

**COMUNICATO STAMPA**

**INTESA SANPAOLO: 2023 EU-WIDE TRANSPARENCY EXERCISE**

*Torino, Milano, 12 dicembre 2023* – Intesa Sanpaolo prende atto dell’annuncio effettuato oggi dall’Autorità Bancaria Europea in merito alle informazioni del *2023 EU-wide Transparency Exercise*.

**Informazioni di background sull’*EU-wide Transparency Exercise***

Il Consiglio delle Autorità di Vigilanza dell’EBA ha approvato il pacchetto informativo per l’*EU-wide Transparency Exercise*, che dal 2016 viene condotto annualmente e pubblicato assieme al *Risk Assessment Report (RAR)*. Il *transparency exercise* annuale si baserà esclusivamente su dati COREP/FINREP, per quanto riguarda metodologia e ambito, al fine di assicurare al mercato un livello di informazione sufficiente e adeguato.

I prospetti sono stati compilati a livello centrale dall’EBA e successivamente inoltrati per verifica alle banche e alle autorità di vigilanza. Le banche hanno avuto la possibilità di correggere errori eventualmente identificati e sottoporre quindi i dati corretti tramite i consueti canali per le segnalazioni e di aggiungere informazioni specifiche richieste per chiarire ulteriormente i singoli dati.

*Investor Relations*  
+39.02.87943180  
[investor.relations@intesaspaolo.com](mailto:investor.relations@intesaspaolo.com)

[group.intesaspaolo.com](http://group.intesaspaolo.com)

*Media Relations*  
+39.02.87962326  
[stampa@intesaspaolo.com](mailto:stampa@intesaspaolo.com)



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	Intesa Sanpaolo S.p.A.
<b>LEI Code</b>	2W8N8UU78PMDQKZENC08
<b>Country Code</b>	IT

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



## 2023 EU-wide Transparency Exercise

### Key Metrics

Intesa Sanpaolo S.p.A.

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



## 2023 EU-wide Transparency Exercise

### Leverage ratio

Intesa Sanpaolo S.p.A.

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


**2023 EU-wide Transparency Exercise**
**Capital**

Intesa Sanpaolo S.p.A.

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>56,682</b>	<b>56,360</b>	<b>57,465</b>	<b>57,159</b>	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>40,995</b>	<b>40,772</b>	<b>40,434</b>	<b>40,615</b>	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	36,168	36,553	36,618	38,222	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	20,959	20,229	19,875	18,909	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,660	-2,635	-2,214	-2,084	C 01.00 (0140,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-37	149	251	241	C 01.00 (0250,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,238	-8,201	-8,056	-7,660	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (d) and 37 of CRR. Articles 4(1)(b), 36(1) point (d) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTIs)	-1,944	-2,154	-2,150	-2,146	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-289	-240	-222	-231	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-77	-62	-44	-31	C 01.00 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000) + C 01.00 (0474,0000)	Articles 4(1)(b), 36(1) point (a) (i) and 89 to 91 of CRR. Articles 36(1) point (a) (i), 24(1) point (b), 24(2) point (a) and 25 of CRR. Articles 36(1) point (a) (i) and 27(2) of CRR. Articles 36(1) point (a) (i) and 135(8) of CRR and Article 36(1) point (a) (i) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-77	-62	-44	-31	C 01.00 (0460,0000)	Articles 36(1) point (a) (i), 24(1) point (b), 24(2) point (a) and 25 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(2), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(2), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-37	-26	-29	-32	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-851	C 01.00 (0524,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-337	-330	-330	-417	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	754	753	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	754	753	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,207</b>	<b>7,207</b>	<b>7,207</b>	<b>7,207</b>	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	7,207	7,207	7,207	7,207	C 01.00 (0540,0000) + C 01.00 (0542,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0582,0000) + C 01.00 (0575,0000) + C 01.00 (0576,0000) + C 01.00 (0577,0000) + C 01.00 (0578,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0562,0000) + C 01.00 (0570,0000)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>48,202</b>	<b>47,979</b>	<b>47,641</b>	<b>47,822</b>	C 01.00 (0000,0000)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>8,480</b>	<b>8,381</b>	<b>8,824</b>	<b>9,337</b>	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,295	8,307	8,974	9,498	C 01.00 (0700,0000) + C 01.00 (0702,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	932	820	849	839	C 01.00 (0690,0000) + C 01.00 (0692,0000) + C 01.00 (0693,0000) + C 01.00 (0694,0000) + C 01.00 (0695,0000) + C 01.00 (0696,0000) + C 01.00 (0697,0000) + C 01.00 (0698,0000) + C 01.00 (0699,0000)	-	
A.4.3	Tier 2 transitional adjustments	-747	-747	0	0	C 01.00 (0680,0000) + C 01.00 (0682,0000) + C 01.00 (0690,0000)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>324,364</b>	<b>295,443</b>	<b>295,075</b>	<b>295,786</b>	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-369	-396	0	0	C 01.00 (0010,0000)	-
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.64%</b>	<b>13.80%</b>	<b>13.70%</b>	<b>13.73%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.86%</b>	<b>16.24%</b>	<b>16.15%</b>	<b>16.17%</b>	CA3 (2)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.47%</b>	<b>19.00%</b>	<b>19.47%</b>	<b>19.32%</b>	CA3 (3)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>40,241</b>	<b>40,019</b>	<b>40,434</b>	<b>40,615</b>	CA3 (1)	[(A.1)+(B.1)]
<b>CET1 RATIO (%) Fully loaded<sup>1)</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.39%</b>	<b>13.53%</b>	<b>13.70%</b>	<b>13.73%</b>	CA3 (1)	[(A.1)+(B.1)]
<b>Memo Items</b>	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements	754	753	0	0	C 01.00 (0440,0000)	-
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements	-747	-747	0	0	C 01.00 (0440,0000)	-
	<b>F</b>	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-369	-396	0	0	C 01.00 (0440,0000)	-

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on banks' supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 ratio published by the participating banks, e.g. in their Pillar 3 disclosure.



## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	270,455	244,091	243,168	241,901	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	87,859	81,465	77,126	75,402	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,312	1,382	1,444	1,471	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	149,966	132,468	137,346	135,276	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	31,318	28,776	27,252	29,752	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	5,610	4,035	3,864	4,030	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	726	901	847	943	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	8,989	10,592	10,392	10,058	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	12,060	10,190	11,252	12,324	C 02.00 (r0520, c0010)
Of which the standardised approach	3,882	2,887	2,567	2,682	C 02.00 (r0530, c0010)
Of which IMA	8,178	7,303	8,685	9,642	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	1,263	511	468	508	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,335	25,486	25,486	26,490	C 02.00 (r0590, c0010)
Of which basic indicator approach	598	894	894	862	C 02.00 (r0600, c0010)
Of which standardised approach	2,661	2,593	2,593	2,593	C 02.00 (r0610, c0010)
Of which advanced measurement approach	23,075	21,999	21,999	23,035	C 02.00 (r0620, c0010)
Other risk exposure amounts	190	148	66	40	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	324,364	295,443	295,075	295,786	

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

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

## 2023 EU-wide Transparency Exercise

### P&L Intesa Sanpaolo S.p.A.

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

<sup>1</sup> Information available only as of end of the year

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



**2023 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Intesa Sanpaolo S.p.A.

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

<sup>1)</sup> Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

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

<sup>1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.





## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	53,870	46,533	45,768	47,705	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	6,501	8,795	10,893	13,608	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	700,785	671,246	639,185	631,317	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,037	5,346	5,106	5,090	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7,808	-8,031	-7,292	-7,414	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,140	5,505	5,325	4,785	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,044	995	1,064	1,041	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	21,561	10,266	17,824	23,399	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	89	15	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>786,219</b>	<b>740,669</b>	<b>717,873</b>	<b>719,532</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>62,881</b>	<b>61,791</b>	<b>61,578</b>	<b>62,429</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>849,100</b>	<b>802,460</b>	<b>779,452</b>	<b>781,961</b>	IAS 1.1G6

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

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

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



2023 EU-wide Transparency Exercise

Market Risk  
Intesa Sanpaolo S.p.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	1,422	649	254	93	433	154							217	65	382	116								
Of which: General risk	89	73	116	53	123	60							95	27	96	35								
Of which: Specific risk	1,333	576	138	39	310	94							122	38	285	81								
Equities	2	2	45	14	65	24							56	16	66	20								
Of which: General risk	1	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	1	45	14	65	24							56	16	66	20								
Foreign exchange risk	2,154	1,917	0	0	0	0							0	0	0	0								
Commodities risk	1	1	22	6	15	6							22	7	12	7								
<b>Total</b>	<b>3,579</b>	<b>2,568</b>	<b>164</b>	<b>65</b>	<b>312</b>	<b>92</b>	<b>178</b>	<b>159</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,178</b>	<b>178</b>	<b>48</b>	<b>293</b>	<b>81</b>	<b>114</b>	<b>111</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,303</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	626	705	236	104	365	125							328	89	428	126								
Of which: General risk	72	98	117	65	113	50							195	61	152	53								
Of which: Specific risk	553	607	118	40	253	75							133	28	276	73								
Equities	2	2	48	14	71	17							58	19	68	24								
Of which: General risk	1	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	1	48	14	71	17							58	19	68	24								
Foreign exchange risk	1,329	1,375	0	0	0	0							0	0	0	0								
Commodities risk	1	0	22	8	14	8							28	5	16	5								
<b>Total</b>	<b>2,158</b>	<b>2,283</b>	<b>203</b>	<b>81</b>	<b>268</b>	<b>83</b>	<b>205</b>	<b>224</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,685</b>	<b>263</b>	<b>84</b>	<b>307</b>	<b>84</b>	<b>201</b>	<b>185</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,642</b>	

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



2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data		384,857	388,749	89,389	2,792	369,325	376,728	82,999	2,061
Central governments or central banks		125,252	124,204	24,022		120,247	126,861	12,641	
Regional governments or local authorities		1,192	1,270	329		1,259	1,374	379	
Public sector entities		1,947	884	488		1,480	776	422	
Multilateral Development Banks		1,698	1,975	0		1,545	1,645	0	
International Organisations		0	0	0		500	500	0	
Institutions		32,494	23,621	7,788		20,907	23,321	6,784	
Corporates		48,675	27,255	2,608		45,233	24,761	22,556	
of which: SME		11,204	6,232	5,471		11,066	5,716	5,000	
Retail		26,152	14,633	9,737		23,911	12,551	8,217	
of which: SME		4,178	2,297	1,238		3,657	2,181	1,285	
Secured by mortgages on immovable property		7,469	6,996	2,524		6,789	6,235	2,244	
of which: SME		1,539	1,469	507		1,616	966	355	
Exposures in default		3,106	1,028	1,507	1,657	2,352	794	888	1,170
Items associated with particular high risk		323	263	393		250	205	305	
Covered bonds		1,962	1,900	215		2,029	2,028	220	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		1,817	3,331	4,421		3,779	3,209	3,670	
Equity		723	723	1,200		716	716	1,179	
Other exposures		20,122	20,644	21,424		17,267	17,273	12,826	

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

<sup>(2)</sup> Operational Total does not include the securitisation position unless in the results area for the 2023 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers on to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>(4)</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
ITALY		152,814	211,704	16,707		157,096	205,120	16,125	
Central governments or central banks		127	120	24		127	120	24	
Regional governments or local authorities		112	96	74		103	87	70	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		6,417	3,654	1,991		7,494	4,761	2,099	
Corporates		23,481	9,191	8,395		21,832	8,102	7,604	
of which: SME		5,941	2,120	2,120		5,562	2,057	1,476	
Retail		12,940	5,486	3,159		12,524	4,968	2,827	
of which: SME		1,625	751	420		1,342	444	259	
Secured by mortgages on immovable property		2,525	2,486	925		1,611	1,175	888	
Exposures in default		1,178	1,150	441	823	950	538	301	421
Items associated with particular high risk		146	146	184		119	95	142	
Covered bonds		485	485	571		552	552	53	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		1,722	1,489	2,048		1,728	1,489	1,889	
Equity		377	377	386		386	386	468	
Other exposures		15,153	15,153	10,815		16,129	16,129	11,261	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES		12,400	12,200	1		11,509	11,309	1	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		30	30	0		23	23	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		2,770	2,148	651		2,257	1,694	400	
Institutions		539	426	386		428	326	474	
Corporates		1	1	0		1	1	0	
of which: SME		27	11	0		24	1	0	
Retail		1	1	0		1	1	0	
of which: SME		13	5	2		1	0	0	
Secured by mortgages on immovable property		0	0	0		0	0	0	
Exposures in default		14	14	24	0	4	4	0	0
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		219	181	411		185	156	380	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE		7,260	7,264	0		7,063	7,413	0	
Central governments or central banks		73	73	15		70	70	14	
Regional governments or local authorities		333	333	67		261	261	56	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		1,471	1,348	375		1,426	1,421	472	
Institutions		917	992	631		803	880	571	
Corporates		5,841	5,841	371		5,841	5,841	371	
of which: SME		95	41	31		104	44	33	
Retail		1	1	0		1	0	0	
of which: SME		178	74	26		18	11	0	
Secured by mortgages on immovable property		0	0	0		0	0	0	
Exposures in default		0	0	0	0	1	1	0	1
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		217	217	21		226	226	21	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		1,776	1,776	0		0	0	0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN		6,602	6,680	9		6,621	6,662	11	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		11	11	5		17	17	8	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		232	230	109		213	212	106	
Corporates		526	281	282		424	244	206	
of which: SME		11	23	24		11	23	23	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		62	62	6		87	87	11	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		1	1	1		2	2	2	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
SLOVAKIA	Central governments or central banks	3,063	3,024	159		3,353	3,404	179	
	Regional governments or local authorities	149	126	25		123	120	26	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	5	2		7	4	4	
	Corporates	721	584	49		797	488	501	
	of which: SME	303	302	245		324	322	262	
	Retail	1,086	1,022	1,185		120	246	228	
	of which: SME	273	260	163		291	277	175	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	189	40	43	147	52	15	17	37
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	52	52	5		52	52	5		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	17	17	12		12	12	10		
Equity	0	0	0		0	0	0		
Other exposures	496	395	283		503	406	219		
Standardised Total <sup>b</sup>				287				146	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	3,254	3,254	94		4,507	4,507	51	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	31	34	11		21	35	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,875	2,245	457		3,833	2,574	513	
	Corporates	840	665	645		641	494	472	
	of which: SME	15	15	15		10	10	10	
	Retail	129	79	59		97	60	45	
	Secured by mortgages on immovable property	63	26	9		5	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	40	40	0		40	40	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1,696	1,404	1,586		1,652	1,401	1,312		
Equity	2	2	2		2	2	2		
Other exposures	296	296	296		241	241	252		
Standardised Total <sup>b</sup>				3				1	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	577	863	0		605	920	0	
	Regional governments or local authorities	111	111	0		111	111	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,794	5,840	4,407		5,089	5,049	2,264	
	Corporates	428	423	351		351	269	238	
	of which: SME	0	0	0		0	0	0	
	Retail	3	2	2		2	2	2	
	Secured by mortgages on immovable property	2	2	2		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	0		26	26	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	4	4	4		4	4	4		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>b</sup>				3				4	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
CROATIA	Central governments or central banks	5,332	6,007	79		6,763	7,522	60	
	Regional governments or local authorities	224	287	57		234	297	60	
	Public sector entities	603	54	32		614	55	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	72	52	45		117	63	55	
	Corporates	3,523	2,762	2,746		3,649	2,961	2,967	
	of which: SME	1,476	1,197	1,197		1,452	1,186	1,186	
	Retail	3,994	2,679	2,058		3,625	2,696	2,022	
	Secured by mortgages on immovable property	11	11	11		79	71	52	
	of which: SME	1,540	1,538	538		1,579	1,574	551	
	Exposures in default	4	4	4		4	4	4	
	Items associated with particularly high risk	384	168	189	201	396	164	175	211
	Covered bonds	17	17	17		17	17	17	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		4	4	4		
Other exposures	961	927	268		1,051	1,027	262		
Standardised Total <sup>b</sup>				313				318	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	875	165	0		877	165	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,077	1,046	156		1,146	1,080	176	
	Corporates	1,017	751	664		915	658	570	
	of which: SME	0	0	0		0	0	0	
	Retail	39	14	11		35	12	13	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	128	128	13		127	127	13	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>b</sup>				3				1	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	774	774	0		790	790	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	214	214	63		124	124	46	
	Corporates	774	580	580		628	466	368	
	of which: SME	1	1	1		1	1	1	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	151	151	18		151	150	18	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>b</sup>				1				0	

