

PRESS RELEASE

INTESA SANPAOLO: 2021 EU-WIDE TRANSPARENCY EXERCISE

Turin - Milan, 3 December 2021 – Intesa Sanpaolo notes the announcement made today by the European Banking Authority regarding the information of the 2021 EU-wide Transparency Exercise.

Background EU-wide Transparency Exercise

The EBA Board of Supervisors approved the package for the EU-wide Transparency Exercise, which since 2016 is performed on an annual basis and published along with the Risk Assessment Report (RAR). The annual transparency exercise will be based solely on COREP/FINREP data on the form and scope to assure a sufficient and appropriate level of information to market participants.

The templates were centrally filled in by the EBA and sent afterwards for verification by banks and supervisors. Banks had the chance to correct any errors detected and to resubmit correct data through the regular supervisory reporting channels, and to add specific information as required to further clarify individual data.

Investor Relations
+39.02.87943180
investor.relations@intesasanpaolo.com

Media Relations
+39.02.87962326
stampa@intesasanpaolo.com

group.intesasanpaolo.com



2021 EU-wide Transparency Exercise

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



2021 EU-wide Transparency Exercise

Key Metrics

Intesa Sanpaolo S.p.A.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	CORE CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	50,325	51,070	50,080	48,992	C 01.00 (r020,c010)	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	48,192	48,941	48,568	47,474	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	57,821	58,556	56,300	55,257	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	55,689	56,427	54,789	53,739	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	67,097	67,933	65,623	64,776	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,838	66,773	65,016	64,170	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	342,251	347,072	336,062	329,748	C 02.00 (r010,c010)	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	343,750	348,519	337,072	330,715	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.70%	14.71%	14.90%	14.86%	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	14.02%	14.04%	14.41%	14.35%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.89%	16.87%	16.75%	16.76%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.20%	16.19%	16.25%	16.25%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.60%	19.57%	19.53%	19.64%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.15%	19.16%	19.29%	19.40%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	881,054	814,646	786,344	805,410	C 47.00 (r300,c010)	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	6.56%	7.19%	7.16%	6.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2021 EU-wide Transparency Exercise

Leverage ratio

Intesa Sanpaolo S.p.A.

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	57,821	58,556	56,300	55,257	C 47.00 (r320,c010)	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	55,689	56,427	54,789	53,739	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	881,054	814,646	786,344	805,410	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	878,692	812,646	784,846	803,826	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	7.2%	7.2%	6.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.3%	6.9%	7.0%	6.7%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise

Capital

Intesa Sanpaolo S.p.A.

		(mB EUR, %)						
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	67,097	67,933	65,623	64,776	C 01.00 (0101,010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	50,325	51,070	50,080	48,992	C 01.00 (0102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	37,253	37,266	37,268	37,109	C 01.00 (0103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,648	23,128	23,139	23,535	C 01.00 (0130,010)	Articles 36(1) points (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-298	294	38	185	C 01.00 (0180,010)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (0200,010)	Articles 4(1)(b) and 26(1) point (g) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,010)	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	31	31	32	7	C 01.00 (0230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	662	707	528	506	C 01.00 (0250,010)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,524	-6,760	-6,751	-8,029	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 26(1) point (b) and 37 of CRR. Articles 4(1)(b), 36(1) point (b) 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 DTAs	-1,619	-1,824	-1,817	-1,867	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-268	-299	-288	-293	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 129 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,010)	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 (0430,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-100	-104	-84	-106	C 01.00 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR. Article 36(1) point (k) (ii) and 270(2) of CRR. Article 36(1) point (k) (iii) and 133(8) of CRR and Article 36(1) point (k) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-100	-104	-84	-106	C 01.00 (0460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,010)	Article 4(2), 36(1) point (k), 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 (0490,010)	Articles 36(1) point (c) and 38, Article 40(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 (0500,010)	Articles 4(2), 36(1) point (k), 43, 45, 47, 48(2) point (b), 48(1) (b) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				27	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				-242	C 01.00 (0550,010)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-327	-232	-232	-40	C 01.00 (0570,010)	-
	A.1.21	Transitional adjustments	2,133	2,129	1,512	1,518	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,010)	Articles 483(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 (0240,010)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,133	2,129	1,512	1,518	C 01.00 (0500,010)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,496	7,486	6,220	6,265	C 01.00 (0300,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	7,496	7,486	6,220	6,265	C 01.00 (0540,010) + C 01.00 (0470,010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0460,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0790,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	57,821	58,556	56,300	55,257	C 01.00 (0101,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,276	9,377	9,323	9,519	C 01.00 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	9,531	9,632	9,598	9,834	C 01.00 (0760,010) + C 01.00 (0460,010)		
A.4.2	Other Tier 2 Capital components and deductions	618	714	630	596	C 01.00 (0910,010) + C 01.00 (0920,010) + C 01.00 (0930,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0971,010) + C 01.00 (0972,010)		
A.4.3	Tier 2 transitional adjustments	-873	-869	-905	-912	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	342,251	347,072	336,062	329,748	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-1,499	-1,447	-1,011	-967	C 05.01 (0101,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.70%	14.71%	14.90%	14.86%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.89%	16.87%	16.75%	16.76%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.60%	19.57%	19.53%	19.64%	CA3 (3)	-
CET1 Capital Fully loaded ⁽¹⁾	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	48,192	48,941	48,568	47,474	TL1+A.1.13+A.1.21+MIN(A.1.3+A.1.13+A.2.3+A.2.4+MIN(A.4+A.4.2+A.4.3,0))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.02%	14.04%	14.41%	14.35%	(D1)/(B*0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,133	2,129	1,512	1,518	C 05.01 (0440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-873	-869	-905	-912	C 05.01 (0440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-1,499	-1,447	-1,011	-967	C 05.01 (0440,010)	

(1) 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 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure



2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	281,793	282,105	270,633	271,641	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
Of which the standardised approach	91,023	94,612	94,295	90,874	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	1,199	999	1,056	1,209	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	159,841	154,835	144,647	145,244	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	29,731	31,659	30,635	34,314	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	7,086	7,060	6,111	6,968	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	1,022	917	718	411	C 02.00 (R440, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	7,762	9,842	9,372	8,536	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	17,995	19,009	21,317	15,437	C 02.00 (R520, c010)
Of which the standardised approach	2,506	2,290	2,397	1,618	C 02.00 (R530, c010)
Of which IMA	15,489	16,719	18,920	13,819	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,302	1,296	1,431	1,069	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	26,282	27,559	27,559	26,378	C 02.00 (R590, c010)
Of which basic indicator approach	617	636	636	530	C 02.00 (R600, c010)
Of which standardised approach	3,415	4,077	4,077	3,479	C 02.00 (R610, c010)
Of which advanced measurement approach	22,250	22,847	22,847	22,369	C 02.00 (R620, c010)
Other risk exposure amounts	309	580	353	378	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	342,251	347,072	336,062	329,748	

