71	2	6	15	21.14%
135		of which: Commercial immovable property		684	117	3	1	2	1	26.49%	663	134	7	1	2	2 27.56%	644	148	11	1	2	3	28.46%
136		of which: Land, acquisition, development and construction exposures (ADC)		275	49	2	1	2	1	53.37%	265	57	4	1	3	2 53.82%	256	64	6	1	2	3	54.20%
137		Subordinated debt exposures		47	2	0	0	0	0	27.04%	45	5	0	0	0	0 27.04%	43	7	0	0	0	0	27.04%
138		Covered bonds		0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)		0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity		0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures		896	0	0	0	0	0	52.35%	895	1	1	0	0	0 52.35%	894	1	1	0	0	1	52.35%
144		TOTAL		12,762	1,241	372	26	58	262	70.26%	12,436	1,406	533	25	54 3	59.96%	12,150	1,535	690	24	46	376	54.52%

													Baseline Scenario										
							31/12/2025						31/12/2026						31/12/2027				
RowNum			(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provisions	Stock of provisions S for Stage 2 exposure fo	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for	ock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure				
145		Central banks	(122		0		0	0	0.00%	122	0	0 0	0	0.00%	122	0		0	0	,	0	0.00
146		Central governments		5.819	3	52	2	0	1	40.00%	5.744	426	3 1	0	1 40.00%	5.701	468	3	5 1	0	,	2	40.009
147		Regional governments or local authorities		207	,	1	0 (0	0	40.00%	206	2	0 0	0	0 40.00%	205	2	2	0	0	,[0	40.00%
148		Public sector entities		133	3	4	0 (0	0	39.17%	131	5	0 0	0	0 41.84%	128	8	3	0	0	,[0	43.26%
149		Multilateral Development Banks		0		0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0		0	0	,[0	
150		International Organisations		0		0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0		0	0	,	0	0.00% 0.00%
151		Institutions		649		1 2	9 (0	12	39.61%	647	3	29 0	0 1	2 39.50%	645	4	30	0	0		12	39.39%
152		Corporates		599	!	90	2 (0	1	33.37%	592	96	3 0	0	1 33.38%	592	95		0	0		2	33.40%
153		of which: Other - SME		23	3	2) (0	0	39.52%	22	3	0 0	0	0 39.57%	22	3	3	. 0	0		0	39.60%
154		of which: Specialised Lending		0)	0) (0	0	0.00%	0	0	0 0	0	0.00%	0	0) (0	0		0	0.00%
155		Retail		24	ļ	5) (0	0	29.30%	24	4	0 0	0	0 27.23%	25	3	3	. 0	0		0	26.69%
156	EDANICE	of which: SME		0)	0	0	0	0	22.16%	0	0	0 0	0	0 25.56%	0	0)	0	0		0	27.06%
157	FRANCE	Secured by mortgages on immovable property and ADC exposures		125	5	0	0	0	0	42.57%	125	0	0 0	0	0 42.57%	125	0)	0	0		0	42.57%
158		of which: Residential immovable property		0)	0	0	0	0	13.45%	0	0	0 0	0	0 13.53%	0	0)	0	0		0	13.60% 42.66%
159		of which: Commercial immovable property		125	5	0	0	0	0	42.66%	125	0	0 0	0	0 42.66%	125	0)	0	0		0	42.66%
160		of which: Land, acquisition, development and construction exposures (ADC)		0)	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0)	0	0	1	0	0.00%
161		Subordinated debt exposures		0)	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0)	0	0		0	0.00%
162		Covered bonds		0)	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0)	0	0	1	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment		0)	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0)	0	0	1	0	0.00%
164		Collective investments undertakings (CIU)		8	3	0	0	0	0	40.00%	8	0	0 0	0	0 40.00%	8	0)	0	0		0	40.00%
165		Equity		0)	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0)	0	0		0	0.00%
166		Securitisation																					
167		Other exposures		2	2	0	0	0	0	40.00%	2	0	0 0	0	0 40.00%	2	0		0	0		0	40.00%
168		TOTAL		7,688	4	53 3	3	0	13	39.26%	7,602	536	36 1	0 1	4 38.90%	7,553	581	40	1	0	*	16	40.00% 38.62%

	12																			
	12	13	14	15	16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32
											Baseline Scenario									
				31/12/2025							31/12/2026						31/12/2027			
				Stock of provisions S	Stack of provisions	Stack of provisions	Coverage Ratio -				Stack of provisions	Stock of provisions Stock of provisions	Coverage Ratio -				Stock of provisions	Stack of provisions	Stack of provisions	Coverage Ratio -
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure for	or Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure Stage	age 2 exposure	Stage 3 exposure f	for Stage 1 exposure	for Stage 2 exposure for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure for			
(mln EUR, %	6)																			
(11111) EON, 70	3	0		0	0	0	0.00%	6 3	0	0	0	0	0.00%	3	0		0	0	0	0.00%
	7,350	74	10) 4	0	4	40.00%	7,266	147	21	5	0 8	40.00%	7,182	219	33	3 5	1	13	40.00%
ities	2	0	0	0	0	0	40.00%	6 2	0	0	0	0 (40.00%	2	0	(0	0	0	40.00%
	17	30	0	0	0	0	20.95%	6 16	31	1	0	0 (20.96%	15	31	1	1 0	0	0	20.96%
	0	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%
	0	0	0	0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	(0	0	0	0.00%
	182	2	2	0	0	0	10.15%	6 180	4	0	0	0 (10.01%	178	7	(0	0	0	9.88%
	57	4	1	0	0	0	41.00%	6 53	7	3	0	0 1	39.10%	49	10	4	1 0	0	2	37.60%
	0	0	0	0	0	0	20.29%	6 0	0	0	0	0 0	20.37%	0	0	(0	0	0	20.45%
	32	3	3	0	0	0	17.75%	6 29	5	2	0	0 0	17.76%	26	6	3	0	0	0	17.79%
	10	1		0	0	0	37.76%	6 10	2	0	0	0 0	33.98%	9	2	(0	0	0	31.88%
	0	0	0	0	0	0	30.35%	6 0	0	0	0	0 0	30.35%	0	0	(0	0	0	30.35%
property and ADC exposures	8	0	0	0	0	0	38.33%	6 8	0	0	0	0 0	38.41%	8	0	(0	0	0	38.46%
perty	0	0	0	0	0	0	9.04%	6 0	0	0	0	0 0	9.13%	0	0	(0	0	0	9.21%
operty	8	0	C	0	0	0	39.55%	6 8	0	0	0	0 0	39.55%	8	0	(0	0	0	39.55% 0.00%
ment and construction exposures (ADC)	0	0	0	0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	(0	0	0	0.00%
	0	0	0	0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	(0	0	0	0.00%
	0	0	C	0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	(0	0	0	0.00%
with a ST credit assessment	0	0	0	0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	(0	0	0	0.00%
CIU)	0	0	0	0	0	0	0.00%	6 0	0	0	0	0 (0.00%	0	0	(0	0	0	0.00%
	0	0	0	0	0	0	0.00%	6 0	0	0	0	0 (0.00%	0	0	(0	0	0	0.00%
	0	0	0	0	0	0	15.00%	6 0	0	0	0	0 0	15.39%	0	0	(0	0	0	15.79%
	7,630	112	. 12	2 5	0	5	39.35%	7,537	192	25	5	1 10	39.08%	7,446	269	39	5	1	15	15.79% 38.89%
	dit assessment	0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	dit assessment 0 15.00%	dit assessment 0 0 0 0 0 0.00% 0 0 0 0 0 0 0 0.00% 0 0 0 0 0 0 0 0 0.00% 0 0 0 0 0 0 0 0 15.00% 0	dit assessment 0	dit assessment 0 0 0 0 0 0 0 0 0.00% 0 0 0 0 0 0 0 0 0	dit assessment 0 0 0 0 0 0 0 0.00% 0 0 0 0 0 0 0 0 0 0	dit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	dit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	dit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	dit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	dit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	dit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Hit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Hit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