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



**2023 EU-wide Transparency Exercise**  
Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	Central governments or central banks	206,094	255,079	11,006	11,006	213,849	262,779	20,950	20,950
	Regional governments or local authorities	1,469	1,547	392	392	1,483	1,571	394	394
	Public sector entities	1,374	1,463	367	367	1,363	1,463	366	366
	Multilateral Development Banks	1,355	1,948	0	0	1,751	3,135	0	0
	International Organisations	581	581	0	0	768	730	0	0
	Institutions	33,999	26,089	6,731	6,731	35,072	27,000	6,984	6,984
	Corporates	42,338	21,739	19,609	19,609	40,251	20,375	18,074	18,074
	of which: SME	9,068	4,846	4,205	4,205	8,517	4,720	3,971	3,971
	Retail	23,265	12,058	7,868	7,868	23,372	12,332	8,024	8,024
	of which: SME	3,068	2,011	1,185	1,185	3,665	2,018	1,173	1,173
	Secured by mortgages on immovable property	6,696	6,225	2,231	2,231	6,756	6,277	2,248	2,248
	of which: SME	834	802	294	294	761	728	263	263
	Exposures in default	3,106	722	772	1,191	3,241	609	620	1,217
	Items associated with particularly high risk	267	216	323	323	252	189	282	282
	Covered bonds	2,490	2,490	262	262	3,032	3,032	354	354
Claims on institutions and corporates with a ST credit assessment	4,072	3,172	0	0	0	0	0	0	
Collective investments undertakings (CIU)	734	734	1,223	1,223	699	699	1,134	1,134	
Equity	12,125	12,125	12,125	12,125	12,125	12,125	12,125	12,125	
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>344,924</b>	<b>350,811</b>	<b>78,036</b>	<b>2,085</b>	<b>352,404</b>	<b>360,168</b>	<b>76,159</b>	<b>2,101</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
ITALY	Central governments or central banks	120,098	170,009	15,013	15,013	112,240	180,338	14,936	14,936
	Regional governments or local authorities	127	119	24	24	126	119	82	24
	Public sector entities	0	0	84	84	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	6,960	4,311	15,211	15,211	6,146	3,603	15,612	15,612
	Corporates	19,564	5,597	4,963	4,963	18,814	5,672	5,210	5,210
	of which: SME	5,068	1,405	1,584	1,584	4,584	1,246	996	996
	Retail	12,544	4,637	2,570	2,570	12,580	4,663	2,559	2,559
	of which: SME	1,265	332	192	192	1,258	399	174	174
	Secured by mortgages on immovable property	1,409	1,472	543	543	1,347	1,313	486	486
	of which: SME	396	386	141	141	362	348	128	128
	Exposures in default	751	234	304	430	727	244	270	463
	Items associated with particularly high risk	100	72	108	108	105	70	106	106
	Covered bonds	524	524	59	59	731	731	104	104
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	1,652	1,652	1,652	1,652	1,608	1,602	2,129	2,129	
Equity	382	382	397	397	383	383	398	398	
Other exposures	13,962	13,962	10,824	10,824	13,780	13,780	10,469	10,469	
<b>Standardised Total<sup>2</sup></b>				<b>626</b>				<b>630</b>	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	Central governments or central banks	13,131	13,131	2	2	14,058	14,058	2	2
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	1	1	0	0	0	0
	Multilateral Development Banks	27	27	0	0	27	27	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	3,462	2,324	530	530	3,441	2,653	594	594
	Corporates	873	749	603	603	873	747	487	487
	of which: SME	0	0	0	0	0	0	0	0
	Retail	22	8	6	6	18	7	5	5
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	166	140	360	360	198	162	386	386	
Equity	2	2	3	3	2	2	3	3	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>7</b>				<b>6</b>	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	Central governments or central banks	7,050	7,781	0	0	8,112	8,443	0	0
	Regional governments or local authorities	184	184	37	37	160	160	32	32
	Public sector entities	294	294	59	59	317	317	63	63
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4,200	4,104	4,272	4,272	15,305	15,206	676	676
	Corporates	904	954	663	663	919	1,015	601	601
	of which: SME	33	23	20	20	32	28	20	20
	Retail	111	49	37	37	88	42	31	31
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	232	94	33	33	238	105	37	37
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	20	7	11	2	20	7	11	4
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	346	346	312	312	431	431	403	403
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>5</b>				<b>8</b>	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN	Central governments or central banks	6,822	6,899	11	11	12,276	12,369	11	11
	Regional governments or local authorities	26	21	4	4	21	21	4	4
	Public sector entities	12	12	0	0	10	10	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	205	203	102	102	226	224	112	112
	Corporates	426	376	306	306	426	361	243	243
	of which: SME	24	23	22	22	23	23	22	22
	Retail	33	23	20	20	19	2	2	2
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	2	1	1	6	2	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	189	189	26	26	188	188	19	19
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	1	1	1	1	2	2	2	2	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>3</b>				<b>5</b>	