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

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



2021 EU-wide Transparency Exercise

P&L
Intesa Sanpaolo S.p.A.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	7,357	10,134	2,571	5,184
Of which debt securities income	1,025	1,340	310	640
Of which loans and advances income	6,557	8,968	2,232	4,434
Interest expenses	1,786	2,417	580	1,192
Of which deposits expenses	654	842	173	360
Of which debt securities issued expenses	1,136	1,446	337	662
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	69	86	29	82
Net Fee and commission income	5,669	8,265	2,387	4,778
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	761	666	572	710
Gains or (-) losses on financial assets and liabilities held for trading, net	652	832	142	274
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	107	-4	26	96
Gains or (-) losses from hedge accounting, net	64	76	45	45
Exchange differences (gain or (-) loss), net	-199	-251	197	163
Net other operating income / (expenses)	545	772	271	471
TOTAL OPERATING INCOME, NET	13,240	18,159	5,660	10,611
(Administrative expenses)	6,640	11,191	2,553	5,098
(Cash contributions to resolution funds and deposit guarantee schemes)	683	709	300	419
(Depreciation)	901	1,302	357	690
Modification gains or (-) losses, net	-13	-29	-12	-19
(Provisions or (-) reversal of provisions)	233	778	93	138
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	12	-3	-33	-60
(Other provisions)	221	781	126	198
Of which pending legal issues and tax litigation ¹⁾	0	194	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,670	4,363	440	1,076
(Financial assets at fair value through other comprehensive income)	13	8	7	10
(Financial assets at amortised cost)	2,657	4,355	432	1,066
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	13	996	3	27
(of which Goodwill)	0	981	0	0
Negative goodwill recognised in profit or loss	3,365	2,505	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	484	767	274	521
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	5,935	2,062	2,175	3,666
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	5,269	2,189	1,536	3,047
Profit or (-) loss after tax from discontinued operations	1,136	1,137	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,405	3,326	1,536	3,047
Of which attributable to owners of the parent	6,376	3,277	1,516	3,023

¹⁾ Information available only as of end of the year

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

2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

ASSETS:	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				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	71,675				97,241				119,070				136,816				IAS 1.54 (i)
Financial assets held for trading	57,107	25,040	31,511	555	53,619	21,861	31,353	404	51,369	23,677	27,320	372	55,809	30,568	24,958	283	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,770	1,229	1,270	3,272	5,441	1,029	1,435	2,978	5,807	1,345	1,308	3,153	5,677	1,105	1,302	3,271	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1	0	1	0	3	0	1	2	3	0	1	1	4	0	1	3	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	80,953	72,291	8,156	506	57,865	49,688	7,747	430	61,175	52,844	7,920	411	67,274	58,556	8,327	391	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	552,952				528,611				528,162				529,603				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,338	0	1,323	15	1,134	1	1,118	15	1,069	2	1,054	12	1,173	0	1,161	12	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	3,404				2,400				1,418				1,231				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	51,009				79,944				54,733				54,312				
TOTAL ASSETS	824,209				826,259				822,804				851,899				IAS 1.9(a), IFRS 6

¹ Portfolios, which are not GAAP 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 ¹	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	74,082	2,721	45	-33	-28	-44	52,620	1,314	44	-27	-15	-44	56,442	1,047	45	-31	-12	-44	61,678	1,161	35	-24	-10	-35	Annex V.Part 1.31, 44(b)
Loans and advances	301	28	2	-3	-1	-1	219	57	4	-2	-1	-4	368	28	4	-1	-1	-4	819	31	0	-1	-1	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	40,712	7,931	91	-26	-53	-58	45,196	7,668	88	-37	-61	-57	43,829	6,310	91	-38	-57	-58	42,596	5,523	90	-33	-48	-57	Annex V.Part 1.31, 44(b)
Loans and advances	420,283	69,640	35,607	-941	-1,758	-18,477	395,803	71,913	21,107	-827	-2,017	-10,165	399,899	70,419	20,941	-850	-2,077	-10,246	405,673	68,769	18,941	-877	-2,059	-9,509	Annex V.Part 1.32, 44(a)

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

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



2021 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	57,031	59,153	53,638	57,427	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,978	3,032	3,116	3,361	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	658,830	633,118	665,663	688,029	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	8,004	7,088	5,497	5,019	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	918	733	422	362	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	6,468	7,000	7,262	6,874	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,670	2,039	2,084	1,389	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	19,636	12,184	15,909	22,887	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	35,676	3,585	78	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	755,535	760,023	757,177	785,427	IAS 1.9(b);IG 6
TOTAL EQUITY	68,674	66,236	65,627	66,471	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	824,209	826,259	822,804	851,899	IAS 1.IG6

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

2021 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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		46,596	45,475	38,732	36,401	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	144	144	213	126	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	13,261	15,801	15,747	21,885	Annex V.Part 1.31
Deposits	Central banks	86,748	86,235	121,239	133,059	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	172	332	235	529	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,060	8,239	8,048	8,578	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,509	6,795	6,610	7,315	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	31,463	29,298	29,137	31,195	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	8,330	8,892	8,586	8,672	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	36,238	35,677	37,005	40,079	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	26,568	27,901	29,254	31,331	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	130,463	126,574	122,307	123,851	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	116,279	113,821	111,005	114,354	ECB/2013/33 Annex 2.Part 2.9.1
	Households	266,409	252,875	257,832	261,090	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	248,181	235,689	240,992	245,085	Annex V.Part 1.42(f), 44(c)
Debt securities issued		104,764	99,473	94,255	94,896	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		11,719	11,919	12,144	12,687	Annex V.Part 1.37
Other financial liabilities		2,697	2,600	3,400	2,676	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		726,843	702,390	727,914	753,836	



2021 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 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	2,139	2,043	575	161	732	249							482	119	713	181								
Of which: General risk	749	688	227	59	252	61							154	49	229	72								
Of which: Specific risk	1,387	1,353	348	102	480	188							328	71	483	109								
Equities	54	19	94	33	43	17							94	22	42	14								
Of which: General risk	34	3	0	0	0	0							0	0	0	0								
Of which: Specific risk	21	16	94	33	43	17							94	22	42	14								
Foreign exchange risk	137	47	0	0	0	0							0	0	0	0								
Commodities risk	16	15	12	4	9	4							13	6	9	6								
Total	2,346	2,123	478	155	576	246	186	148	0	0	0	15,489	434	88	589	138	315	210	0	0	0	0	0	16,719
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	2,051	1,278	550	121	907	228							289	61	921	285								
Of which: General risk	532	126	184	26	278	51							82	18	217	60								
Of which: Specific risk	1,518	1,152	366	95	629	177							207	43	715	225								
Equities	17	7	111	32	83	27							60	14	79	16								
Of which: General risk	4	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	13	6	111	32	83	27							60	14	79	16								
Foreign exchange risk	111	126	0	0	0	0							0	0	0	0								
Commodities risk	18	21	24	9	12	9							28	7	19	7								
Total	2,196	1,433	442	111	670	199	402	232	0	0	0	18,920	236	59	686	231	183	162	0	0	0	0	0	13,819

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 OV1 template.