													Baseline S	Scenario							
							31/12/2025						31/12/	2/2026						31/12/2027	
RowNum			s (mln EUR, %)	Stage 1 exposure Stage	2 exposure Stage	e 3 exposure f	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 exposu	ns Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stock of p	provisions Stock of 1 exposure for Stage	of provisions Stock of provisions te 2 exposure 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 for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
193		Central banks	(1.509	0	0	0	(0	0.00%	1.509		0	0	0 0	0.00%	1.50	9	0	0	0 0.00%
194		Central governments		1.967	178	8	3		1	3 40.00%	1.928	21	.0 16	3	1 6	40.00%	1.90	1 22	9 23	3	9 40.00%
195		Regional governments or local authorities		0	0	0	0	(0	0 40.00%	0		0 0	0	0 0	40.00%	,	0	0 (0 (9 40.00% 0 40.00%
196		Public sector entities		348	12	1	0	(0	0 22.90%	337	2	23 2	0	1 0	25.01%	32	6 3	2	0	. 1 26.78%
197		Multilateral Development Banks		0	0	0	0	(0	0 0.00%	0		0 0	0	0 0	0.00%	,	0	0 (0 (0 0.00%
198		International Organisations		0	0	0	0	(0	0 0.00%	0		0 0	0	0 0	0.00%	,	0	0 (0 (0 0.00%
199		Institutions		251	0	0	0	(0	0 18.51%	251		0 0	0	0 0	18.44%	25	0	0 :	0 (0 18.37%
200		Corporates		1,314	242	53	3	15	5	33 62.87%	1,263	27	71 75	3	15 42	56.69%	1,22	3 28	8 99	3 12	0 18.37% 52 53.00%
201		of which: Other - SME		232	101	13	1	3	3	8 65.89%	222	10	18	1	3 10	57.09%	21	4 10	8 24	1	13 52.09%
202		of which: Specialised Lending		102	28	9	1	4	4	4 39.92%	100	2	25 15	1	3 6	40.27%	9.	5 2	4 20	1	8 40.46%
203		Retail		417	97	39	1	1:	1	22 55.37%	415	8	55	1	8 29	52.92%	40	8 7	6 69	1	35 51.49%
204	HIINCARY	of which: SME		94	31	9	0	2	2	5 50.08%	89	3	13	0	2 6	46.11%	8	5 3	3 17	0	. 7 43.78%
205	HUNGARY	Secured by mortgages on immovable property and ADC exposures		1,074	297	46	1	18	8	20 42.74%	1,080	27	72 66	1	15 27	40.08%	1,07	6 25	6 85	1 1	33 38.67%
206		of which: Residential immovable property		904	187	23	1	13	3	10 41.32%	904	17	74 36	1	11 14	39.12%	90	1 16	5 48	1 9	18 37.92% 15 39.64% 0 0 0.00% 0 0.00% 0 40.00%
207		of which: Commercial immovable property		170	110	23	0	į	5	10 44.20%	175	9	97 30	0	4 12	41.22%	17	5 9	1 37	0	15 39.64%
208		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	(0	0 0.00%	0		0 0	0	0 0	0.00%		0	0 (0 (0 0.00%
209		Subordinated debt exposures		0	0	0	0	(0	0 0.00%	0		0 0	0	0 0	0.00%		0	0 (0 (0 0.00%
210		Covered bonds		219	0	0	0	(0	0 40.00%	219		0 0	0	0 0	40.00%	21	9	0 (0 (0 40.00%
211		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 0.00%
212		Collective investments undertakings (CIU)		0	0	0	0	(0	0.00%	0		0 0	0	0 0	0.00%	,	0	0 (0 (0 0.00%
213		Equity		10	0	0	0	(0	0 40.00%	10		0 0	0	0 0	40.00%	1	0	0 (0 (0 40.00%
214		Securitisation																			
215		Other exposures		183	0	0	0	(0	0 40.00%	183		0 0	0	0 0	40.00%	18	3	0	0	0 40.00% 131 46.83%
216		TOTAL		7,293	828	147	8	45	5	78 53.06%	7,194	85	59 214	8	39 105	49.00%	7,10	6 88	2 280	8 33	131 46.83%

											Baseline Scenario					
						31/12/2025					31/12/2026				31/12/2027	
						1									. , , .	
RowNum				Stage 2 exposui	re Stage 3 exposure	Stock of provisions Stock of profor Stage 1 exposure for Stage 2	rovisions Stock of exposure for Stag	of provisions Coverage Ration ge 3 exposure Stage 3 exposu	tio - Stage sure	ge 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
			(mln EUR, %)													
217		Central banks		0	0	0 0	0		0.00%	0 0	0 0	0 0	40.00%	0 0	0 0	0 40.00%
218		Central governments	2,1	05	11	8 3	0		0.00%	2,092 16	5 15	3 0 6	5 40.00% 2,08	31 20 2	3 3	9 40.00%
219		Regional governments or local authorities	1	25	4	0 0	0		0.00%	120 8	1 (0 0	40.00%	12	1 0 0	0
220		Public sector entities		1	0	0 0	0		0.00%	1 0	0 0	0 0	40.00%	1 0	0 0	0 40.00%
221		Multilateral Development Banks		0	0	0 0	0		0.00%	0 0	0	0 0	0.00%	0 0	0 0	0 0.00%
222		International Organisations		0	0	0 0	0		0.00%	0 0	0	0 0	0.00%	0 0	0 0	0 0.00%
223		Institutions	11	0	0	0 0	0		0.00%	0 0	0 0	0 0 0	99.98%	0 0	0 0	0 99.96%
224		Corporates of which: Other - SME	1,1	08	236 10	63 1	12		9.40%	1,133 244	180	1 10 122	. 00.19/0 1,1.	13 250 19	4 1	131 67.33%
225		of which: Specialised Lending		72	21	0 0	0		1.17% 9.00%	76 37	0		21.17% 6	50	0 0	0 21.17% 1 49.24%
226		Retail	1,7	9	10	22 7	24		7.53%	1.675 406		0 0	57.29% 1.64	19		1 49.24%
227		of which: SME	1,7		380	33 /	24		7.53% 8.24%	1,675 406	63	5 20 27	57.29% 1,64	100 100	2 5 1	58 57.24%
228	SERBIA	Secured by mortgages on immovable property and ADC exposures	1,5		35/	14	23	10 00	0.93%	1,491 380	38	20 3/	31.74% 1.00	374 3	4 5 10	5 54 58.20% 7 21 32.00%
229	52.1.5 1	of which: Residential immovable property	1,1		333	10 1	10		1.25%	876 284	38	1 16 12	31.74% 1,03	72 330 0	4 2 1	16 31.65%
230		of which: Commercial immovable property	9	29	250	4 0	2		0.04%	351 07	29	10 3	31.55% 84	15 00 1	1 1	
231		of which: Land, acquisition, development and construction exposures (ADC)	Z	0	0	0 0	2		0.04%	231 97		0 2 3	0.00%	98 1	0 0	4 33.36%
232		Subordinated debt exposures		0	0	0 0	0	0 0	0.00%	0 0			0.00%			0 0.00% 0 0 0.00% 0 0 0.00%
234		Covered bonds		0	0	0 0	0	<u> </u>	0.00%	0 0			0.00%			0 0.00%
235		Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0	0 0	0.00%	0 0			0.00%			0 0.00%
235		Collective investments undertakings (CIU)		0	0	0 0	0	0 0	0.00%	0 0			0.00%			
237		Equity		2	0	0 0	0	0 40	0.00%	3 0			40.00%	3		0 0.00%
237		Securitisation		2	0		U U	0 40	0.00%	2 0			40.00%			0 40.00%
230		Other exposures	1	21	2		0	0 24	4.56%	178 5	1	0 0	34.56% 4	75 8	1 0	0 24 56%
239		TOTAL	6.0)	060 3	19 12	F2	31	4.50% 3.95%	6 628 1 061	202	2 40 101	59.59% 6.5	26 1.090 39	6 11 44	0 34.56% 0 220 56.97%
240		TOTAL	6,8	כו	200 2	19 13	52	140 63	3.93%	0,028 1,061	1 303 1	2 49 181	. 53.53% 6,54	20 1,080 38	0 11 40	220 56.97%

												Baseline Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum		(mln EU		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 ex	isions Covera posure Stage 3	age Ratio - 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for S	ock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 expo	sure Stage 2 exposure	e 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 - e Stage 3 exposure
241		Central banks		0	0	0	0	0	40.00%	(0	0 0	0 0	0 40.00%	0	0	0 0	0		0 40.00%
242		Central governments	1	.3	16	0	0	0	40.00%	19	11	0 0	0 0	0 40.00%	23	7	0 0	0		0 40.00%
243		Regional governments or local authorities		0	0	0	0	0	0.00%	(0	0 0	0 0	0.00%	0	0	0	0		0.00%
244		Public sector entities		0	0	0	0	0	0.00%	(0	0 0	0 0	0.00%	0	0	0 0	0		0.00%
245		Multilateral Development Banks		9	1	0	0	0	37.22%	8	2	0 0	0 0	37.20%	8	2	0 0	0		0 37.18%
246		International Organisations		0	0	0	0	0	0.00%	(0	0 0	0 0	0.00%	0	0	0 0	0	r	0.00%
247		Institutions	9	8	3	0	0	0	17.34%	97	3	0 0	0 0	0 17.34%	96	4	0 0	0	r	0 17.35%
248		Corporates	54	1	29	8	2 0	2	24.88%	518	42 1	7 2	1 4	4 24.92%	498	53 2	7 2	1	7	7 24.92%
249		of which: Other - SME		0	0	0	0	0	20.26%	(0	0 0	0 0	0 20.27%	0	0	0	0		0 20.28%
250		of which: Specialised Lending	9	07	4	4	1 0	1	15.00%	88	9	8 0	0 1	15.07%	79	13 1	2 0	1	7	2 15.14%
251		Retail	2	.9	3	0	0	0	25.22%	29	3	1 0	0 0	22.15%	29	3	1 0	0		0 22.38%
252	UNITED KINGDOM	of which: SME		0	0	0	0	0	53.93%	(0	0 0	0 0	54.11%	0	0	0 0	0	r	0 54.23%
253	ONLIED KINGDOM	Secured by mortgages on immovable property and ADC exposures		2	0	0	0	0	45.09%	2	0	0 0	0 0	0 44.74%	2	0	0 0	0	r	0 44.47%
254		of which: Residential immovable property		1	0	0	0	0	45.13%	(0	0 0	0 0	0 44.78%	0	0	0 0	0	<u> </u>	0 44.51%
255		of which: Commercial immovable property		2	0	0	0	0	41.73%	2	0	0 0	0 0	0 41.73%	2	0	0 0	0	<u> </u>	0 41.73%
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0.00%	(0	0 0	0 0	0.00%	0	0	0 0	0	r	0.00%
257		Subordinated debt exposures		0	0	0	0	0	0.00%	(0	0 0	0 0	0.00%	0	0	0 0	0		0.00%
258		Covered bonds		0	0	0	0	0	0.00%	(0	0 0	0 0	0.00%	0	0	0 0	0		0.00%
259		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	C	0	0 0	0 0	0.00%	0	0	0 0	0	<u>ر</u>	0.00%
260		Collective investments undertakings (CIU)		0	0	0	0	0	40.00%	(0	0 0	0 0	40.00%	0	0	0	0		0 40.00%
261		Equity		8	0	0	0	0	40.00%	8	0	0	0 0	40.00%	8	0	0	0	<u> </u>	0 40.00%
262		Securitisation																		
263		Other exposures		3	0	0 (0	0	39.85%	. 3	0	0 0	0 0	39.66%	3	0	0 0	0	1	0 39.58%
264		TOTAL	70	93	53	8	2 0	2	25.27%	685	61 1	8 2	1 4	4 25.14%	668	68 2	8 2	1	-	7 25.10%