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



**2023 EU-wide Transparency Exercise**  
Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SLOVAKIA	Central governments or central banks	3,187	3,235	487		2,873	2,919	182	
	Regional governments or local authorities	126	126	26		123	125	25	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	12	6		13	10	7	
	Corporates	802	623	559		697	534	469	
	of which: SME	356	342	276		368	355	290	
	Retail	370	300	230		370	304	232	
	of which: SME	300	282	179		307	289	183	
	Secured by mortgages on immovable property	74	73	26		75	74	26	
	of which: SME	73	72	25		74	73	25	
	Exposures in default	52	15	16	37	51	15	16	36
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	132	132	13		131	131	13	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	12	12	11		11	11	21		
Equity	0	0	0		0	0	0		
Other exposures	497	405	201		523	431	225		
<b>Standardised Total<sup>2</sup></b>			<b>147</b>				<b>147</b>		

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	3,870	3,870	48		4,060	4,060	45	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	21	36	0		28	42	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,260	2,678	537		5,339	3,381	677	
	Corporates	1,528	453	420		1,541	446	419	
	of which: SME	5	5	5		7	6	6	
	Retail	62	25	19		64	27	20	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5	2	1		4	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	40	4		0	30	3	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1,763	1,550	1,260		1,838	1,610	1,544		
Equity	2	2	5		2	2	5		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>3</b>				<b>3</b>		

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	870	1,181	0		1,409	1,209	0	
	Regional governments or local authorities	152	152	0		156	156	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,350	5,771	424		5,909	5,037	421	
	Corporates	421	379	320		387	344	344	
	of which: SME	2	2	2		3	3	3	
	Retail	29	63	6		29	6	7	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	3		34	34	3	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	4	4	4		4	4	4		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>3</b>				<b>3</b>		

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
CROATIA	Central governments or central banks	4,637	5,343	84		5,529	4,261	76	
	Regional governments or local authorities	215	282	56		230	300	60	
	Public sector entities	585	51	13		762	194	71	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	140	59	40		192	108	55	
	Corporates	1,549	2,771	2,741		1,605	2,814	2,864	
	of which: SME	1,381	1,687	1,687		1,344	1,696	1,650	
	Retail	3,698	2,690	2,017		3,706	2,977	2,079	
	of which: SME	75	63	62		67	74	74	
	Secured by mortgages on immovable property	1,591	1,586	555		1,729	1,724	603	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	379	138	149	221	361	127	136	222
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	1,20	1,188	202		1,32	1,504	275		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>326</b>				<b>325</b>		

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	944	247	0		947	235	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,811	1,653	242		1,906	1,846	202	
	Corporates	923	730	742		987	440	377	
	of which: SME	0	0	0		0	0	0	
	Retail	77	29	22		75	30	22	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	159	159	16		158	158	16	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	5	5	5		5	5	5		
Equity	1	3	8		4	4	9		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>9</b>				<b>1</b>		

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	862	862	0		843	843	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	327	327	93		353	353	112	
	Corporates	746	1,653	242		822	1,506	422	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	3	1		7	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	154	154	16		159	159	16	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	3	3	3		3	3	3		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>1</b>				<b>0</b>		

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



2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0		
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0		
<b>Institutions</b>		78,008	382	38,077	20,986	421	383	72,797	360	30,311	16,180
<b>Corporates</b>		376,972	11,480	20,152	102,522	2,787	7,767	343,544	8,076	17,152	88,556
Corporates - Of Which: Specialised Lending		17,462	1,099	18,212	8,300	292	756	16,464	610	13,220	7,862
Corporates - Of Which: SME		87,031	5,825	46,531	25,704	1,411	3,818	79,187	3,967	37,667	21,841
Corporates - Of Which: SME		180,662	4,461	107,697	31,328	1,138	3,295	188,870	4,296	158,277	33,944
<b>Retail</b>		128,738	2,120	123,623	22,228	683	822	128,998	2,009	123,375	22,143
Retail - Secured on real estate property		5,786	421	5,638	5,465	122	171	5,617	397	5,475	5,425
Retail - Secured on real estate property - Of Which: SME		122,952	1,699	117,986	20,743	551	651	123,341	1,612	117,900	20,708
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		51,952	2,341	34,313	9,004	467	1,673	51,797	2,225	34,795	9,772
Retail - Other Retail - Of Which: SME		28,678	1,339	13,156	3,141	292	885	27,426	1,131	12,394	3,015
Retail - Other Retail - Of Which: non-SME		23,247	982	21,158	5,863	125	688	24,371	1,095	22,401	6,759
Retail - Other Retail - Of Which: non-SME		9,668	95	9,657	31,311	0	0	8,814	48	8,803	28,776
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>					<b>186,561</b>					<b>165,436</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0		
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0		
<b>Institutions</b>		31,950	296	19,773	10,259	366	301	30,913	295	16,940	8,471
<b>Corporates</b>		244,829	18,623	120,791	65,699	2,489	6,463	233,742	7,811	111,296	55,522
Corporates - Of Which: Specialised Lending		8,925	989	7,386	3,424	273	440	8,714	456	7,179	3,347
Corporates - Of Which: SME		82,240	5,748	42,323	22,491	866	2,357	78,009	3,895	34,992	823
Corporates - Of Which: SME		169,990	4,360	147,205	29,990	1,104	2,321	168,762	4,015	146,226	29,296
<b>Retail</b>		116,502	2,037	113,596	21,102	666	170	116,790	1,930	111,229	20,588
Retail - Secured on real estate property		5,762	420	5,656	5,470	122	170	5,600	396	5,468	5,423
Retail - Secured on real estate property - Of Which: SME		112,737	1,616	107,781	19,633	534	600	113,190	1,534	107,759	19,165
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		51,488	2,324	33,907	8,887	438	1,531	49,975	2,085	33,104	8,708
Retail - Other Retail - Of Which: SME		28,290	1,344	12,789	2,937	284	865	27,055	1,115	12,024	2,968
Retail - Other Retail - Of Which: non-SME		23,198	979	21,118	5,951	154	686	22,940	970	21,079	5,801
Retail - Other Retail - Of Which: non-SME		8,056	94	8,085	27,316	0	0	7,477	48	7,466	25,525
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0		
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0		
<b>Institutions</b>		2,271	0	989	93	0	1	2,144	0	1,224	281
<b>Corporates</b>		26,958	38	13,229	5,325	8	55	22,882	35	9,558	3,963
Corporates - Of Which: Specialised Lending		1,045	0	270	0	0	5	957	0	704	241
Corporates - Of Which: SME		26	0	18	12	0	0	23	0	16	11
Corporates - Of Which: SME		79	1	26	26	0	0	81	27	0	1
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0
<b>Retail</b>		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0		
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0		
<b>Institutions</b>		4,207	0	2,708	710	0	4	3,824	0	2,109	804
<b>Corporates</b>		10,869	62	3,748	1,726	14	29	10,129	62	3,393	1,552
Corporates - Of Which: Specialised Lending		245	0	183	92	0	1	188	0	134	67
Corporates - Of Which: SME		8	0	4	2	0	0	10	0	5	3
Corporates - Of Which: SME		33	1	31	11	0	0	34	1	33	11
Corporates - Of Which: SME		31	0	30	11	0	0	32	0	31	10
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0
<b>Retail</b>		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0		
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0		
<b>Institutions</b>		1,194	0	627	364	0	2	850	0	312	185
<b>Corporates</b>		10,037	3	5,904	2,527	1	16	9,256	3	5,087	2,217
Corporates - Of Which: Specialised Lending		253	0	243	97	0	2	172	0	164	71
Corporates - Of Which: SME		10	0	9	3	0	0	10	0	9	3
Corporates - Of Which: SME		9	0	9	3	0	0	9	0	9	3
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0
<b>Retail</b>		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>											