2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	185,215	222,590	21,262		152,188	225,318	23,894	
	Regional governments or local authorities	2,237	2,794	498		2,394	2,699	462	
	Public sector entities	2,883	1,161	827		2,866	1,311	814	
	Multilateral Development Banks	3,420	3,598	0		3,133	3,348	0	
	International Organisations	0	135	0		0	625	0	
	Institutions	28,643	21,170	3,938		24,154	17,013	3,363	
	Corporates	88,000	32,808	20,217		53,254	21,963	20,214	
	of which: SME	10,389	6,571	5,612		9,995	6,074	5,309	
	Retail	22,004	14,503	10,294		24,178	14,663	9,529	
	of which: SME	5,598	3,769	2,373		4,539	2,697	1,691	
	Secured by mortgages on immovable property	5,896	5,786	2,154		5,963	5,820	2,361	
	of which: SME	1,863	1,804	720		1,763	1,695	625	
	Exposures in default	4,477	2,070	2,285	2,282	4,231	1,879	1,851	2,464
	Items associated with particularly high risk	82	746	1,119		74	744	74	
	Covered bonds	1,922	1,921	232		1,897	1,896	230	
Claims on institutions and corporates with > 1T credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	4,725	3,705	2,989		5,995	4,420	3,921		
Collective Investments undertakings (CIU)	2,889	2,889	4,103		3,353	3,350	5,599		
Equity	21,665	21,523	12,316		22,268	22,149	13,252		
Other exposures									
Standardised Total ⁴		348,373	336,336	92,189	3,127	347,279	346,799	85,589	3,274

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 Exposure value includes the fair value of counterparty credit risk in the security credit to the 3TB exposure.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	111,853	152,390	16,145		130,003	174,507	18,390	
	Regional governments or local authorities	1,193	479	181		1,431	695	181	
	Public sector entities	1,795	719	520		1,813	845	509	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,888	2,899	1,289		7,465	1,940	1,286	
	Corporates	31,625	12,990	11,968		26,305	11,760	10,958	
	of which: SME	6,104	3,506	2,872		5,887	3,146	2,590	
	Retail	11,656	5,403	3,742		12,078	5,688	3,180	
	of which: SME	3,378	2,122	1,214		3,252	2,005	1,147	
	Secured by mortgages on immovable property	2,099	2,028	1,021		2,050	2,005	1,008	
	of which: SME	1,625	1,587	601		1,586	1,543	584	
	Exposures in default	3,199	1,524	1,769	1,571	2,938	1,076	1,179	1,813
	Items associated with particularly high risk	336	465	727		366	384	366	
	Covered bonds	392	391	45		372	371	43	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	2,398	1,675	1,734		3,420	2,346	2,603		
Equity	24,461	24,461	2,248		24,111	24,000	4,873		
Other exposures	19,170	19,170	10,413		19,685	19,685	11,625		
Standardised Total ⁴		185,373	185,373	48,555	3,855	185,373	185,373	48,555	3,855

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 Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	9,301	9,301	1		7,725	7,525	1	
	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	808	593	175		628	414	163	
	Corporates	995	794	575		1,102	925	748	
	of which: SME	17	11	11		25	26	26	
	Retail	13	6	5		14	7	7	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	26	26	52		33	33	48	
	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)	122	103	103		284	187	187		
Equity	1	1	1		1	1	1		
Other exposures	71	71	0		85	85	10		
Standardised Total ⁴		10,102	10,102	160	0	10,102	10,102	160	10

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

² Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	9,333	7,665	0		6,272	6,955	1	
	Regional governments or local authorities	48	48	10		46	46	9	
	Public sector entities	95	94	10		94	146	28	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,496	5,861	448		5,100	3,766	233	
	Corporates	899	710	564		1,051	900	601	
	of which: SME	23	23	20		20	95	95	
	Retail	10	6	4		11	4	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	4	7	1	5	1	1	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	304	304	39		373	373	41	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	1	1	4		4	4	4		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴		17,667	17,667	505	1	17,667	17,667	505	1

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 Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	17,921	17,920	0		11,946	11,956	0	
	Regional governments or local authorities	34	23	5		41	29	6	
	Public sector entities	0	0	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	228	227	125		249	249	135	
	Corporates	230	200	193		289	240	231	
	of which: SME	2	2	2		2	2	1	
	Retail	4	2	1		4	1	1	
	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	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴		18,182	18,182	125	0	18,182	18,182	125	0

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

² Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	2,254	2,253	129		1,543	1,538	143	
	Regional governments or local authorities	157	135	27		144	126	25	
	Public sector entities	4	4	4		5	5	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	700	508	598		728	527	527	
	of which: SME	19	18	18		21	21	21	
	Retail	1,993	1,796	1,342		1,927	1,743	1,307	
	of which: SME	46	38	29		42	36	30	
	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	
	Items associated with particularly high risk	0	0	0	135	0	0	0	135
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	487	372	159		507	399	210		
Standardised Total ⁴					323				293

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	2,746	2,882	0		1,589	1,712	0	
	Regional governments or local authorities	0	75	15		0	8	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,223	3,266	391		2,766	2,805	276	
	Corporates	1,047	941	911		885	842	806	
	of which: SME	7	6	6		11	10	10	
	Retail	4	4	2		5	4	3	
	of which: SME	2	1	1		2	2	1	
	Secured by mortgages on immovable property	1	1	1		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	0	0
	Covered bonds	23	23	2		23	23	2	
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	4	4	4		4	4	4		
Standardised Total ⁴					2				2

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	723	0	0		721	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,457	4,887	4,85		4,723	4,888	376	
	Corporates	2,955	1,720	1,443		2,656	1,932	1,645	
	of which: SME	18	17	8		67	67	44	
	Retail	12	3	2		11	4	2	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	146	146	18		146	146	18	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	91	84	84		94	88	88		
Equity	0	0	0		0	0	0		
Other exposures	2	2	2		2	2	2		
Standardised Total ⁴					14				14

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	3,756	4,349	413		4,095	5,282	511	
	Regional governments or local authorities	0	209	209		0	209	209	
	Public sector entities	604	59	30		596	55	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	48	31	18		155	118	89	
	Corporates	2,845	2,346	2,346		3,036	2,513	2,513	
	of which: SME	1,432	1,167	1,167		1,459	1,162	1,162	
	Retail	1,677	1,054	1,054		1,595	1,004	1,004	
	of which: SME	88	79	59		81	71	54	
	Secured by mortgages on immovable property	1,146	1,142	400		1,214	1,208	423	
	of which: SME	4	4	2		5	5	2	
	Exposures in default	463	175	185	253	482	231	264	237
	Items associated with particularly high risk	36	22	23		46	28	15	
	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	9	9	9		2	2	2		
Other exposures	542	533	221		547	532	242		
Standardised Total ⁴					358				327