eba European Banking Authority

		intesa sanpaoio s.p.A.																				
			33	34	35	36	37	38	39	40	41	42	43	44 45	46	47	48	49	50 51	52		53
													Adverse Scenario									
						31/12/2025							31/12/2026						31/12/2027			
						31/12/2023							31/12/2020						31/12/2027			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisio	ns Stock of provision	s Stock of provisions	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure			Stock of provisions Stock of pro			Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of prov			
RowNum						for Stage 1 exposi	re for Stage 2 exposui	re for Stage 3 exposure	Stage 3 exposure				for Stage 1 exposure	for Stage 2 exposure for Stage 3 e	xposure Stage 3 expos	ure			for Stage 1 exposure for Stage 2 ex	oosure for Stage 3 exp	osure Stage	e 3 exposure
		(mln EUR	., %)																			
1		Central banks	37,860	2,149		4	0	0 1	24.61%	· · ·	2,149	4	(0 0	1 24	.61% 37,8	2,149		4 0	0	1	24.62%
2		Central governments	118,675	12,423	63	6	197 14	47 255	40.05%	6 116,193	14,075	1,465	328	8 134		0.02% 114,03	26 15,316	2,39	2 298	108	957	40.01%
3		Regional governments or local authorities	1,129	79		4	2	0 2	47.03%	1,110	94	9		2 0		1,09	107	7 1	3 2	0	6	42.06%
4		Public sector entities	1,256		1	5	2	1 8	51.41%	-,	105	26		2 2		1,1		3	8 2	3	13	33.80%
5		Multilateral Development Banks	1,856			1	0	0 0	38.42%		13	2	(0 0		1,89		2	3 0	0	1	38.31%
6		International Organisations	2,549			1	0	0 0	48.00%		57	1	(0 0		2,43		L	2 0	0	1	48.00%
7		Institutions	6,355		8	4	7 1	15 31	37.34%	0,231	509	119	-	7 4	-12 5-1	.72% 6,2		15	2 6	3	51	33.62%
8		Corporates	18,284	,	1,37	8	.85 21	10 976	70.80%	, -	4,634	2,063	173	3 205	,	.96% 16,43		2,75	8 143	162	1,624	58.89%
9		of which: Other - SME	1,958	,	36	8	30	51 266	72.39%	2,7.00	754	519	26	6 56		.75% 1,63		2 65	8 22	44	401	60.94%
10		of which: Specialised Lending	695	131	6	1	9 1	14 23	38.17%		177	107		7 14		5.62% 50	200) 14	8 6	13	54	36.15%
11		Retail	11,205		47	4	75 17	78 264	55.64%	-,	2,297	859	74	4 167		0.66% 10,3	76 2,212		4 62	129	616	48.75%
12	Intesa Sanpaolo S.p.A.	of which: SME	2,672		18	4	35 10	05 121	65.67%	, -	780	342	34	4 97		2,3	31 762	30	4 28	71	312	61.92%
13		secured by more ages on miniorable property and rise exposures	8,786	_,	50	4	34 16	57 283	56.12%	· · · · · · · · · · · · · · · · · · ·	1,820	755	33	3 150		71% 8,09	•	1,01	2 28	126	498	49.19%
14		of which: Residential immovable property	6,161	893	12	7	18 11	14 51	40.40%	-,	977	299	19	9 104		5,69	,	47	6 16	91	191	40.09%
15		of which: Commercial immovable property	2,136	631	37	2	13	46 229	61.51%	_,	679	444	12	2 40		1,9	44 679	51	6 10	29	296	57.31%
16		of which: Land, acquisition, development and construction exposures (ADC)	489	154		5	2	6 3	55.79%	*	164	12		2 7		5.26% 4.	55 172	2 2	1 2	6		56.60%
17		Subordinated debt exposures	58	2		0	0	0 0	28.01%		5	0	(0 0		.01%	53 7	7	0 0	0	0	28.01%
18		Covered bonds	219	0		0	0	0 0	40.00%		0	0	(0 0		2.00%	19 ()	0 0	0	0	40.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0		0	0	0 0	0.00%		0	0	(0 0	•	0.00%	0 0		0 0	0	0	0.00%
20		Collective investments undertakings (CIU)	954	7		7	3	0 3	40.04%		13	13		3 0		0.04% 9:	28 19	2	0 3	0	8	40.04%
21		Equity	366	5		3	1	0 1	40.00%	6 359	9	6		1 0	2 40	0.00% 3:	52 13	3	9 1	0	4	40.00%
22		Securitisation	4-22				10								20	1 - 1						20.0151
23		Other exposures	17,904	394	4	8	19	1 19	40.07%	•	478	5.	19	9 1		17,69			4 18	1	58	39.91% 49.12%
24		TOTAL	227,456	23,709	3,15	9	71	1,843	58.34%	222,648	26,257	5,420	643	1 664	2,815 51	.94% 218,8	27,656	7,81	4 563	532	3,838	49.12%

															Adverse Scenario								
							31/12/2025								31/12/2026						31/12/2027		
RowNum			(mln EUR, %)	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of prov re for Stage 2 ex	visions Stock of p kposure for Stage 3	provisions Cov 3 exposure Stag	verage Ratio - ge 3 exposure	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 expos		
25		Central banks		21,412	0		0	0	0	0	0.00%	21,412	0	0	0	0 0	0.00%	21,412	0	0	0	0 0	0.00%
26		Central governments		82,825	10,270	5	52 2	56	137	221	40.00%	81,242	11,135	1,271	288	3 125 509	40.00%	79,845		2,090	262	100 836	40.00%
27		Regional governments or local authorities		133	1		1	0	0	1	61.86%	132	2	2	0	0 1	51.99%	130	2	. 3	0	0 2	47.92%
28		Public sector entities		17	12		3	0	0	3	88.18%	18	11	4	0	0 3	80.36%	19	9	4	0	0 3	74.75%
29		Multilateral Development Banks		0	0		0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0 0	0.00%
30		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%
31		Institutions		2,034	69		14	3	2	6	44.97%	2,005	84	28	3	3 3 11	40.54%	1,980	92	. 44	3	3 17	39.04%
32		Corporates		3,226	1,221	2	08	8	13	122	58.61%	3,086	1,297	271	6	5 14 140	51.50%	3,071	1,251	. 331	6	12 157	47.41%
33		of which: Other - SME		322	256	1	23	4	6	87	70.54%	294	254	153	3	6 97	63.55%	285	236	180	3	5 107	59.21%
34		of which: Specialised Lending		0	0		0	0	0	0	18.69%	0	0	0	0	0 0	36.60%	0	0	0	0	0 0	41.23%
35		Retail		4,579	915	1	91	5	13	87	45.34%	4,455	930	301	5	5 13 101	. 33.49%	4,433	836	416	4	11 116	27.82%
36	ITALY	of which: SME		102	48		37	1	2	26	71.51%	98	45	44	1	1 1 29	64.82%	97	40	50	1	1 31	60.73%
37	IIALI	Secured by mortgages on immovable property and ADC exposures		1,627	286	3	30	3	7	205	62.05%	1,608	289	347	3	3 7 210	60.62%	1,596	282	366	2	6 216	59.01%
38		of which: Residential immovable property		919	23		16	0	1	6	38.77%	910	29	19	0	1 7	35.96%	900	35	23	0	1 8	32.52%
39		of which: Commercial immovable property		510	163	3	12	2	6	198	63.44%	502	160	323	2	2 5 202	62.47%	503	147	335	2	4 206	61.46%
40		of which: Land, acquisition, development and construction exposures (ADC)		198	101		2	0	1	1	33.82%	196	100	4	1	1 1 1	32.29%	194	100	7	0	1 2	31.49%
41		Subordinated debt exposures		10	0		0	0	0	0	40.00%	10	0	0	0	0 0	40.00%	10	0	0	0	0 0	40.00%
42		Covered bonds		0	0		0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0 0	0.00%
43		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%
44		Collective investments undertakings (CIU)		522	4		4	2	0	2	40.00%	514	8	8	2	2 0 3	40.00%	507	11	. 12	1	0 5	40.00%
45		Equity		7	0		0	0	0	0	40.00%	6	0	0	0	0 0	40.00%	6	0	0	0	0 0	40.00%
46		Securitisation																					
47		Other exposures		14,592	372		45	18	0	18	39.99%	14,471	448	90	17	7 0 36	39.88%	14,411	463	135	17	0 54	39.83%
48		TOTAL		130,985	13,151	1,3	48 2	94	174	663	49.20%	128,959	14,203	2,322	325	162 1,014	43.66%	127,421	14,660	3,402	297	133 1,406	41.31%