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





2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	6,248	77	5,021	3,518	148	91	6,088	72	4,896	3,472
	Corporates - Of Which: Specialised Lending	1,126	5	1,086	1,023	0	24	1,108	5	1,047	997
	Corporates - Of Which: SME	2,056	72	2,007	1,473	148	53	2,610	67	2,265	1,566
	Retail	9,752	90	9,731	1,062	22	68	11,236	220	11,027	2,361
	Retail - Secured on real estate property	9,364	78	9,364	858	14	47	9,279	71	9,279	1,286
	Retail - Secured on real estate property - Of Which: SME	21	1	21	15	0	1	17	1	17	12
	Retail - Secured on real estate property - Of Which: non-SME	9,343	76	9,343	843	14	46	9,262	70	9,262	1,274
	Retail - Qualifying Revolving	0	0	0	0	0	0	214	12	106	28
	Retail - Other Retail	367	15	367	204	8	20	1,763	188	1,642	1,047
	Retail - Other Retail - Of Which: SME	367	15	367	204	8	20	1,737	188	1,642	1,047
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1,373	122	1,272	840	
Equity	1	0	1	0	0	0	6	0	6	15	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	802	0	618	238	0	1	552	0	496	231
	Corporates	8,249	7	5,861	2,735	2	26	7,255	7	5,234	2,511
	Corporates - Of Which: Specialised Lending	307	0	96	55	0	2	41	0	25	11
	Corporates - Of Which: SME	655	0	655	471	0	24	41	0	38	9
	Retail	14	0	14	4	0	0	14	4	0	0
	Retail - Secured on real estate property	13	0	13	4	0	0	13	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	4	0	0	13	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	
Equity	22	0	22	54	0	0	21	0	21	53	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,115	0	1,933	560	0	10	2,296	0	1,189	394
	Corporates	8,159	48	4,114	1,889	49	49	8,137	3,074	3,074	45
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	66	0	63	22	0	0	67	29	23	0
	Retail	63	0	62	22	0	0	63	0	62	20
	Retail - Secured on real estate property	63	0	62	22	0	0	63	0	62	20
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	63	0	62	22	0	0	63	0	62	20
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	3	0	3	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	3	0	3	1	
Equity	41	0	41	114	0	44	0	44	117	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	19	0	1	0	0	0	19	0	1	0
	Corporates	156	0	66	33	0	1	20	0	36	19
	Corporates - Of Which: Specialised Lending	20	0	20	8	0	1	19	0	18	8
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property	1	0	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,496	0	2,629	987	0	16	3,380	0	2,475	936
	Corporates	9,474	1	6,365	3,438	0	47	8,127	1	5,198	3,077
	Corporates - Of Which: Specialised Lending	295	0	69	259	0	3	834	0	645	251
	Corporates - Of Which: SME	23	0	14	10	0	0	24	0	14	10
	Retail	151	1	148	54	0	1	147	1	145	51
	Retail - Secured on real estate property	142	1	142	51	0	1	141	1	140	50
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	142	1	142	51	0	1	141	1	140	50
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	7	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	8	0	7	2	0	0	0	0	0	0	
Equity	99	0	99	227	0	0	92	0	92	212	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	89	0	270	109	0	0	89	0	222	89
	Corporates	7,872	1	3,053	1,493	0	14	7,557	53	2,633	1,456
	Corporates - Of Which: Specialised Lending	271	0	241	126	0	7	265	53	239	119
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	20	0	19	8	0	0	21	0	20	7
	Retail - Secured on real estate property	17	0	17	7	0	0	17	0	16	6
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	7	0	0	17	0	16	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	2	1	
Equity	159	0	159	460	0	0	151	0	151	430	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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



2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	70,994	379	28,997	13,417	424	137	72,088	409	28,792	412
	Corporates	138,253	8,995	106,423	36,420	1,127	5,075	146,298	8,598	106,486	9,691
	Corporates - Of Which: Specialised Lending	16,182	651	12,976	7,796	87	628	18,694	754	14,628	7,922
	Corporates - Of Which: SME	70,967	4,056	30,388	16,150	594	2,334	70,792	4,066	30,516	16,328
	Retail	172,234	3,999	161,300	31,244	1,189	2,710	178,105	4,139	161,966	30,321
	Retail - Secured on real estate property	138,300	1,515	121,399	20,779	522	827	138,125	1,525	121,004	20,480
	Retail - Secured on real estate property - Of Which: SME	1,455	332	4,765	1,186	94	142	5,346	329	4,669	1,188
	Retail - Secured on real estate property - Of Which: non-SME	122,845	1,183	116,634	19,593	427	685	122,779	1,196	116,335	19,292
	Retail - Qualifying Revolving	224	11	97	25	13	10	215	11	88	24
	Retail - Other Retail	29,221	2,424	39,864	10,340	624	1,873	40,266	2,623	40,244	9,817
	Retail - Other Retail - Of Which: SME	26,992	1,307	10,670	2,527	243	603	26,468	1,334	10,328	2,264
	Retail - Other Retail - Of Which: non-SME	2,229	1,226	29,194	8,413	381	1,270	23,798	1,229	29,416	7,553
Equity	8,310	42	8,300	27,252	0	0	8,991	47	8,990	29,732	
Other non credit-obligation assets											
IRB Total <sup>3</sup>				168,832					169,513		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rules: Countries of overparty covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	30,280	317	18,113	8,303	379	288	30,176	253	17,271	7,989
	Corporates	211,304	8,102	106,488	39,022	606	4,541	216,719	7,852	107,483	19,440
	Corporates - Of Which: Specialised Lending	8,685	481	7,037	3,119	41	312	9,322	498	7,805	3,524
	Corporates - Of Which: SME	167,003	3,734	149,402	29,125	882	2,469	165,880	3,912	149,888	27,675
	Retail	118,111	1,629	111,225	19,240	437	360	117,888	1,425	110,781	18,846
	Retail - Secured on real estate property	112,672	1,107	106,476	18,065	342	625	112,556	1,097	106,127	17,658
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	48,822	2,295	38,177	9,885	445	1,723	47,994	2,468	39,103	8,830
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,691	331	47,498	11,775	94	141	15,339	388	4,624	1,187
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	22,295	1,103	27,879	7,566	211	1,139	21,916	1,169	29,315	6,772
Equity	7,053	42	7,042	24,249	0	0	7,774	47	7,773	26,886	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,384	0	871	202	0	0	2,330	0	0	0
	Corporates	22,159	45	15,076	5,046	4	43	23,873	48	15,767	5,436
	Corporates - Of Which: Specialised Lending	0	0	700	236	0	0	1,485	508	0	0
	Corporates - Of Which: SME	20	0	15	10	0	0	17	0	11	8
	Retail	83	0	82	25	0	0	86	0	83	22
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	215	0	315	431	0	0	3	0	3	1
Equity											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,883	0	2,155	704	0	2	3,038	0	2,894	1,233
	Corporates	9,886	62	2,939	1,824	0	33	10,006	64	2,987	1,814
	Corporates - Of Which: Specialised Lending	246	0	191	119	0	3	243	0	192	80
	Corporates - Of Which: SME	8	0	3	3	0	0	8	0	4	2
	Retail	34	1	33	11	0	1	34	1	33	11
	Retail - Secured on real estate property	32	0	31	11	0	0	32	0	31	10
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0
Equity	54	0	54	151	0	0	59	0	59	162	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,034	0	481	261	0	2	1,200	0	667	349
	Corporates	6,907	3	4,795	2,603	0	16	6,998	3	4,361	2,580
	Corporates - Of Which: Specialised Lending	142	0	134	55	0	0	108	0	104	45
	Corporates - Of Which: SME	10	0	10	3	0	0	10	0	10	0
	Retail	9	0	9	2	0	0	9	0	9	2
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	54	0	54	134	0	0	57	0	57	140	
Other non credit-obligation assets											
IRB Total											