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	1,229	811	2		1,411	932	3	
	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	469	173	175		396	204	90	
	Corporates	2,061	1,645	1,519		1,948	1,395	1,315	
	of which: SME	6	4	4		69	41	33	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	0
	Items associated with particularly high risk	110	169	174		174	174	174	
	Covered bonds	50	50	5		50	50	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	1,778	1,541	761		1,784	1,418	678		
Equity	67	67	72		2	2	6		
Other exposures	266	266	266		265	265	182		
Standardised Total ⁴					5				2

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
EGYPT	Central governments or central banks	2,774	2,730	2,000		3,049	2,863	2,241	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	77	511	71		77	421	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	163	127	127		130	93	93	
	Corporates	1,836	1,127	1,060		2,155	1,105	1,065	
	of which: SME	434	208	160		600	222	170	
	Retail	1,762	691	485		1,719	693	484	
	of which: SME	192	192	185		205	204	191	
	Secured by mortgages on immovable property	5	5	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	137	55	55	64	135	56	56	61
	Items associated with particularly high risk	42	40	63		40	39	59	
	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)	3	3	3		3	3	3		
Equity	6	6	12		5	5	7		
Other exposures	454	416	320		430	430	353		
Standardised Total ⁴					104				107

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Consolidated data	Central governments or central banks	21,494	20,121	21,990		217,350	205,619	22,942	
	Regional governments or local authorities	1,823	1,403	389		1,184	1,116	331	
	Public sector entities	2,627	1,438	784		1,956	1,058	722	
	Multilateral Development Banks	3,126	3,362	0		2,951	3,248	0	
	International Organisations	851	816	0		1,282	1,202	0	
	Institutions	20,863	17,940	3,597		24,404	15,124	5,377	
	Corporates	51,865	32,321	29,954		53,697	30,571	28,196	
	of which: SME	10,119	6,827	5,223		11,438	6,886	5,840	
	Retail	24,319	14,488	9,522		26,627	14,767	10,026	
	of which: SME	4,626	3,020	1,760		3,940	1,961	1,149	
	Secured by mortgages on immovable property	6,194	6,079	2,235		6,918	6,415	2,238	
	of which: SME	1,445	1,297	593		1,462	1,416	513	
	Exposures in default	4,214	1,616	1,786	2,498	3,803	1,289	1,442	2,411
	Items associated with particularly high risk	799	748	1,123		534	494	720	
	Covered bonds	1,837	1,836	224		1,798	1,797	220	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a FT credit assessment	6,249	4,600	3,887		3,476	3,012	5,611		
Collective investments undertakings (CIU)	3,048	3,047	5,337		1,572	1,572	1,935		
Equity	19,661	19,530	12,767		19,296	19,065	12,338		
Other exposures									
Standardised Total ⁽⁴⁾	364,143	369,117	95,127	3,358	385,752	390,442	92,225	3,345	

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
ITALY	Central governments or central banks	152,056	198,860	18,275		169,509	219,052	17,303	
	Regional governments or local authorities	465	416	81		296	211	41	
	Public sector entities	1,194	639	416		597	400	373	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,916	3,721	1,140		6,339	3,391	2,014	
	Corporates	26,050	11,527	10,800		26,349	11,443	10,969	
	of which: SME	5,811	2,923	2,382		7,144	3,866	3,104	
	Retail	12,181	5,769	3,222		13,115	5,664	3,204	
	Secured by mortgages on immovable property	3,259	2,029	1,160		2,538	913	522	
	of which: SME	2,786	2,240	1,054		2,765	2,219	1,040	
	Exposures in default	2,903	1,612	1,134	1,623	2,570	744	509	1,790
	Items associated with particularly high risk	475	442	662		318	261	391	
	Covered bonds	385	385	44		384	383	44	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a FT credit assessment	3,332	2,217	2,482		1,489	1,314	1,739		
Collective investments undertakings (CIU)	2,448	2,448	4,245		1,248	1,247	1,244		
Equity	17,149	17,147	11,271		16,543	16,543	10,511		
Other exposures									
Standardised Total ⁽⁴⁾				2,095				2,188	

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	7,234	7,234	1		8,235	8,035	0	
	Regional governments or local authorities	4	4	1		4	4	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	588	373	143		685	338	117	
	Corporates	1,089	609	704		837	750	656	
	of which: SME	26	26	12		12	1	1	
	Retail	15	8	6		44	18	13	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	4	2	
	of which: SME	0	0	0		0	3	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	26	26	46	0	25	25	36	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		
Claims on institutions and corporates with a FT credit assessment	371	186	186		139	100	76		
Collective investments undertakings (CIU)	6	6	6		7	7	7		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				6				5	

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
FRANCE	Central governments or central banks	5,020	5,343	4		5,346	5,620	4	
	Regional governments or local authorities	45	45	9		43	43	9	
	Public sector entities	488	488	96		344	344	69	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,842	3,756	209		3,967	3,899	225	
	Corporates	679	598	467		1,054	816	595	
	of which: SME	67	57	46		46	37	27	
	Retail	26	9	9		45	13	11	
	of which: SME	15	4	4		2	2	1	
	Secured by mortgages on immovable property	1	1	1		73	23	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	2	3	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	288	288	31		273	273	31	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a FT credit assessment	4	4	4		4	4	4		
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 ⁽⁴⁾				7				4	

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
SPAIN	Central governments or central banks	12,720	12,743	0		13,145	13,154	0	
	Regional governments or local authorities	22	22	4		40	39	8	
	Public sector entities	2	2	2		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	287	286	152		220	219	104	
	Corporates	257	238	236		512	446	428	
	of which: SME	2	1	1		11	11	10	
	Retail	4	2	1		11	4	3	
	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	38	38	60		60	60	60	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a FT 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 ⁽⁴⁾				3				10	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.



2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)		2,254	2,250	133	0	2,445	2,441	126	0
SLOVAKIA	Central governments or central banks	145	143	25	0	138	117	24	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	1	0	0	8	7	2	0
	Corporates	736	525	534	0	736	524	522	0
	of which: SME	34	33	32	0	34	33	31	0
	Retail	1,668	1,690	1,268	0	1,668	1,686	1,265	0
	of which: SME	48	41	31	0	48	41	31	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	228	104	0	134	237	105	0	130
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	24	24	13	0	24	24	13	0
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	530	415	232	0	523	415	232	0	
Standardised Total⁽²⁾				278				375	

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)		1,520	1,642	0	0	1,872	1,988	0	0
GERMANY	Central governments or central banks	8	8	2	0	8	8	2	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,072	2,278	366	0	1,572	3,373	360	0
	Corporates	1,004	969	908	0	1,438	395	338	0
	of which: SME	10	10	7	0	0	0	0	0
	Retail	4	5	1	0	0	0	0	0
	of which: SME	2	2	2	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	15	15	2	0	20	20	3	0
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	1	1	1	0	0	0	0	0	
Standardised Total⁽²⁾				2				2	

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)		889	137	0	0	884	136	0	0
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4,631	4,423	264	0	3,859	3,838	265	0
	Corporates	2,662	2,195	1,977	0	1,184	1,033	880	0
	of which: SME	25	25	10	0	1	0	0	0
	Retail	11	5	1	0	80	21	17	0
	of which: SME	1	1	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	16	4	4	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	145	145	18	0	111	111	11	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	130	113	7	0	15	7	16	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽²⁾				21				7	