													Adverse Scenario								
							31/12/2025						31/12/2026					31/12/2027			
RowNum			(mln EUR, %)		Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provision for Stage 2 exposure for Stage 3 exposure	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisions Stock of for Stage 1 exposure for Stage 2 exposure for Stage	of provisions ge 3 exposure	Coverage Ratio - Stage 3 exposure	e 1 exposure	Stage 2 exposure		ns Stock of provisions Sure for Stage 2 exposure for		
49		Central banks	(111111 2011) 70)	4.404		0	0	0	0.00%	4.404	(0	0 0	0	0.00%	4.404	1 0	0	0 0	0	0.00%
50		Central governments		2.681		468	0	0 0	0 40.00%	.,		3	1 0 0	0	40.00%	1 950	1 198	1	0 0	0	40.00%
51		Regional governments or local authorities		0)	0	0 0	0 0	0 0.00%	% 2,233	(0	0 0	0	0.00%	2,330	0 0	0	0 0	0	0.00%
52		Public sector entities		0		0	0 0	0 0	0 62.19%	% 0	(0	0 0	0	62.19%	C	0 0	0	0 0	0	62.19%
53		Multilateral Development Banks		14		0	0 (0 0	0 20.58%	% 13		1	0 0	0	20.58%	13	3 1	0	0 0	0	20.58%
54		International Organisations		0)	0	0 (0 0	0 0.00%	% 0	(0	0 0 0	0	0.00%	C	0	0	0 0	0	0.00%
55		Institutions		306	;	238	26	0 12	10 38.27%	% 385	157	7 2	0 0	10	36.86%	430	110	30	0 0	11	35.77%
56		Corporates		1,863	3	441	52 28	8 4	20 38.16%	% 1,754	453	3 14	18 28 5	56	38.05%	1,650	448	257	23 4	97	37.74%
57		of which: Other - SME		0		0	0 (0 0	0 0.00%	% 0	(0	0 0 0	0	0.00%	C	0	0	0 0	0	0.00%
58		of which: Specialised Lending		0		0	0 (0 0	0 0.00%	% 0	(0	0 0 0	0	0.00%	C	0	0	0 0	0	0.00%
59		Retail		2		1	0 (0 0	0 39.67%	% 2	<u>.</u>	1	0 0 0	0	38.09%	2	2 1	0	0 0	0	36.34%
60	LINUTED CTATEC	of which: SME		0		0	0	0 0	0 60.37%	% 0	(0	0 0	0	60.19%	C	0	0	0 0	0	60.10%
61	UNITED STATES	Secured by mortgages on immovable property and ADC exposures		6	5	1	0	0 0	0 27.53%	% 5	•	1	0 0	0	25.02%	5	5 1	0	0 0	0	25.02%
62		of which: Residential immovable property		0)	0	0	0 0	0 31.36%	% 0	(0	0 0	0	24.45%	C	0	0	0 0	0	24.50%
63		of which: Commercial immovable property		6	5	0	0 (0 0	0 25.58%	6 5		1	0 0 0	0	25.58%	5	5 1	0	0 0	0	25.58%
64		of which: Land, acquisition, development and construction exposures (ADC)		0)	0	0 (0 0	0 0.00%	% 0	(0	0 0 0	0	0.00%	C	0	0	0 0	0	0.00%
65		Subordinated debt exposures		0)	0	0	0 0	0 0.00%	% 0	(0	0 0 0	0	0.00%	C	0	0	0 0	0	0.00%
66		Covered bonds		0)	0	0 (0 0	0 0.00%	% 0	(0	0 0 0	0	0.00%	C	0	0	0 0	0	0.00%
67		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%	C	0	0	0 0	0	0.00%
68		Collective investments undertakings (CIU)		29)	0	0 (0 0	0 40.00%	% 28		1	1 0 0	0	40.00%	27	7 1	1	0 0	0	40.00%
69		Equity		6	5	0	0 (0 0	0 40.00%	6	(0	0 0 0	0	40.00%	6	5 0	0	0 0	0	40.00%
70		Securitisation																			
71		Other exposures		14		0	0 (0 0	0 40.00%	% 14	(0	0 0 0	0	40.00%	14	0	0	0 0	0	40.00%
72		TOTAL		9,324	1	,149	78 28	8 15	38.21%	8,897	1,477	7 17	78 28 5	67	37.87%	8,502	1,760	289	23 5	109	37.55%

	intesa sanpadio s.p.A.																						
			33	34	35	36	37	38	39	40 4:	1	42	43	44	45	46	47	48	49	50	51	52	53
												Adv	verse Scenario										
						31/12/2025						3	31/12/2026							31/12/2027			
		Stage	e 1 exposure St	stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisio re for Stage 2 exposi	ons Stock of provisio ure for Stage 3 exposi	ns Coverage Ratio - ire Stage 3 exposure	Stage 1 exposure Stage 2 e	exposure Sta	age 3 exposure for Si	ck of provisions Stage 1 exposure	Stock of provisions Stock for Stage 2 exposure for Sta	of provisions	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure			
		(mln EUR, %)																					
	Central banks		977	0		0	0	0	0 0.009	977	0	0	C	0	0	0.00%	977	,	0	0 0	(C	0
	Central governments		875	8		1	1	0	1 40.009	865	16	3	O	0	1	40.00%	856	2	3	4 0	() 2	2
	Regional governments or local authorities		194	20		0	0	0	0 40.009	192	21	1	O	0	0	40.00%	190	2	2	1 0	(0	0
	Public sector entities		0	0		0	0	0	0.009	6 0	0	0	C	0	0	0.00%	0)	0	0 0	(0	0
	Multilateral Development Banks		0	0		0	0	0	0.009	6 0	0	0	O	0	0	0.00%	0)	0	0 0	(O	0
	International Organisations		0	0		0	0	0	0.009	6 0	0	0	O	0	0	0.00%	0)	0	0	(O	0
	Institutions		14	0		0	0	0	0 31.039	76 14	0	0	O	0	0	31.03%	14		0	0	(O	0
	Corporates		468	173	60	50	2	11	36 60.469	440	181	80	1	. 8	43	54.23%	430	17	5	95 1	(49	0 2 0 0 0 0 0 0 0 49 11 0 16 16
	of which: Other - SME		184	117	57	52	1	10	31 59.109	76 171	113	69	1	. 7	37	53.20%	164	10	7	32 1	Ţ	41	.1
	of which: Specialised Lending		0	0		0	0	0	0.009	6 0	0	0	O	0	0	0.00%	0)	0	0 0	(0	0
	Retail		264	91	14	L4	2	7	6 41.639	255	85	29	1	. 5	12	41.54%	250	7	9	1	4	16	.6
CLOVAKIA	of which: SME		263	90	14	L4	2	7	6 41.639	254	85	29	1	. 5	12	41.54%	249	7	9	1	4	16	.6
SLOVAKIA	Secured by mortgages on immovable property and ADC exposures		15	7		1	0	1	0 36.849	14	7	2	O	1	1	37.19%	13		6	3 0	1	. 1	1
	of which: Residential immovable property		15	7	:	1	0	1	0 36.849	76 14	7	2	O	1	1	37.19%	13		6	3 0	-	. 1	1 0 0 0 0
	of which: Commercial immovable property		0	0		0	0	0	0.009	6 0	0	0	O	0	0	0.00%	0)	0	0	(C	0
	of which: Land, acquisition, development and construction exposures (ADC)		0	0		0	0	0	0.009	6 0	0	0	C	0	0	0.00%	0)	0	0 0	(0	0
	Subordinated debt exposures		0	0		0	0	0	0.009	6 0	0	0	C	0	0	0.00%	0)	0	0 0	(0	0
	Covered bonds		0	0		0	0	0	0.009	6 0	0	0	C	0	0	0.00%	0)	0	0 0	(0	0
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	0.009	6 0	0	0	C	0	0	0.00%	0)	0	0 0	(0	0
	Collective investments undertakings (CIU)		19	0		0	0	0	0 49.349	6 19	0	0	C	0	0	49.34%	19)	0	0 0	(0	0
	Equity		0	0		0	0	0	0 0.009	% O	0	0	C	0	0	0.00%	0)	0	0 0	(0	0
	Securitisation																						A
	Other exposures		617	0	(0	0	0	0 40.009	616	1	1	C	0	0	40.00%	616	;	1	1 0	(0	0
	TOTAL		3.442	298	7	77	5	19	43 56.209	6 3.391	310	115	3	14	58	50.20%	3.365	30	7 14	14 3	10	69	0 4 59 4