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



2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	6,650	75	4,876	3,650	175	83	6,254	83	4,935	3,744	153	
	Corporates - Of Which: Specialised Lending	1,085	5	1,021	1,021	0	21	1,094	5	1,065	1,020	0	
	Corporates - Of Which: SME	2,670	70	2,422	1,537	175	48	2,633	38	2,280	1,592	153	
	Retail	11,279	217	11,013	2,336	273	213	11,262	217	11,019	2,370	275	
	Retail - Secured on real estate property	9,207	17	9,207	1,275	83	55	9,324	16	9,324	1,278	134	
	Retail - Secured on real estate property - Of Which: SME	15	1	15	11	0	1	15	1	15	10	0	
	Retail - Secured on real estate property - Of Which: non-SME	9,192	16	9,192	1,264	83	54	9,309	15	9,309	1,268	134	
	Retail - Qualifying Revolving	213	11	96	25	12	10	214	11	98	24	12	
	Retail - Other Retail	1,968	134	1,637	1,026	177	147	1,712	110	1,587	967	129	
	Retail - Other Retail - Of Which: SME	394	15	372	206	8	19	380	14	360	205	13	
Retail - Other Retail - Of Which: non-SME	1,374	120	1,265	820	169	128	1,331	96	1,227	761	115		
Equity	6	0	6	0	0	7	0	7	0	17	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	6,200	17	4,672	2,707	7	19	6,203	17	4,294	2,678	0	
	Corporates - Of Which: Specialised Lending	30	0	19	6	0	0	73	0	59	23	0	
	Corporates - Of Which: SME	41	0	30	6	0	0	24	0	24	23	0	
	Retail	14	0	14	3	0	0	15	0	15	4	0	
	Retail - Secured on real estate property	13	0	13	3	0	0	14	0	14	4	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	3	0	0	14	0	14	4	0	
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0		
Equity	19	0	19	49	0	0	20	0	20	50	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,593	0	1,539	410	0	5	2,796	0	1,725	353	0	
	Corporates	16,679	44	17,788	22,216	46	0	16,607	40	17,269	22,249	45	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	203	0	172	84	0	
	Corporates - Of Which: SME	60	0	38	29	0	0	24	0	20	25	0	
	Retail	67	0	65	22	0	1	67	0	65	21	0	
	Retail - Secured on real estate property	64	0	63	21	0	0	65	0	63	21	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	64	0	63	21	0	0	65	0	63	21	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0		
Equity	50	0	50	132	0	0	54	0	54	140	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	46	0	36	19	0	1	21	0	39	21	0	
	Corporates	19	0	18	8	0	0	18	0	18	7	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail	1	0	0	0	0	0	1	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,196	0	1,362	302	0	11	1,618	0	906	292	0	
	Corporates	8,114	2	5,020	3,543	0	23	8,432	9	5,273	3,649	1	
	Corporates - Of Which: Specialised Lending	778	0	655	222	0	2	554	0	741	287	0	
	Corporates - Of Which: SME	15	0	6	4	0	0	9	0	5	4	0	
	Retail	147	1	143	51	0	1	148	1	145	49	0	
	Retail - Secured on real estate property	140	1	138	49	0	1	142	1	140	47	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	140	1	138	49	0	1	142	1	140	47	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	7	0	5	2	0	0	6	0	5	2	0		
Other non credit-obligation assets	95	0	95	215	0	0	107	0	107	235	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	978	0	261	86	0	0	1,117	0	408	146	0	
	Corporates	7,453	53	2,645	1,830	15	53	7,609	54	2,904	2,024	15	
	Corporates - Of Which: Specialised Lending	172	53	156	99	15	41	171	53	156	61	15	
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	18	0	18	6	0	0	17	0	17	6	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	3	0	2	1	0	
Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	2	1	0		
Equity	154	0	154	400	0	0	149	0	149	386			





**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Intesa Sanpaolo S.p.A.

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	France	253	253	0	0	13	240	0	0	0	0	0	0	0	0	
	Germany	34	15	5	0	0	0	0	0	0	0	0	0	0	0	
	Croatia	198	198	0	0	193	4	0	0	0	0	0	0	0	0	
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Hungary	99	99	0	0	99	0	0	0	0	0	0	0	0	0	
	Ireland	365	365	26	0	45	294	0	0	0	0	0	0	0	0	
	Italy	1,055	965	112	0	112	943	0	0	0	0	0	0	0	0	
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	<b>37,760</b>	<b>33,531</b>	<b>4,809</b>	<b>0</b>	<b>9,669</b>	<b>23,961</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19,111</b>	<b>6</b>	<b>19,645</b>		



**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Intesa Sanpaolo S.p.A.

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet			
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Total																Total	
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	182	182	0	0	163	18	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	766	755	29	0	740	0	0	0	0	0	0	0	0	0	0	0
	Poland	42	42	0	0	42	0	0	0	0	0	0	0	0	0	0	0
	Portugal	186	184	3	0	184	0	0	0	0	0	0	0	0	0	0	0
	Romania	58	58	0	0	50	8	0	0	0	0	0	0	0	0	0	0
	Slovakia	105	105	0	0	101	4	0	0	0	0	0	0	0	0	0	0
	Slovenia	11	11	0	0	10	1	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>311</b>	<b>311</b>	<b>2</b>	<b>0</b>	<b>148</b>	<b>161</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>42</b>









**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Intesa Sanpaolo S.p.A.

As of 31/12/2022

Residual Maturity		Country / Region		Direct exposures												Off balance sheet exposures		Risk weighted exposure amount
				On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value						
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost													
[ 0 - 3M ]		207	194	0	0	0	194	0	0	0	0	0	0	0	61	0		
[ 3M - 1Y ]		891	878	0	0	862	16	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		374	370	0	0	240	130	0	0	0	0	0	0	94	1			
[ 2Y - 3Y ]		37	31	0	0	23	8	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		92	91	0	0	5	86	0	0	0	0	0	0	6	0			
[ 5Y - 10Y ]		489	488	0	0	0	488	0	0	0	0	0	0	200	0			
[ 10Y - more ]		221	217	0	0	27	191	0	0	0	0	0	0	80	6			
<b>Total</b>		<b>2,310</b>	<b>2,270</b>	<b>0</b>	<b>0</b>	<b>1,157</b>	<b>1,113</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>441</b>	<b>7</b>	<b>1,645</b>		
[ 0 - 3M ]		486	470	92	0	262	133	0	0	0	0	0	0	15	0			
[ 3M - 1Y ]		99	96	90	0	1	7	1	26	0	0	0	0	1	0			
[ 1Y - 2Y ]		2	1	0	0	1	0	2	17	129	592	50	0	0				
[ 2Y - 3Y ]		84	76	8	0	37	39	10	27	204	2,520	0	0	0				
[ 3Y - 5Y ]		506	491	67	0	103	336	482	6,348	6	14	0	0	0				
[ 5Y - 10Y ]		1,043	850	185	0	547	303	43	253	0	3	0	0	0				
[ 10Y - more ]		772	639	143	0	327	302	664	2,029	0	0	25	0	0				
<b>Total</b>		<b>2,994</b>	<b>2,627</b>	<b>585</b>	<b>0</b>	<b>1,279</b>	<b>1,121</b>	<b>1,202</b>	<b>8,701</b>	<b>339</b>	<b>3,130</b>	<b>90</b>	<b>0</b>	<b>230</b>				