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)		4,396	4,974	61	0	4,459	5,033	71	0
CROATIA	Central governments or central banks	224	224	0	0	224	224	0	0
	Regional governments or local authorities	613	53	29	0	626	66	45	0
	Public sector entities	0	0	0	0	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	116	73	53	0	115	73	31	0
	Corporates	2,095	2,309	2,307	0	2,072	2,461	2,460	0
	of which: SME	1,520	1,230	1,230	0	1,542	1,238	1,238	0
	Retail	2,161	2,137	2,052	0	2,052	2,160	2,070	0
	of which: SME	76	69	52	0	81	71	53	0
	Secured by mortgages on immovable property	1,252	1,245	436	0	1,324	1,317	461	0
	of which: SME	8	8	7	0	7	7	7	0
	Exposures in default	484	228	267	237	439	215	254	206
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	63	63	56	0	37	46	72	0
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	2	2	2	0	1	1	8	0	
Other exposures	581	527	340	0	621	626	322	0	
Standardised Total⁽²⁾				341				319	

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)		1,247	665	1	0	1,254	665	2	0
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	484	291	305	0	1,698	905	200	0
	Corporates	2,131	1,312	1,622	0	1,579	1,061	1,045	0
	of which: SME	76	64	55	0	147	17	17	0
	Retail	11	0	0	0	34	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	48	15	5	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	1	1	0	2	1	0	1
	Items associated with particularly high risk	189	100	164	0	49	46	63	0
	Covered bonds	50	50	5	0	50	50	5	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	1,992	1,672	710	0	1,488	1,277	1,157	0	
Equity	2	2	2	0	3	3	3	0	
Other exposures	176	176	172	0	150	150	150	0	
Standardised Total⁽²⁾				10				9	

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)		3,119	2,637	2,018	0	3,269	2,756	2,121	0
EGYPT	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	61	39	39	0	75	47	47	0
	Public sector entities	0	0	0	0	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	264	222	222	0	176	140	142	0
	Corporates	2,239	1,171	1,002	0	2,366	1,263	1,099	0
	of which: SME	512	241	202	0	539	224	172	0
	Retail	1,836	739	516	0	1,832	756	527	0
	of which: SME	287	222	152	0	290	224	136	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	158	60	60	73	128	40	40	79
	Items associated with particularly high risk	40	0	0	0	36	36	54	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)	1	1	1	0	1	1	1	0	
Equity	6	6	7	0	7	7	8	0	
Other exposures	470	470	341	0	470	470	350	0	
Standardised Total⁽²⁾				124					



2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		66,652	427	32,090	13,786	104	275	63,770	415	30,131	14,221
Corporates		386,742	23,327	220,491	117,155	5,119	11,107	386,742	18,700	210,510	112,144
Corporates - Of Which: Specialised Lending		16,579	1,346	14,086	8,467	306	632	16,579	1,007	13,177	8,196
Corporates - Of Which: SME		100,266	13,213	59,835	32,088	3,076	7,621	99,696	9,775	53,628	29,789
Retail		102,854	114,412	174,631	26,800	2,518	6,662	109,265	9,003	174,652	26,200
Retail - Secured on real estate property		134,252	5,449	132,863	25,046	1,771	2,162	136,431	4,597	134,965	24,779
Retail - Secured on real estate property - Of Which: SME		9,355	1,673	9,362	2,294	431	742	8,829	1,126	8,512	2,165
Retail - Secured on real estate property - Of Which: non-SME		125,057	3,776	123,800	22,652	1,340	1,420	127,794	3,472	126,453	22,614
Retail - Qualifying Revolving		2,654	8	1,910	296	1	8	2,159	7	1,907	292
Retail - Other Retail - Of Which: SME		56,438	5,955	39,861	16,457	796	1,652	55,677	4,398	37,978	16,129
Retail - Other Retail - Of Which: non-SME		30,378	3,772	15,902	3,850	507	2,728	30,388	2,853	14,480	4,023
Retail - Other Retail - Of Which: non-SME		26,079	2,183	23,909	6,007	239	1,764	25,294	1,545	23,071	6,520
Equity		8,927	78	8,927	26,730	0	0	9,415	112	9,397	31,639
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total					196,471						199,225

(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 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		26,463	333	18,063	7,151	82	223	26,872	324	17,478	7,067
Corporates		287,113	22,534	165,170	88,222	4,970	12,317	283,084	18,170	155,229	83,222
Corporates - Of Which: Specialised Lending		10,161	1,131	8,528	4,922	260	597	9,989	921	8,163	4,475
Corporates - Of Which: SME		97,465	13,123	57,475	30,390	3,039	7,552	94,789	9,685	54,398	28,100
Retail		183,716	113,285	165,941	24,686	2,459	6,383	189,893	8,876	165,212	24,471
Retail - Secured on real estate property		125,326	5,344	124,151	24,111	1,710	2,114	127,496	4,491	126,020	23,842
Retail - Secured on real estate property - Of Which: SME		9,360	1,672	9,027	2,270	430	741	8,805	1,124	8,178	2,142
Retail - Secured on real estate property - Of Which: non-SME		116,376	3,672	115,124	21,741	1,281	1,374	118,691	3,367	117,844	21,700
Retail - Qualifying Revolving		2,363	7	1,908	296	1	8	2,157	7	1,906	292
Retail - Other Retail - Of Which: SME		56,017	5,933	39,468	16,279	718	1,611	55,238	4,378	37,188	16,129
Retail - Other Retail - Of Which: non-SME		30,507	3,757	15,611	3,886	480	2,714	30,057	2,839	14,175	4,432
Retail - Other Retail - Of Which: non-SME		25,960	2,175	23,873	6,993	238	1,758	25,186	1,539	23,009	6,506
Equity		8,493	78	8,493	26,675	0	0	8,900	112	8,771	29,882
Other non credit-obligation assets		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 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		2,183	0	934	518	0	2	2,075	0	835	498
Corporates		21,264	28	8,428	3,625	7	76	19,767	20	8,108	3,248
Corporates - Of Which: Specialised Lending		671	0	558	332	0	4	611	0	509	297
Corporates - Of Which: SME		64	0	13	0	0	0	11	0	11	14
Retail		51	0	51	9	0	0	52	0	52	8
Retail - Secured on real estate property		49	0	49	8	0	0	50	0	49	8
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		49	0	49	8	0	0	50	0	49	8
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		2	0	2	0	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	0	0	0	2	0	2	0
Equity		100	0	100	208	0	0	117	0	117	256
Other non credit-obligation assets		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 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		5,327	0	3,918	581	0	5	4,521	0	3,021	556
Corporates		7,822	64	2,650	1,463	15	29	8,118	60	3,128	1,502
Corporates - Of Which: Specialised Lending		200	0	66	29	0	0	200	0	60	19
Corporates - Of Which: SME		6	0	3	2	0	0	7	0	4	3
Retail		30	2	29	6	0	1	29	1	29	6
Retail - Secured on real estate property		27	1	26	6	0	0	26	1	26	6
Retail - Secured on real estate property - Of Which: SME		1	0	1	0	0	0	1	0	1	0
Retail - Secured on real estate property - Of Which: non-SME		26	1	26	6	0	0	26	1	25	5
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		3	1	3	1	0	0	3	1	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		3	1	3	1	0	0	3	1	3	1
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											