										Adverse Scenario					
						31/12/2025				31/12/2026				31/12/2027	
RowNum			Stage 1 ex	xposure Stage 2 exp	oosure Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 expos	ons Stock of provisions Coure for Stage 3 exposure St	overage Ratio - age 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	S Stock of provisions e for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks		5,539	0	0 0	0 0	0.00%	5,539	0 0	0 0 0	0.00% 5,53	39 0	0 0	0 0.00%
98		Central governments		20	0	0 0	0 0	40.00%	20	0 0	0 0 0	40.00%	20 0	0 0 0	0 40.00%
99		Regional governments or local authorities		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0 0	0 0 0	0 0.00%
100		Public sector entities		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0 0	0 0 0	0 0.00%
101		Multilateral Development Banks		29	7	0 0	0 0	18.58%	28	7 0	0 0 0	20.50%	29 7	0 0	0 21.39%
102		International Organisations		178	0	0 0	0 0	48.00%	177	2 0	0 0 0	48.00%	75 4	0 0 0	0 48.00%
103		Institutions		481	15	0 0	0 0	27.15%	412 8	4 0	0 0 0	27.89% 42	23 73	1 0 0	0 48.00% 0 25.80%
104		Corporates		3,664	440	26 11	1 10	36.82%	5 3,544 52	4 62 1	2 2 23	36.84% 3,42	22 602 10	6 10 2	39 36.55%
105		of which: Other - SME		12	3	0 0	0 0	42.78%	10	6 0	0 0 0	42.85%	8 8	0 0	39 36.55% 0 42.89%
106		of which: Specialised Lending		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
107		Retail		3	3	0 0	0 0	29.21%	4	2 0	0 0	28.78%	4 2	0 0	0 28.53%
108	LLIVENADOLIDO	of which: SME		0	0	0 0	0 0	15.74%	0	0 0	0 0 0	16.81%	0 0	0 0	0 17.47%
109	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures		2	56	0 0	0 0	28.16%	5 2 5	6 0	0 0 0	27.98%	2 56	0 0	0 27.73%
110		of which: Residential immovable property		0	0	0 0	0 0	25.02%	0	0 0	0 0 0	23.07%	0 0	0 0	0 22.34%
111		of which: Commercial immovable property		2	56	0 0	0 0	28.40%	5 2 5	6 0	0 0 0	28.37%	2 56	0 0	0 28.16%
112		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0 0	0 0	0 28.16% 0 0.00%
113		Subordinated debt exposures		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
114		Covered bonds		0	0	0 0	0 0	0.00%	0	0 0	0 0 0	0.00%	0 0	0 0 0	0 0.00%
115		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 0.00%
116		Collective investments undertakings (CIU)		342	2	2 1	0 1	40.00%	338	4 4	1 0 2	2 40.00% 33	35 6	6 1 0	2 40.00%
117		Equity		2	0	0 0	0 0	40.00%	2	0 0	0 0 0	40.00%	2 0	0 0	0 40.00%
118		Securitisation													
119		Other exposures		243	11	1 1	1 1	40.00%	5 232 2	0 3	1 0 1	39.83% 22	23 27	4 0 0	2 39.69%
120		TOTAL		10.502	535	30 12	2 11	37.08%	5 10.297 70	n 69 1	3 2 26	5 37.01% 10.17	72 777 11	8 11 2	2 39.69% 43 36.70%

														Adverse Scenario									
							31/12/2025							31/12/2026						31/12/2027			
RowNum			(mln EUR, %)		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 exp	posure Stage 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stage	f provisions e 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 exposure Stag	ge 2 exposure		Stock of provisions for Stage 1 exposure			
121		Central banks		7		0 0	(0	(0.00	% 7	7	0 0	0	0 0	0.00%	7	0	C	0		ر	0 0.00%
122		Central governments		3,390	22	2 8	4	1 1	3	40.00	% 3,283	3	318 20	3	1 8	40.00%	3,201	392	. 28	3			.1 40.00%
123		Regional governments or local authorities		210	4	4 1	(0	(40.00	% 205	05	49 1	. 0	0 1	40.00%	200	53	2	0		J	1 40.00%
124		Public sector entities		295		6 2	:	1 0	1	28.32	% 288	8	9 6	1	0 2	25.01%	282	11	. 10	1		J	2 23.38%
125		Multilateral Development Banks		0		0 0	(0	(0.00	% C	0	0 0	0	0 0	0.00%	0	0	0	0)	0.00%
126		International Organisations		0		0 0	(0	(0.00	% C	0	0 0	0	0 0	0.00%	0	0	0	0)	0.00%
127		Institutions		27		1 0	(0	(24.24	% 26	.6	2 0	0	0 0	24.15%	25	3	C	0)	0 24.09%
128		Corporates		1,875	23	2 323	2:	1 46	258	79.81	% 1,731	1	255 444	15	41 310	69.90%	1,623	263	544	13	3	35	65.13%
129		of which: Other - SME		279	4	4 106	10	15	83	77.56	% 236	6	42 152	2 7	13 103	67.66%	205	37	188	6	1	11	.9 63.16%
130		of which: Specialised Lending		392	2	5 22	(5 2	7	33.02	% 351	1	46 41	4	3 14	33.00%	318	64	57	4		, 1	.9 33.00%
131		Retail		2,479	40	4 60	19	34	29	48.27	% 2,373	'3	443 126	21	34 65	51.32%	2,280	461	. 201	19	2	, 10	52.38%
132	CDCATIA	of which: SME		278	7	2 3	:	1 3	2	51.87	% 268	8	78 7	0	2 4	53.90%	267	76	10	0		4	6 54.64% 8 35.31%
133	CROATIA	Secured by mortgages on immovable property and ADC exposures		3,363	43	0 49	1:	1 29	14	29.54	% 3,211	.1	515 117	12	30 40	34.23%	3,072	578	192	10	2	F	8 35.31%
134		of which: Residential immovable property		2,425	24	8 41		7 19	10	24.16	% 2,322	.2	296 96	7	20 28	29.37%	2,230	328	156	6	1	, Δ	30.27%
135		of which: Commercial immovable property		668	13	0 5	3	5	3	47.49	% 634	4	156 14	3	5 7	48.42%	603	178	23	2		, 1	.2 49.22%
136		of which: Land, acquisition, development and construction exposures (ADC)		270	5	2 3		2 6	2	69.89	% 255	55	63 8	2	6 5	70.34%	240	72	13	2		,	9 70.74%
137		Subordinated debt exposures		47		2 0	(0	(27.04	% 45	5	5 0	0	0 0	27.04%	43	7	C	0		1	0 27.04%
138		Covered bonds		0		0	(0	(0.00	% C	0	0 0	0	0 0	0.00%	0	0	0	0		,	0.00%
139		Claims on institutions and corporates with a ST credit assessment		0		0	(0	(0.00	%	0	0 0	0	0 0	0.00%	0	0	0	0		J	0.00%
140		Collective investments undertakings (CIU)		0		0	(0	(0.00	% C	0	0 0	0	0 0	0.00%	0	0	O	0		J .	0.00%
141		Equity		0		0 0	(0	(0.00	% C	0	0 0	0	0 0	0.00%	0	0	C	0		J .	0.00%
142		Securitisation																					
143		Other exposures		896		0 0	(0	(52.35	% 895	15	1 1	. 0	0 0	52.35%	894	1	. 1	0		ı	1 52.35%
144		TOTAL		12,589	1,34	3 444	57	7 110	306	68.86	% 12,063	3	1,596 716	53	106 426	59.46%	11,627	1,768	981	45	8	<i>y</i> 5 <i>ℓ</i>	55.40%

														Adverse Scenario										
							31/12/2025							31/12/2026						31/12/2027				
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stores for Stage 2 exposure for Stage 2	ock of provisions Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 o	exposure Stage 3 exposure	Stock of provisions Stoc for Stage 1 exposure for St	k of provisions age 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposur			
145		Central banks		122		0	0 (0	0	0.00%	6 122	2	0 0	0	0 0	0.00%	122	2	o l	o l	0	ر	0	0.00%
146		Central governments		5,819	35	52	2	. 0	1	40.00%	5,744	1	426 3	1	0 1	40.00%	5,700	468	3	5	1	ر	2	40.00%
147		Regional governments or local authorities		207		1	0 (0	0	40.00%	6 206	5	2 0	0	0 0	40.00%	205	5	2	D	0	ر	0	40.00%
148		Public sector entities		132		4	0 (0	0	40.30%	6 129	9	8 0	0	0 0	42.79%	124	12	2	D	0	ر	0	43.79%
149		Multilateral Development Banks		0		0	0 (0	0	0.00%	6 0)	0 0	0	0 0	0.00%	0) (0	0	0	ر	0	0.00%
150		International Organisations		0		0	0	0	0	0.00%	6 0)	0 0	0	0 0	0.00%	0			O .	0	ر	0	0.00%
151		Institutions		644		6 2	9 (0	12	41.12%	638	3	11 30	0	0 12	40.93%	629	20	3	O .	0	J	12	40.64%
152		Corporates		415	27	' 5	2	. 0	1	37.28%	416	5	270 5	1	0 2	37.27%	431	25:	1	Э	1	J	3	36.99%
153		of which: Other - SME		21		4	0	0	0	42.86%	6 19	9	6 1	. 0	0 0	43.02%	17	7	5	1	0	ן	1	42.85%
154		of which: Specialised Lending		0		0	0	0	0	0.00%	6 0)	0 0	0	0 0	0.00%	0)	0	O .	0	ر	0	0.00%
155		Retail		20		8	0	0	0	31.92%	6 20)	8 1	. 0	0 0	29.96%	20	7	7	1	0	<u>)</u>	0	29.30%
156	FRANCE	of which: SME		0		0	0	0	0	27.14%	6 0	D	0 0	0	0 0	30.24%	0) (0	0	0	J	0	31.15%
157	FRANCE	Secured by mortgages on immovable property and ADC exposures		125		0	0	0	0	58.37%	6 125	5	0 0	0	0 0	58.37%	125	5	0	1	0	J	0	58.37%
158		of which: Residential immovable property		0		0	0	0	0	15.78%	6 0)	0 0	0	0 0	15.86%	0) (0	0	0	<u>J</u>	0	15.98%
159		of which: Commercial immovable property		125		0	0	0	0	58.44%	6 125	5	0 0	0	0 0	58.44%	124	1	0	1	0	J	0	58.44%
160		of which: Land, acquisition, development and construction exposures (ADC)		0		0	0	0	0	0.00%	6 0)	0 0	0	0 0	0.00%	0) (0	D .	0	J	0	0.00%
161		Subordinated debt exposures		0		0	0	0	0	0.00%	6 0)	0 0	0	0 0	0.00%	0)	0	D .	0	J .	0	0.00%
162		Covered bonds		0		0	0 (0	0	0.00%	6 0)	0 0	0	0 0	0.00%	0)	0	O .	0	<u> </u>	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment		0		0	0	0	0	0.00%	9)	0 0	0	0 0	0.00%	0)	O .	D .	0	J .	0	0.00%
164		Collective investments undertakings (CIU)		8		0	0	0	0	40.00%	6 8	3	0 0	0	0 0	40.00%	8	3	0	0	0	<u>J</u>	0	40.00%
165		Equity		0		0	0	0	0	0.00%	6 0)	0 0	0	0 0	0.00%	0)	ס	o l	0	ן	0	0.00%
166		Securitisation																						
167		Other exposures		2		0	0	0	0	40.00%	_	2	0 0	0	0 0	40.00%	2	2))	0	J e	0	40.00%
168		TOTAL		7,495	64	3	3	1	14	40.86%	7,410)	725 39	2	1 16	40.38%	7,367	761	1 4	7	2	<u> </u>	19	39.81%