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP







**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	8	8	0	0	0	0	8	0	0	0	0	0	0	0	0
	Poland	44	44	0	0	0	0	44	0	0	0	0	0	0	0	0
	Portugal	9	9	0	0	0	0	9	0	0	0	0	0	0	0	0
	Romania	9	9	0	0	0	0	9	0	0	0	0	0	0	0	0
	Slovakia	747	747	0	0	0	0	747	0	0	0	0	0	0	0	0
	Slovenia	43	43	0	0	0	0	43	0	0	0	0	0	0	0	0
		851	826	43	0	62	747	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0
		43	43	0	0	42	0	0	0	0	0	0	0	0	0	0
		14	14	6	0	0	0	9	0	0	0	0	0	0	0	0
		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		18	18	0	0	18	0	0	0	0	0	0	0	0	0	0
		92	92	6	0	60	27	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		187	186	2	0	0	0	0	0	0	0	0	0	0	0	0
		374	359	15	0	179	180	0	0	0	0	0	0	0	0	0
		193	193	2	0	191	2	0	0	0	0	0	0	0	0	0
		754	737	19	0	370	364	0	0	0	0	0	0	0	0	0
		26	26	0	0	26	1	0	0	0	0	0	0	0	0	0
		124	124	3	0	115	7	0	0	0	0	0	0	0	0	0
		124	124	0	0	123	1	0	0	0	0	0	0	0	0	0
		4	4	1	0	4	2	0	0	0	0	0	0	0	0	0
		52	52	1	0	17	35	0	0	0	0	0	0	0	0	0
		95	95	7	0	72	16	0	0	0	0	0	0	0	0	0
		38	38	0	0	38	0	0	0	0	0	0	0	0	0	0
		466	464	13	0	390	62	0	0	0	0	0	0	0	0	0
		1	1	0	0	1	0	0	0	0	0	0	0	8	0	0
		301	301	0	0	296	5	0	0	0	0	0	0	17	0	0
		106	105	0	0	101	4	0	0	0	0	0	0	18	0	0
		5	5	0	0	5	0	0	0	0	0	0	0	6	0	0
		243	243	0	0	214	29	0	0	0	0	0	0	61	0	0
		250	239	11	0	208	50	0	0	0	0	0	0	6	0	0
		224	224	0	0	187	46	0	0	0	0	0	0	0	0	0
		1,139	1,138	12	0	987	139	0	0	0	0	0	0	116	0	206
		23	23	0	0	20	3	0	0	0	0	0	0	0	0	0
		89	89	0	0	86	3	0	0	0	0	0	0	2	0	0
		18	18	0	0	17	1	0	0	0	0	0	0	0	0	0
		27	27	0	0	24	3	0	0	0	0	0	0	0	0	0
		95	95	0	0	95	0	0	0	0	0	0	0	0	0	0
		83	83	0	0	81	2	0	0	0	0	0	0	11	0	0
		340	340	2	0	184	154	0	0	0	0	0	0	14	0	41







**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Intesa Sanpaolo S.p.A.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
	Africa	[ 0 - 3M ]	169	157	0	0	27	130	0	0	0	0	0	0	26	0
		[ 3M - 1Y ]	1,050	1,035	0	0	1,032	3	0	0	0	0	0	0	0	0
		[ 1Y - 2Y ]	161	150	0	0	17	132	0	0	0	0	0	0	92	1
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3Y - 5Y ]	84	82	0	0	5	77	0	0	0	0	0	0	6	0
		[ 5Y - 10Y ]	539	538	0	0	24	514	0	0	0	0	0	0	161	0
	[ 10Y - more ]	203	198	0	0	24	174	0	0	0	0	0	0	88	5	
	<b>Total</b>	<b>2,205</b>	<b>2,160</b>	<b>0</b>	<b>0</b>	<b>1,129</b>	<b>1,031</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>374</b>	<b>6</b>	
	Others	[ 0 - 3M ]	70	70	0	0	30	40	0	0	0	0	0	15	0	
		[ 3M - 1Y ]	33	25	0	0	4	6	44	86	111	575	1	0		
		[ 1Y - 2Y ]	33	33	0	0	33	0	8	19	6	6	50	0		
		[ 2Y - 3Y ]	57	53	31	0	14	12	3	13	214	2,580	0	0		
		[ 3Y - 5Y ]	961	928	54	0	457	446	408	7,218	698	500	0	0		
		[ 5Y - 10Y ]	503	457	43	0	355	86	96	1,472	35	833	0	0		
	[ 10Y - more ]	1,971	1,912	60	0	884	1,027	899	3,156	105	2,322	62	0			
	<b>Total</b>	<b>3,629</b>	<b>3,483</b>	<b>207</b>	<b>0</b>	<b>1,777</b>	<b>1,618</b>	<b>1,368</b>	<b>11,963</b>	<b>1,169</b>	<b>6,876</b>	<b>128</b>	<b>0</b>			