(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 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		1,140	0	538	234	0	3	1,203	0	606	214
Corporates		5,887	2	2,940	1,385	1	16	7,279	2	3,606	1,998
Corporates - Of Which: Specialised Lending		221	0	211	120	0	3	181	0	154	71
Corporates - Of Which: SME		8	0	6	4	0	0	10	0	7	5
Retail		9	1	9	2	0	1	10	1	8	2
Retail - Secured on real estate property		8	0	8	1	0	0	8	0	8	2
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		8	0	8	1	0	0	8	0	8	2
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		2	1	1	0	0	0	1	1	1	0
Retail - Other Retail - Of Which: SME		1	1	1	0	0	0	1	1	1	0
Retail - Other Retail - Of Which: non-SME		1	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											

(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).



2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(in EUR, %)	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	5,369	70	4,441	3,082	50	76	5,571	73	4,572	3,144
	Corporates - Of Which: Specialised Lending	1,889	3	1,888	942	0	29	1,889	5	1,842	985
	Corporates - Of Which: SME	2,168	59	1,841	1,210	35	43	2,215	60	1,963	1,225
	Retail	8,293	99	8,363	973	82	55	8,585	104	8,564	980
	Retail - Secured on real estate property	8,076	87	8,076	897	55	42	8,064	78	8,064	895
	Retail - Secured on real estate property - Of Which: SME	33	1	33	23	1	1	32	1	32	22
	Retail - Secured on real estate property - Of Which: non-SME	8,043	86	8,043	874	54	41	8,032	77	8,032	873
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	317	13	287	164	27	13	321	13	301	175
	Retail - Other Retail - Of Which: SME	317	13	287	164	27	13	321	13	301	175
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											

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 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(in EUR, %)	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	1,828	0	1,187	384	0	2	1,235	0	498	150
	Corporates	6,497	105	3,123	1,647	23	25	6,482	64	2,685	1,500
	Corporates - Of Which: Specialised Lending	43	43	43	10	10	29	0	0	0	0
	Corporates - Of Which: SME	41	3	50	52	0	2	42	2	61	51
	Retail	39	1	38	9	0	1	44	1	42	30
	Retail - Secured on real estate property	34	1	34	0	0	1	38	1	38	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	34	1	34	0	0	1	38	1	38	0
	Retail - Qualifying Revolving	5	0	4	1	0	0	5	0	3	1
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	4	0	2	1
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											

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 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(in EUR, %)	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	2,359	0	1,014	152	0	7	1,697	0	799	133
	Corporates	6,056	0	3,712	2,121	0	45	6,468	0	4,121	2,423
	Corporates - Of Which: Specialised Lending	468	0	415	187	0	3	467	0	417	188
	Corporates - Of Which: SME	5	0	1	1	0	0	6	0	2	25
	Retail	147	4	146	25	1	1	149	3	148	25
	Retail - Secured on real estate property	113	3	113	21	1	1	115	3	115	21
	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	113	3	113	21	1	1	115	3	115	21
	Retail - Qualifying Revolving	34	1	33	4	0	0	34	0	33	4
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	34	1	33	4	0	0	34	0	33	4
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											

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 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(in EUR, %)	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	24	0	0	0	0	17	0	0	0	0
	Corporates	325	0	159	96	0	2	316	0	161	96
	Corporates - Of Which: Specialised Lending	78	0	66	29	0	1	59	0	56	23
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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	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											

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 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(in EUR, %)	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	406	0	335	164	0	1	362	0	347	200
	Corporates	6,942	75	4,331	2,383	13	44	7,829	26	4,080	2,259
	Corporates - Of Which: Specialised Lending	262	21	248	103	0	6	181	21	186	67
	Corporates - Of Which: SME	132	0	132	207	0	1	104	0	103	163
	Retail	11	0	11	2	0	0	15	0	15	3
	Retail - Secured on real estate property	10	0	10	2	0	0	14	0	14	3
	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	10	0	10	2	0	0	14	0	14	3
	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	6	0	6	23	0	0	6	0	6	23	
Other non credit-obligation assets	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 (i.e., substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(in EUR, %)	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
EGYPT	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	396	0	75	137	0	1	405	0	116	187
	Corporates	122	0	2	1	0	0	121	0	2	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	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	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											

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).



2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	64,842	410	32,072	14,814	100	270	78,350	426	38,531	18,985	682
	Corporates	386,894	17,088	196,137	106,017	3,706	10,075	361,255	17,542	193,298	99,786	3,822
	Corporates - Of Which: Specialised Lending	16,128	1,887	12,733	7,988	243	812	15,711	1,955	11,842	7,290	268
	Corporates - Of Which: SME	91,037	9,024	49,216	27,073	2,053	5,646	95,063	10,678	51,517	28,745	2,405
	Retail	181,472	6,299	162,293	31,521	1,854	5,396	180,823	6,638	165,303	24,588	2,326
	Retail - Secured on real estate property	138,256	4,112	136,900	22,615	1,314	2,043	137,511	4,064	125,876	24,422	1,362
	Retail - Secured on real estate property - Of Which: SME	2,774	949	7,162	1,841	255	295	5,517	296	5,233	1,742	294
	Retail - Other Retail	121,082	3,163	119,738	20,772	1,099	1,538	120,994	3,141	119,545	22,680	1,668
	Retail - Qualifying Revolving	1,880	5	921	136	1	6	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	27,788	2,693	34,637	9,170	539	1,338	33,312	4,572	37,436	9,746	884
Equity	24,286	14,470	21,853	6,113	159	1,204	24,285	15,294	21,943	5,226	146	
Other non credit-obligation assets	9,120	104	9,101	30,635	0	0	10,883	105	10,844	34,314	0	
IRB Total ³				181,387					186,253			

(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 2019 exercise.