2025 EU-wide Stress Test: Credit risk STA

		•		33 34		35	36	37	38	39		40	41	42	43	44	45	46	47	48	49	50	51 52		53
															Adverse Scenario										
							31/12/2025								31/12/2026							31/12/2027			
										T					T			T		T	1				
RowNum				Stage 1 exposure Stage 2 expos	sure Stage	e 3 exposure	Stock of provisions	Stock of provisions	Stock of provisions for Stage 3 exposur	S Coverage R	Ratio -	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions	Stock of provisions	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Stock of pro for Stage 2 exposure for Stage 3 ex		
Kowinum							or stage I exposure	Tot Stage 2 exposur	e ioi stage s'exposui	e Stage S exp	Josuie				Tot Stage 1 exposure	101 Stage 2 exposure	e Tot Stage 3 exposure	Stage 3 exposure				ioi stage i exposure	101 Stage 2 exposure 101 Stage 3 ex	Usure Stage 3	3 exposure
			(mln EUR, %)																						
169		Central banks		3	0	0	(D	0	0	0.00%	3		0	0 0		0 (0.00%	3	3	0	0 0	0	0	0.00% 40.00% 40.00% 20.96% 0.00% 10.90% 41.90% 26.92% 20.15% 30.35% 32.70% 53.79%
170		Central governments		7,342	74	18	-	7	0	7	40.00%	7,251	:	147	36 7		1 15	40.00%	7,163	3 21	19 5	3 6	1	21	40.00%
171		Regional governments or local authorities		2	0	0	(D	0	0	40.00%	2		0	0 0		0 (40.00%		2	0	0 0	0	0	40.00%
172		Public sector entities		15	32	1	(O .	0	0	20.95%	13		33	1 (0 (20.96%	12	2 3	34	2 C	0	0	20.96%
173		Multilateral Development Banks		0	0	0	(D	0	0	0.00%	0		0	0 0		0 (0.00%	(0	0	0 0	0	0	0.00%
174		International Organisations		0	0	0	()	0	0	0.00%	0		0	0 0		0 (0.00%	(0	0	0 0	0	0	0.00%
175		Institutions		182	3	0	()	0	0	11.39%	178		6	0 0		0 (11.11%	175	5	9	1 0	0	0	10.90%
176		Corporates		43	17	2	:	1	1	1	54.37%	34		23	5 1		1 2	47.25%	30	0 2	24	8 C	1	3	41.90%
177		of which: Other - SME		0	0	0	(D	0	0	26.68%	0		0	0		0	26.85%	(0	0	0 0	0	0	26.92%
178		of which: Specialised Lending		19	15	1	(O	1	0	20.23%	12		20	3		1	20.31%	10	0 2	20	5 C	1	1	20.15%
179		Retail		10	2	0	(0	0	40.05%	9		3	0		0	33.78%	8	8	3	1	0	0	30.35%
180	CDAIN	of which: SME		0	0	0	(0	0	32.88%	0		0	0 0		0 (32.85%	(0	0	0 0	0	0	32.70%
181	SPAIN	Secured by mortgages on immovable property and ADC exposures		8	0	0	(0	0	53.77%	8		0	0 0		0 (53.85%	8	8	0	0 0	0	0	53.79%
182		of which: Residential immovable property		0	0	0	(D	0	0	11.27%	0		0	0 0		0 (11.49%	(0	0	0 0	0	0	11.73%
183		of which: Commercial immovable property		8	0	0	(D	0	0	55.20%	8		0	0 0		0 (55.20%	8	8	0	0 0	0	0	11.73% 55.20% 0.00% 0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	(D	0	0	0.00%	0		0	0 0		0 (0.00%	(0	0	0 0	0	0	0.00%
185		Subordinated debt exposures		0	0	0	(D	0	0	0.00%	0		0	0 0		0 (0.00%	(0	0	0 0	0	0	0.00%
186		Covered bonds		0	0	0	(D	0	0	0.00%	0		0	0 0		0 (0.00%	(0	0	0 0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0	0	0	()	0	0	0.00%	0		0	0 0		0 (0.00%	(0	0	0 0	0	0	0.00%
188		Collective investments undertakings (CIU)		0	0	0	()	0	0	0.00%	0		0	0 0		0 (0.00%	(0	0	0 0	0	0	0.00% 0.00% 0.00%
189		Equity		0	0	0	()	0	0	0.00%	0		0	0 0		0 (0.00%	(0	0	0 0	0	0	0.00%
190		Securitisation				-																			
191		Other exposures		0	0	0	(0	0	15.00%	0		0	0 0		0 (15.39%	(0	0	0 0	0	0	15.79%
192		TOTAL		7,604	128	21		3	1		40.66%	7,498		212	14 7	,	2 18	39.96%	7,400	0 28	39	5 7	2	25	39.25%

											Ac	dverse Scenario							
						31/12/2025						31/12/2026					31/12/2027		
												. , ,	1						
				Stage 1 exposure Stage 2 of	exposure Stage 3 exposure	Stock of provisions Stock	ck of provisions St	Stock of provisions Co	overage Ratio -	Stage 1 exposure Stage 2 exposure	Stage 3 exposure Sto	ock of provisions	Stock of provisions Stock of provisions	Coverage Ratio - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisions	Stock of provisions Coverage Rati	tio -
RowNum				Stage I exposure Stage I	superate stage a exposure	for Stage 1 exposure for S	tage 2 exposure fo	or Stage 3 exposure St	tage 3 exposure	Stage I exposure Stage I exposure	for	Stage 1 exposure	for Stage 2 exposure for Stage 3 exposure	Stage 3 exposure	otage i exposure	orage o exposure	for Stage 1 exposure for Stage 2 exposure	for Stage 3 exposure Stage 3 exposi	sure
			(mln EUR, %)																
193		Central banks	(1,509	0	0	0	0	0.00%	6 1.509	0	0	0 0	0.00% 1.50	9 0		0	0 0	0.00%
194		Central governments		1,960	178 1	5 11	4	6	40.00%	6 1,900 207	7 46	11	. 3 19	40.00% 1,85	2 223	7:	3 10	31 40	40.00%
195		Regional governments or local authorities		0	0	0 0	0	0	40.00%	6 0 (0	0	0 0	40.00%	0 0	(0 0	0 40	₊ 0.00%
196		Public sector entities		348	12	1 0	0	0	22.90%	6 337 23	3 2	0) 1 0	25.01% 32	6 32		3 0 :	1 26	46.78 %
197		Multilateral Development Banks		0	0	0 0	0	0	0.00%	6 0 (0	0	0 0	0.00%	0 0		0 0	0 0	0.00%
198		International Organisations		0	0	0 0	0	0	0.00%	6 0	0	0	0 0	0.00%	0 0		0 0	0 0	0.00%
199		Institutions		251	0	0 0	0	0	21.29%	6 250 0	1	0	0 0	21.20%	9 1		0 0	0 21	21.12%
200		Corporates		1,280	266	4 6	32	44	68.93%	6 1,195 311	1 104	6	31 64	61.96% 1,13	1 331	14	5 24	87 58	58.60%
201		of which: Other - SME		221	109 1	6 2	8	11	68.54%	6 201 119	9 26	2	6 16	59.32%	6 122	3	7 1 !	5 21 55	55.16%
202		of which: Specialised Lending		97	30 1	3 1	7	6	49.08%	6 90 27	7 22	1	. 6 11	49.46%	4 25	3:	1 1	5 15 49	49.63%
203		Retail		409	101 4	4 5	23	29	65.76%	6 382 95	5 76	4	18 47	62.15% 35	9 89	10	5 4 1		60.66%
204	HUNGARY	of which: SME		90	34 1	1 1	4	6	59.13%	6 81 36	5 17	1	4 9	53.73%	4 36	24	1 0		51.21%
205	HUNGART	Secured by mortgages on immovable property and ADC exposures		1,054	305 5	8 4	48	32	54.69%	6 1,028 288	3 101	4	40 52	51.44% 99	2 277	14	9 4 30		49.75%
206		of which: Residential immovable property		894	191 3	0 2	31	15	51.79%	6 876 183	3 56	2	27 27	48.48% 85	1 177	8	7 2 2:		46.76%
207		of which: Commercial immovable property		160	114 2	8 2	17	16	57.75%	6 152 105	5 45	2	2 13 25	55.09% 14	0 100	6	2 2		53.92%
208		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0 0	0	0	0.00%	•	0	0	0 0	0.00%	0 0	(0 0		0.00%
209		Subordinated debt exposures		0	0	0 0	0	0	0.00%	<u> </u>	0	0	0 0	0.00%	0 0	(0 0		0.00%
210		Covered bonds		219	0	0 0	0	0	40.00%		0	0	0 0	40.00%	9 0	(0 0	 	40.00%
211		Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0	0	0.00%	•	0	0	0 0	0.00%	0 0	(0 0		0.00%
212		Collective investments undertakings (CIU)		0	0	0 0	0	0	0.00%	6 0 0	0	0	0 0	0.00%	0 0	(0 0		0.00%
213		Equity		10	0	0 0	0	0	40.00%	6 10 (0	0	0 0	40.00%	0 0		0 0	0 40	40.00%
214		Securitisation																	
215		Other exposures		183	0	0 0	0	0	40.00%		0	0	0 0	40.00%	3 0		0 0	0 40	40.00%
216		TOTAL		7,223	862 18	2 27	107	111	60.89%	6 7,013 924	330	27	93 183	55.35% 6,83	0 954	48	1 22 7:	L 257 53	53.01%