**Notes and definitions**

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

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

**Regions:**

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



**2023 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 Itresca Sarpolo S.p.A.

	As of 30/09/2022										As of 31/12/2022																			
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures				
	Of which performing but past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days		Of which non-performing <sup>3)</sup>			On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days		Of which non-performing <sup>3)</sup>			On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>								Of which: defaulted	Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>							Of which: defaulted		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>				
<b>Cash balances at central banks and other demand deposits</b>	121,143	0	0	0	0	3	0	0	0	113,730	0	0	0	0	2	0	0	0	113,730	0	0	0	0	2	0	0				
<b>Debt securities (including at amortised cost and fair value)</b>	104,961	0	110	110	110	193	87	87	0	103,294	0	111	111	111	137	86	86	0	103,294	0	111	111	111	137	86	86				
Central banks	32	0	0	0	0	6	0	0	0	32	0	0	0	0	7	0	0	0	32	0	0	0	0	7	0	0				
General governments	70,025	0	12	12	12	126	2	2	0	67,499	0	15	15	15	94	2	2	0	67,499	0	15	15	15	94	2	2				
Credit institutions	6,203	0	0	0	0	6	0	0	0	2,122	0	0	0	0	0	0	0	0	2,122	0	0	0	0	0	0	0				
Other financial corporations	20,198	0	63	63	63	33	63	63	0	22,949	0	63	63	63	23	63	63	0	22,949	0	63	63	63	23	63	63				
Non-financial corporations	6,362	0	34	34	34	22	22	22	0	5,717	0	34	34	34	13	23	23	0	5,717	0	34	34	34	13	23	23				
<b>Loans and advances (including at amortised cost and fair value)</b>	510,182	1,419	11,738	11,738	11,293	2,633	5,453	5,331	4,618	478,449	1,142	11,032	11,032	10,596	2,642	5,313	5,187	4,107	478,449	1,142	11,032	11,032	10,596	2,642	5,313	5,187				
Central banks	2,706	0	0	0	0	0	0	0	0	4,294	0	0	0	0	0	0	0	0	4,294	0	0	0	0	0	0	0				
General governments	16,519	262	496	496	495	48	154	153	182	16,004	227	400	400	400	39	188	188	110	16,004	227	400	400	400	39	188	188				
Credit institutions	29,894	0	58	58	58	39	22	22	0	21,683	2	53	53	53	20	17	17	0	21,683	2	53	53	53	20	17	17				
Other financial corporations	54,394	4	248	248	245	130	102	100	107	48,968	53	251	251	248	92	127	125	103	48,968	53	251	251	248	92	127	125				
Non-financial corporations	222,423	656	6,768	6,768	6,450	1,834	3,273	3,196	2,603	204,345	365	6,888	6,888	6,561	1,587	3,398	3,317	2,523	204,345	365	6,888	6,888	6,561	1,587	3,398	3,317				
of which: small and medium-sized enterprises	90,168	304	4,377	4,377	4,162	827	2,035	1,975	2,052	83,924	244	4,315	4,315	4,105	723	2,028	1,959	2,030	83,924	244	4,315	4,315	4,105	723	2,028	1,959				
of which: Loans collateralised by commercial immovable property	33,236	147	2,500	2,500	2,321	593	956	907	1,484	29,689	81	2,416	2,416	2,250	599	989	924	1,382	29,689	81	2,416	2,416	2,250	599	989	924				
Households	194,239	497	4,169	4,169	4,046	573	1,902	1,861	1,723	183,156	495	3,440	3,440	3,335	895	1,584	1,542	1,372	183,156	495	3,440	3,440	3,335	895	1,584	1,542				
of which: Loans collateralised by residential immovable property	135,465	235	2,038	2,038	1,944	229	652	623	1,369	135,643	269	1,532	1,532	1,458	482	1,458	1,414	1,024	135,643	269	1,532	1,532	1,458	482	1,458	1,414				
of which: Credit for consumption	19,276	117	816	816	809	117	519	517	35	19,112	89	732	732	724	204	464	463	33	19,112	89	732	732	724	204	464	463				
<b>NET INSTRUMENTS other than NPT</b>	<b>726,285</b>	<b>1,419</b>	<b>11,848</b>	<b>11,848</b>	<b>11,403</b>	<b>2,830</b>	<b>5,540</b>	<b>5,418</b>	<b>4,618</b>	<b>695,473</b>	<b>1,142</b>	<b>11,143</b>	<b>11,143</b>	<b>10,797</b>	<b>2,781</b>	<b>5,399</b>	<b>5,273</b>	<b>4,107</b>	<b>695,473</b>	<b>1,142</b>	<b>11,143</b>	<b>11,143</b>	<b>10,797</b>	<b>2,781</b>	<b>5,399</b>	<b>5,273</b>				
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>312,724</b>		<b>1,471</b>	<b>1,471</b>	<b>1,467</b>	<b>261</b>	<b>218</b>	<b>218</b>	<b>418</b>	<b>296,524</b>		<b>1,785</b>	<b>1,785</b>	<b>1,781</b>	<b>307</b>	<b>267</b>	<b>267</b>	<b>397</b>	<b>296,524</b>		<b>1,785</b>	<b>1,785</b>	<b>1,781</b>	<b>307</b>	<b>267</b>	<b>267</b>				

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a) of Regulation (EU) No 575/2013 (CRD).  
<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than NPT and provisions for off-balance sheet exposures.  
<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 18.02 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.





## 2023 EU-wide Transparency Exercise

### Forborne exposures

Intesa Sanpaolo S.p.A.

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

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

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

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

## 2023 EU-wide Transparency Exercise

### Forborne exposures

Intesa Sanpaolo S.p.A.

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

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

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

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



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

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	4,223	187	187	4,215	139	0	4,060	178	178	4,060	141	0	4,047	186	186	4,047	142	0	3,963	186	186	3,962	149	0
B Mining and quarrying	3,627	261	261	3,627	288	0	3,337	243	243	3,337	290	0	3,175	240	240	3,175	274	0	2,701	198	198	2,701	250	0
C Manufacturing	58,697	1,438	1,438	59,450	1,113	7	55,285	1,593	1,593	55,048	1,043	8	53,776	1,634	1,634	53,491	1,082	9	52,899	1,377	1,377	52,581	928	16
D Electricity, gas, steam and air conditioning supply	14,222	141	141	14,221	141	0	11,644	147	147	11,643	128	0	11,444	144	144	11,443	127	0	10,669	162	162	10,668	160	0
E Water supply	2,639	43	43	2,639	30	0	2,452	40	40	2,452	34	0	2,472	39	39	2,472	33	0	2,317	42	42	2,317	36	0
F Construction	15,132	1,163	1,163	15,111	778	0	14,330	1,257	1,257	14,309	796	0	14,439	1,271	1,271	14,415	791	0	13,915	1,260	1,260	13,894	725	3
G Wholesale and retail trade	38,092	986	986	38,066	808	0	32,842	967	967	32,821	705	0	32,807	1,007	1,007	32,487	716	0	31,426	1,010	1,010	31,401	732	2
H Transport and storage	14,263	300	300	14,963	298	0	14,076	223	223	14,076	186	0	12,639	222	222	12,639	186	0	12,118	202	202	12,118	173	0
I Accommodation and food service activities	6,886	344	344	6,862	260	0	6,698	339	339	6,699	246	0	6,647	365	365	6,644	253	0	6,248	365	365	6,244	274	0
J Information and communication	10,816	370	370	10,010	39	0	8,303	378	378	8,306	101	1	10,359	180	180	10,053	103	1	8,308	188	188	8,021	109	1
K Financial and insurance activities	11,368	57	57	11,366	39	0	10,503	11	11	10,503	49	0	9,291	6	6	9,291	31	0	9,287	18	18	9,287	34	0
L Real estate activities	17,630	1,121	1,121	17,195	686	5	16,013	1,158	1,158	15,663	807	5	15,583	1,166	1,166	15,238	840	7	13,816	774	774	13,813	603	0
M Professional, scientific and technical activities	14,191	213	213	14,167	140	0	13,200	213	213	13,178	136	0	13,430	208	208	13,405	136	0	12,731	212	212	12,708	143	0
N Administrative and support service activities	5,158	165	165	5,157	122	0	4,722	166	166	4,722	128	0	5,059	164	164	5,059	126	0	4,933	149	149	4,933	113	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	269	8	8	269	5	0	266	7	7	266	5	0	291	8	8	291	6	0	284	10	10	284	7	0
Q Human health services and social work activities	2,602	55	55	2,602	47	0	2,534	57	57	2,534	59	0	2,527	63	63	2,527	65	0	2,562	80	80	2,562	102	0
R Arts, entertainment and recreation	963	82	82	962	64	0	945	80	80	945	65	0	911	80	80	911	65	0	862	82	82	861	69	0
S Other services	2,771	35	35	2,771	46	0	2,531	32	32	2,531	49	0	2,428	29	29	2,428	44	0	2,481	30	30	2,481	52	0
Loans and advances	727,229	6,788	6,788	721,656	5,092	16	704,345	6,888	6,888	701,682	4,969	16	700,727	7,012	7,012	700,016	5,020	22	191,280	6,246	6,246	190,217	4,673	21

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on the credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.