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
ITALY	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	25,740	322	17,048	6,652	81	221	34,181	326	21,178	6,695	587
	Corporates	239,259	16,511	140,104	74,448	3,345	9,955	251,967	17,023	134,571	68,886	3,717
	Corporates - Of Which: Specialised Lending	9,343	925	7,875	4,225	210	535	8,669	869	6,075	3,261	251
	Corporates - Of Which: SME	88,067	8,937	46,749	25,431	2,008	5,382	92,662	10,578	49,006	27,251	2,248
	Retail	171,867	6,159	152,737	30,767	1,761	5,319	170,362	6,136	153,445	33,032	2,335
	Retail - Secured on real estate property	119,222	4,009	117,771	21,887	1,262	1,994	118,051	3,964	116,421	23,481	1,301
	Retail - Secured on real estate property - Of Which: SME	2,441	947	7,130	1,887	254	303	4,488	504	6,282	1,721	202
	Retail - Other Retail	111,981	3,062	110,641	19,887	1,048	1,491	111,564	3,041	110,119	1,809	1,400
	Retail - Qualifying Revolving	1,079	5	920	136	1	6	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	15,297	4,444	34,026	8,954	507	1,319	32,911	4,520	37,854	9,351	934
Equity	27,425	2,880	12,263	2,884	349	2,120	28,613	3,035	15,160	3,635	769	
Other non credit-obligation assets	24,162	14,464	21,742	6,100	158	1,199	24,286	15,164	21,856	5,916	1,194	
IRB Total ³	8,472	104	8,465	26,802	0	0	9,955	105	9,937	32,177	0	

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

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,053	0	835	480	0	2	2,295	0	938	940	0
	Corporates	21,220	32	9,222	3,707	0	72	20,250	39	9,214	3,916	12
	Corporates - Of Which: Specialised Lending	616	0	493	282	0	4	474	0	367	243	0
	Corporates - Of Which: SME	71	0	23	14	0	0	21	0	16	0	0
	Retail	54	0	54	9	0	0	60	0	59	9	0
	Retail - Secured on real estate property	53	0	52	9	0	0	58	0	57	9	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	53	0	52	9	0	0	57	0	57	9	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0
Equity	2	0	2	0	0	0	2	0	2	0	0	
Other non credit-obligation assets	136	0	136	278	0	0	203	0	203	435	0	
IRB Total ³												

(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 31/03/2021					As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FRANCE	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,563	0	3,027	554	0	3	5,446	0	2,716	630	0
	Corporates	4,886	59	3,425	1,599	14	25	5,146	61	3,582	1,666	16
	Corporates - Of Which: Specialised Lending	199	0	60	19	0	0	247	0	87	31	0
	Corporates - Of Which: SME	9	1	6	3	0	0	8	1	4	3	0
	Retail	36	1	26	6	0	11	34	6	33	7	0
	Retail - Secured on real estate property	24	1	24	5	0	1	26	1	25	6	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0
	Retail - Other Retail	24	1	23	5	0	1	26	1	25	6	0
	Retail - Qualifying Revolving	2	1	2	0	0	0	8	5	8	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Equity	2	1	2	0	0	0	2	0	2	1	0	
Other non credit-obligation assets	0	0	0	0	0	12	0	12	23	0	0	
IRB Total ³												

(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 31/03/2021					As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SPAIN	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,145	0	943	192	0	0	1,420	0	668	240	0
	Corporates	7,977	3	4,240	2,247	1	24	7,665	3	3,978	2,063	0
	Corporates - Of Which: Specialised Lending	147	0	121	100	0	3	203	0	276	123	0
	Corporates - Of Which: SME	10	0	8	4	0	0	19	0	7	4	0
	Retail	8	0	8	2	0	0	8	0	8	2	0
	Retail - Secured on real estate property	8	0	8	2	0	0	8	0	8	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	8	2	0	0	8	0	8	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	21	0	21	39	0	0	
IRB Total ³												

(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).



2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2020

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Lithuania	0 6 0 0 0 0 0	0 6 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	6 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Luxembourg	32 117 0 3 93 134 160	32 117 0 3 93 134 160	30 17 0 0 21 0 76	0 0 0 0 0 0 0	2 17 0 3 72 134 84	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	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 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Netherlands	0 0 0 0 25 27 74	0 0 0 0 25 27 74	0 0 0 0 25 61 74	0 0 0 0 0 0 0	0 0 0 0 324 53 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Poland	0 0 14 48 27 18	0 0 14 48 27 18	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 14 45 3 18	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Portugal	0 1 0 4 64 194 417	0 1 0 4 64 194 417	0 1 0 4 2 107 118	0 0 0 0 0 0 0	0 0 0 4 62 87 390	0 0 0 0 0 87 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	11	
	Romania	25 62 116 30 9 122 63	25 62 116 30 9 121 61	0 0 0 0 0 19 2	0 0 0 0 0 0 0	24 62 115 29 9 37 61	1 0 0 0 0 66 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
	Slovakia	0 132 5 5 88 478 78	0 132 5 5 88 477 77	0 0 0 0 0 0 0	0 0 0 0 0 0 0	125 0 5 76 421 28	0 0 5 12 55 28	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 22 0 1 2 0 0	0		
	Slovenia	33 71 32 51 51 79	33 71 32 51 51 79	0 0 1 0 0 0	0 0 0 0 0 0	31 43 4 46 8 11	2 8 26 6 43 68	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 1 0 0 0 0	0			
	Total	6	6	0	0	0	6	0	0	0	0	0	0	1		
	Total	439	439	144	0	295	0	0	0	0	0	4	0	26		
	Total	536	460	159	0	324	53	0	0	0	0	0	0	0		
	Total	118	118	0	0	64	54	0	0	0	0	0	0	11		
	Total	681	501	232	0	362	87	0	0	0	0	0	0	0		
	Total	429	426	31	0	332	75	0	0	0	0	0	0	7		
	Total	788	785	0	0	672	113	0	0	0	0	0	29	168		
	Total	369	369	2	0	172	195	0	0	0	0	11	12	37		



2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2020

(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)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				held for trading	designated at fair value through profit or loss	at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Residual Maturity	Country / Region														
	Japan	0 316 44 21 1,979 0 0	0 316 44 21 1,979 0 0	0 316 37 0 0 0 0	0 0 0 0 0 0 0	0 0 7 21 1,979 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Total	2,360	2,360	352	0	2,007	0	0	0	0	0	0	0	0	10
	U.S.	49 1,101 114 16 109 1,412 2,674	49 1,101 114 16 88 1,410 2,635	8 445 21 0 24 135 142	0 0 0 0 0 0 0	41 655 93 16 85 1,155 1,635	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	2	
	Total	5,675	5,613	776	0	3,671	0	1,228	0	0	0	0	0	0	2
	China	0 2 14 124 220 87	0 2 14 124 220 87	0 0 12 0 0 0	0 0 0 0 0 0	0 0 2 124 154 87	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	87	
	Total	448	448	12	0	367	0	68	0	0	0	0	0	0	87
	Switzerland	0 2 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	15	
	Total	2	2	0	0	2	0	0	0	0	0	0	0	0	15
	Other advanced economies non EEA	0 57 38 53 186 89	0 57 38 53 186 89	0 0 0 0 0 0	0 0 0 0 0 0	0 67 33 40 83 89	0 0 4 12 103 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	120	
	Total	433	433	0	0	313	120	0	0	0	0	0	0	0	120
	Other Central and eastern Europe countries non EEA	143 228 247 663 201 214 11	143 228 246 663 201 210 11	0 1 0 2 1 7 11	0 0 0 0 1 0 0	140 217 203 298 191 26 0	2 10 43 364 8 179 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1,198	
	Total	1,708	1,702	23	1	1,076	604	0	0	0	0	0	0	5	1,198
	Middle East	0 0 0 198 3,411 542 335	0 0 0 198 3,411 542 335	0 0 0 0 0 1 0	0 0 0 0 0 0 0	0 0 0 0 0 20 82	0 0 0 198 3,411 521 252	0 0 0 0 0 119 0	0 0 0 0 0 2,800 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 195 487	257	
	Total	4,487	4,486	1	0	102	4,383	119	2,800	0	0	0	0	681	257
	Latin America and the Caribbean	16 0 0 3 96 647 217	16 0 0 3 96 646 217	0 0 0 0 0 34 13	0 0 0 0 0 0 0	16 0 0 0 0 192 202	0 0 0 3 0 420 3	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	421	
	Total	979	978	13	47	409	522	0	3	0	0	0	1	421	