														Adverse Scenario									
							31/12/2025							31/12/2026					31/12/2027	7			
					l e	1	J-,,	1						,					,,				
RowNum			(mln EUR, %)		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 Sta	age 3 exposure	Stock of provisions Stock of provisions Stock of Stage 1 exposure for Stage 2 exposure for	tock of provisions r Stage 3 exposure	Coverage Ratio - Stage 3 exposure	1 exposure Stage 2 expos	ure Stage 3 exposu		sions Stock of provisosure for Stage 2 expo			
217		Central banks		0		0 0	(0	0	40.00	%	0		0 0	0	40.00%	0	0	0	0	0	0	40.00%
218		Central governments		2,099	1	1 14	ϵ	0	5	40.00	% 2,078	3 16	2	9 6 0	12	40.00%	2,059	20	45	6	0	18	40.00%
219		Regional governments or local authorities		124		4 1	(0	0	40.00	% 119	8		2 0 0	1	40.00%	114	12	3	0	0	1	40.00%
220		Public sector entities		1		0 ((0	0	40.00	%	1 0	(0 0	0	40.00%	1	0	0	0	0	0	40.00%
221		Multilateral Development Banks		0		0 ((0	0	0.00	% (0	1	0 0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations		0		0 ((0	0	0.00	%	0	(0 0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions		0		0 ((0	0	100.00	% (0	1	0 0	0	99.97%	0	0	0	0	0	0	99.95%
224		Corporates		1,110	26	1 185	6	34	145	78.62	% 1,043	3 285	22	8 6 35	173	75.91%	979	302	276	5	23	204	73.92%
225		of which: Other - SME		87	2	5 ((0	0	28.04	% 68	3 44		1 0 0	0	28.08%	52	59	1	0	0	0	28.12%
226		of which: Specialised Lending		57	1	7 1	(1	1	57.71	% 52	20		3 0 1	2	57.92%	48	23	4	0	1	2	58.10%
227		Retail		1,634	44	3 73	22	77	48	66.19	% 1,490	486	16	8 23 73	111	66.04%	1,389	487	274	18	54	181	66.02%
228	CEDDIA	of which: SME		1,450	41	5 69	20	73	46	66.73	% 1,320	452	15	6 21 70	104	66.74%	1,227	452	255	17	51	170	66.75%
229	SERBIA	Secured by mortgages on immovable property and ADC exposures		1,148	37	4 23	7	44	12	52.25	% 1,012	457	7	7 5 47	40	52.72%	964	452	130	5	39	69	52.78%
230		of which: Residential immovable property		906	27	0 14	5	34	7	48.69	% 80!	332	5	3 4 37	26	49.16%	766	330	94	3	32	46	49.31%
231		of which: Commercial immovable property		243	10	5	3	11	5	57.89	% 208	125	2	4 2 10	14	60.65%	198	123	37	1	7	23	61.68%
232		of which: Land, acquisition, development and construction exposures (ADC)		0		0 ((0	0	0.00	%	0	(0 0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures		0		0 ((0	0	0.00	%	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds		0		0 ((0	0	0.00	%	0	(0 0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment		0		0	(0	0	0.00	%	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)		0		0	(0	0	0.00	%	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity		2		0 ((0	0	40.00	%	0		0 0	0	40.00%	2	0	0	0	0	0	40.00%
238		Securitisation																					
239		Other exposures		481		3 ((0	0	34.56	% 478	5		1 0 0	0	34.56%	475	8	1	0	0	0	34.56%
240		TOTAL		6,600	1,09	6 296	42	156	212	71.56	% 6,230	1,258	50	4 41 156	337	66.86%	5,983	1,280	728	34	116	473	64.90%

												Adverse Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum		(mln EUF		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3	rovisions Co exposure St	Coverage Ratio - tage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for	ock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 expo	sure Stage 2 exposure	Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo			
241		Central banks		0	0	0	0	0	40.00%	C	0	0 0	0 0	40.00%	0	0	0 0	0	0	40.00%
242		Central governments	1	3 1	16	0	0	0	40.00%	19	11	0 0	0 0	40.00%	23	7	0 0	0	0	40.00%
243		Regional governments or local authorities		0	0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
244		Public sector entities		0	0	0	0	0	0.00%	C	0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
245		Multilateral Development Banks		9	2	0	0	0	37.18%	8	2	0 0	0 0	37.10%	8	2	0 0	0	0	36.96%
246		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%
247		Institutions	9	7	3	0	0	0	18.42%	96	4	0 0	0 0	18.58%	94	6	0 0	0	0	18.50%
248		Corporates	44	1 12	24 1:	2	4 3	4	28.78%	413	132	3 4	3 10	29.89%	381 14	10 5	6 3	3	17	30.31%
249		of which: Other - SME		0	0	0	0	0	27.30%	C	0	0 0	0 0	27.32%	0	0	0 0	0	0	27.35%
250		of which: Specialised Lending	7	4 2	25	5	1 1	1	16.60%	64	29 1	.2 0	2	17.13%	56	30 1	9 0	2	3	17.25%
251		Retail	2	5	7	0	0	0	29.96%	25	7	1 0	0 0	26.26%	24	7	2 0	0	0	26.57%
252	LINUTED KINICDONA	of which: SME		0	0	0	0	0	64.66%	0	0	0 0	0 0	64.52%	0	0	0 0	0	0	64.66%
253	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures		2	0	0	0	0	61.96%	2	0	0	0 0	61.15%	2	0	0 0	0	0	60.77%
254		of which: Residential immovable property		0	0	0	0	0	61.88%	0	0	0 0	0 0	61.00%	0	0	0 0	0	0	60.58%
255		of which: Commercial immovable property		2	0	0	0	0	65.49%	5	0	0 0	0 0	65.49%	2	0	0 0	0	0	65.49%
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
257		Subordinated debt exposures		0	0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
258		Covered bonds		0	0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment		0	0	0	o o	0	0.00%	S C	0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
260		Collective investments undertakings (CIU)		0	0	0 (0	0	40.00%	C	0	0 0	0 0	40.00%	0	0	0 0	0	0	40.00%
261		Equity		8	0	0 (o o	0	40.00%	8	0	0 0	0 0	40.00%	8	0	0 0	0	0	40.00%
262		Securitisation																		
263		Other exposures		3	0	0	0	0	39.85%	3	0	0 0	0 0	39.66%	3	0	0 0	0	0	39.58%
264		TOTAL	59	9 15	52 13	3	4 3	4	29.12%	573	157 3	4	4 10	29.97%	544 16	52 5	8 3	4	18	30.33%



2025 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Restated		Baseline Scenario			Adverse Scenario	
RowNu m		(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1		SEC-IRBA	27,307						
2		SEC-SA	16,866						
3	Exposure values	SEC-ERBA	395						
4		SEC-IAA	0						
5		Total	44,568						
6		SEC-IRBA	5,917	6,624	7,581	8,521	7,182	8,583	10,129
7		SEC-SA	3,387	3,643	3,995	4,353	3,855	4,411	5,112
8	REA	SEC-ERBA	357	390	427	458	442	535	649
9	NEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	9,661	10,657	12,003	13,332	11,480	13,529	15,891
12	Impairments	Total banking book others than assessed at fair value		7	6	6	26	15	15



2025 EU-wide Stress Test: Risk exposure amounts

		1	2	<u> </u>	4	5	6	/	8
		Actual	Restatement CRR3		Baseline scenario			Adverse scenario	
RowNu m	(mln EUR)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	251,306	248,762	249,758	251,104	252,433	250,581	257,346	265,593
2	Risk exposure amount for securitisations and re-securitisations	9,899	9,661	10,657	12,003	13,332	11,480	13,529	15,891
3	Risk exposure amount other credit risk	241,407	239,101	239,101	239,101	239,101	239,101	243,817	249,702
4	Risk exposure amount for market risk	13,017	13,111	13,111	13,111	13,111	15,004	15,092	15,201
5	Risk exposure amount for operational risk	31,098	50,239	50,239	50,239	50,239	50,239	50,239	50,239
6	Other risk exposure amounts	945	945	945	945	945	1,765	2,688	3,397
7	Total Risk exposure amount before Output floor	296,366	313,057	314,053	315,399	316,728	317,589	325,365	334,431
8	Unfloored Total Risk exposure amount (transitional)		313,057	314,053	315,399	316,728	317,589	325,365	334,431
9	Unfloored Total Risk exposure amount (fully loaded)		318,728	319,842	321,035	322,427	323,455	331,260	340,629
10	Standardised Risk exposure amount for credit risk exposures		330,572	333,980	337,323	341,069	333,660	338,431	344,588
11	Standardised Risk exposure amount for market risk exposures		15,887	15,887	15,887	15,887	15,887	15,887	15,887
12	Standardised Risk exposure amount for operational risk		50,239	50,239	50,239	50,239	50,239	50,239	50,239
13	Other Standardised risk exposure amounts		0	0	0	0	820	1,744	2,453
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		386,415	388,770	390,687	393,033	388,438	392,048	396,610
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		406,162	409,593	412,960	416,699	410,093	415,834	422,687
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	296,366	313,057	314,053	315,399	316,728	317,589	325,365	334,431
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	296,366	318,728	319,842	321,035	322,427	323,455	331,260	340,629

epa European Banking Authority

2025 EU-wide Stress Test: Capital Intesa Sanpaolo S.p.A.

Baseline Scenario Adverse Scenario 01/01/2018 31/12/2024 31/12/2024 2026 2025 2026 (mln EUR, %) A OWN FUNDS A.1 COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) A.1.1 Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) **A.1.1.1** of which: CET1 instruments subscribed by Government A.1.2 Retained earnings **A.1.3** Accumulated other comprehensive income **A.1.3.1** Arising from full revaluation, cash flow hedge and liquidity reserves A.1.3.2 OCI Impact of defined benefit pension plans [gain or (-) loss] A.1.3.3 Other OCI contributions **A.1.4** Other Reserves -3,265 A.1.5 Funds for general banking risk A.1.7 Adjustments to CET1 due to prudential filters **A.1.7.1** (-) Value adjustments due to the requirements for prudent valuation (AVA) A.1.7.2 Cash flow hedge reserve A.1.7.3 Other adjustments A.1.8 (-) Intangible assets (including Goodwill) A.1.8.1 of which: Goodwill (-) **A.1.8.2** of which: Software assets (-) **A.1.8.3** of which: Other intangible assets (-) -2,258 **A.1.9** (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs **A.1.10** (-) IRB shortfall of credit risk adjustments to expected losses **A.1.11** (-) Defined benefit pension fund assets **A.1.12** (-) Reciprocal cross holdings in CET1 Capital A.1.13 (-) Excess deduction from AT1 items over AT1 Capital A.1.14 (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight **A.1.14.1** of which: from securitisation positions (-) **A.1.15** (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment **A.1.16** (-) Deductible DTAs that rely on future profitability and arise from temporary differences **A.1.17** (-) CET1 instruments of financial sector entities where the institution has a significant investment A.1.18 (-) Amount exceeding the 17.65% threshold OWN FUNDS A.1.18A (-) Insufficient coverage for non-performing exposures A.1.18B (-) Minimum value commitment shortfalls A.1.18C (-) Other foreseeable tax charges A.1.19 (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 A.1.20 CET1 capital elements or deductions - other A.1.21 Amount subject to IFRS 9 transitional arrangements 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 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") A.1.21.3 Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new A.1.21.4.1 Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") A.1.22 Transitional adjustments A.1.22.1 Adjustments due to IFRS 9 transitional arrangements **A.1.22.1.1** From the increased IFRS 9 ECL provisions net of EL A.1.22.1.2 From the amount of DTAs that is deducted from CET1 capital A.1.22.2 Other transitional adjustments to CET1 Capital A.1.22.2.1 of which: due to DTAs that rely on future profitability and do not arise from temporary differences 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 of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive



2025 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A. Baseline Scenario Adverse Scenario

ım		(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,551	7,551	7,551	7,551	7,551	7,551	7,551	7,551
52	A.2.1	Additional Tier 1 Capital instruments		7,551	7,551	7,551	7,551	7,551	7,551	7,551	7,551
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		46,858	47,067	48,954	50,945	52,541	40,502	44,566	47,687
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		9,539	9,578	9,471	9,389	9,294	9,582	9,607	9,639
59	A.4.1	Tier 2 Capital instruments		8,752	8,752	8,752	8,752	8,752	8,752	8,752	8,752
50	A.4.2	Other Tier 2 Capital components and deductions		787	826	720	638	542	831	856	887
51	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
52	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
53	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			313,057	314,053	315,399	316,728	317,589	325,365	334,431
54	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			318,728	319,842	321,035	322,427	323,455	331,260	340,629
TOTAL PICK EVPOCUPE AMOUNT	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			386,415	388,770	390,687	393,033	388,438	392,048	396,610
TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			406,162	409,593	412,960	416,699	410,093	415,834	422,687
57	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		296,366	313,057	314,053	315,399	316,728	317,589	325,365	334,431
58	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		296,366	318,728	319,842	321,035	322,427	323,455	331,260	340,629
59	C.1	Common Equity Tier 1 Capital ratio (transitional)		13.26%	12.62%	13.18%	13.76%	14.20%	10.38%	11.38%	12.00%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio (transitional)		15.81%	15.03%	15.59%	16.15%	16.59%	12.75%	13.70%	14.26%
71	C.3	Total Capital ratio (transitional)		19.03%	18.09%	18.60%	19.13%	19.52%	15.77%	16.65%	17.14%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		39,307	39,516	41,403	43,394	44,989	32,951	37,015	40,135
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		46,858	47,067	48,954	50,945	52,541	40,502	44,566	47,687
74	D.3	TOTAL CAPITAL (fully loaded)		56,397	56,645	58,425	60,335	61,835	50,084	54,173	57,325
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		13.26%	12.40%	12.94%	13.52%	13.95%	10.19%	11.17%	11.78%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio (fully loaded)		15.81%	14.77%	15.31%	15.87%	16.30%	12.52%	13.45%	14.00%
7	E.3	Total Capital ratio (fully loaded)		19.03%	17.77%	18.27%	18.79%	19.18%	15.48%	16.35%	16.83%
8	H.1	Total leverage ratio exposures (transitional)		821,853		821,853	821,853	821,853	821,853	821,853	821,853
79	H.2	Total leverage ratio exposures (fully loaded)		821,853		821,853	821,853	821,853	821,853	821,853	821,853
Leverage ratios (%)	H.3	Leverage ratio (transitional)		5.70%	5.73%	5.96%	6.20%	6.39%	4.93%	5.42%	5.80%
31	H.4	Leverage ratio (fully loaded)		5.70%	5.73%	5.96%	6.20%	6.39%	4.93%	5.42%	5.80%
12	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
33	P.2	Countercyclical capital buffer		0.26%		0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
34 Transitional combined buffer	P.3	O-SII buffer		1.25%		1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
requirements (%)	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.26%		0.51%	0.51%	0.51%	0.51%	0.51%	0.51%
37	P.6	Combined buffer		4.27%		4.54%	4.54%	4.54%	4.54%	4.54%	4.54%
38	R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
39	R.1.1	of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
90	R.1.2	of which: AT1		0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
91 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)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
92	R.2.1	of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.77%	13.77%	14.04%	14.04%	14.04%	14.04%	14.04%	14.04%
- 94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.61%	9.61%	9.88%	9.88%	9.88%	9.88%	9.88%	9.88%
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96 Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
									1		1

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress



2025 EU-wide Stress Test: P&L

Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7
			Actual	Baseline scenario			Adverse scenario		
Row	wNu n	(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	1	Net interest income	15,700	15,214	16,138	15,978	11,048	13,563	14,329
2	2	Interest income	32,045	24,374	24,505	24,904	30,645	31,519	31,027
3	3	Interest expense	-16,345	-9,250	-8,457	-9,016	-19,686	-18,046	-16,788
2	4	Dividend income	281	281	281	281	211	211	211
5	5	Net fee and commission income	9,446	9,191	8,869	8,605	8,277	8,031	7,934
ϵ	6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-135	0	0	0	-204	278	266
7	/	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					-1,643		
8	8	Other operating income not listed above, net	1,280	1,296	1,296	1,296	1,118	1,292	1,292
g	9	Total operating income, net	26,572	25,982	26,585	26,160	18,807	23,375	24,033
1	.0	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,170	-244	-1,255	-1,344	-4,202	-2,950	-2,911
1	.1	Other income and expenses not listed above, net	-13,331	-12,884	-12,888	-12,869	-14,285	-14,331	-14,052
1	.2	Profit or (-) loss before tax from continuing operations	12,071	12,853	12,442	11,948	320	6,094	7,070
1	.3	Tax expenses or (-) income related to profit or loss from continuing operations	-3,388	-3,856	-3,733	-3,584	-96	-1,828	-2,121
1	.4	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
1	.5	Profit or (-) loss for the year	8,683	8,997	8,709	8,363	224	4,266	4,949
1	.6	Amount of dividends paid and minority interests after MDA-related adjustments	10,189	6,710	6,680	6,415	423	423	1,684
1	.7	Attributable to owners of the parent net of estimated dividends	-1,506	2,287	2,029	1,948	-199	3,843	3,265
1	.8	Memo row: Impact of one-off adjustments		564	564	564	564	564	564
1	.9	Total post-tax MDA-related adjustment		0	0	0	0	0	0
2	20	Total assets	759,212						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.



2025 EU-wide Stress Test: Major capital measures and realised losses

	(min EUR)	1
RowNu m	Issuance of CET 1 Instruments 01 January to 31 March 2025	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNu m	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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
5	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

RowNu m	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0