2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2020

Residual Maturity		Country / Region		On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount	
				Direct exposures				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal
[0 - 3M]	12	2	0	0	0	2	0	0	0	0	0	0	0	0	
[3M - 1Y]	65	65	0	0	0	65	0	0	0	0	0	0	33	0	
[1Y - 2Y]	16	16	0	0	0	15	0	0	0	0	0	0	0	0	
[2Y - 3Y]	43	43	0	0	0	43	0	0	0	0	0	0	0	0	
[3Y - 5Y]	54	54	0	0	9	45	0	0	0	0	0	0	2	0	
[5Y - 10Y]	436	437	20	0	50	368	0	0	0	0	0	0	394	0	
[10Y - more]	372	370	4	0	94	274	0	0	0	0	0	0	179	0	
Total	1,000	988	25	0	153	812	0	0	0	0	0	608	1	682	
[0 - 3M]	18	18	0	0	18	0	0	0	0	0	0	46	0	0	
[3M - 1Y]	62	61	0	0	60	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]	51	51	0	0	51	0	8	75	0	0	0	0	0	0	
[2Y - 3Y]	228	227	0	0	227	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]	463	463	0	0	439	44	74	142	0	0	0	0	0	0	
[5Y - 10Y]	794	783	0	0	627	156	352	848	1,076	1,796	0	0	0	0	
[10Y - more]	465	456	41	0	417	6	1,986	3,405	366	802	25	0	0	0	
Total	2,090	2,079	41	0	1,840	206	2,419	4,469	1,443	2,598	71	0	346		

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

Residuals:

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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, 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.



2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2021

(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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								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
	Luxembourg	14	14	5	0	2	0	0	8	500	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Romania	60	60	2	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	1	1	0	0	0	0	0	0	0	0	0	4	0	0
	Slovenia	99	99	0	0	0	0	0	0	0	0	0	1	0	0
Total		427	427	27	0	233	167	0	0	0	12	0	0	0	47



2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2021

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
														Total			Total
	Japan	137	137	137	0	0	0	0	0	0	0	0	0	0	0	0	17
	U.S.	26	26	26	0	0	0	0	0	0	0	0	0	0	0	0	0
	China	52	52	52	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Central and eastern Europe countries non EEA	154	154	0	0	152	2	0	0	0	0	0	0	0	0	0	122
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	122	122	0	0	122	0	0	0	0	0	0	0	0	0	0	292
Total		1,184	1,174	1	26	0	0	638	3	518	0	3	0	0	1	0	530



2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2021

		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)	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		Derivatives with positive fair value			Derivatives with negative fair value		Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions		
[0 - 3M]	Africa	2,027	2,014	0	0	1,710	304	0	0	0	0	0	0	0	0	102	0	
[3M - 1Y]		4	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		19	19	0	0	0	19	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		45	45	0	0	0	45	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		30	30	1	0	0	29	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		545	540	11	0	55	474	0	0	0	0	0	0	0	0	464	0	
[10Y - more]	400	385	2	0	105	279	0	0	0	0	0	0	0	5	0	0		
Total		3,070	3,035	14	0	1,871	1,151	0	0	0	0	0	0	512	0	2,355		
[0 - 3M]	Others	21	20	0	0	20	0	0	0	0	0	0	0	0	15	0		
[3M - 1Y]		62	61	0	0	61	0	0	0	0	0	0	0	0	5	0		
[1Y - 2Y]		68	67	0	0	67	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		162	162	0	0	153	9	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		643	643	0	0	564	79	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		1,269	1,266	0	0	1,153	113	0	0	0	0	0	0	0	0	0		
[10Y - more]	724	724	0	0	717	6	0	0	0	0	0	0	0	25	0			
Total		2,948	2,942	0	0	2,735	207	0	0	0	0	0	0	46	0	382		

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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	15,606	9,780	4,132	3,873	9,067	4,826	11,685	6,124	2,679	2,375	6,586	2,869
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	100	46	31	31	0	0	93	46	31	30	0	0
Credit institutions	86	82	13	13	0	0	79	79	14	14	0	0
Other financial corporations	446	283	197	194	156	53	443	222	177	171	124	25
Non-financial corporations	11,515	7,394	3,249	3,049	6,377	3,521	8,420	4,538	2,084	1,847	4,443	2,033
of which: small and medium-sized enterprises at amortised cost	7,168	4,855	2,123	1,996	4,540		4,843	2,887	1,321	1,200	3,102	
Households	3,459	1,975	641	586	2,533	1,252	2,651	1,240	374	314	2,019	810
DEBT INSTRUMENTS other than HFT	15,606	9,780	4,132	3,873	9,067		11,685	6,124	2,679	2,375	6,586	
Loan commitments given	547	228	12	9	168	70	645	201	10	6	151	48
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice	2,055						1,499					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	2,931						1,241					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,532	6,558	3,006	2,573	8,668	3,100	14,208	6,087	2,832	2,398	8,502	2,863
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	174	46	31	31	79	0	154	46	35	30	63	0
Credit institutions	87	74	14	13	0	0	85	74	14	13	0	0
Other financial corporations	457	234	179	171	161	27	411	220	173	167	150	23
Non-financial corporations	10,787	4,881	2,382	2,032	6,100	2,189	10,413	4,385	2,201	1,846	5,889	1,949
of which: small and medium-sized enterprises at amortised cost	6,700	3,123	1,513	1,314	4,618		6,506	2,928	1,470	1,264	4,479	
Households	3,026	1,322	401	325	2,328	885	3,145	1,362	410	341	2,400	891
DEBT INSTRUMENTS other than HFT	14,532	6,558	3,006	2,573	8,668		14,208	6,087	2,832	2,398	8,502	
Loan commitments given	607	185	10	6	170	66	583	216	10	7	181	74
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice	2,192						2,238					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	1,099						1,012					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 9 and 10 of Regulation (EU) No 680/2014 - 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.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Intesa Sanpaolo S.p.A.

(m EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/06/2021					
	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 ¹	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 ¹	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 ¹	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 ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	4.436	519	519	4.419	310	0	4.218	379	379	4.201	250	0	4.216	370	370	4.199	249	0	4.052	350	350	4.035	244	0
B Mining and quarrying	4.388	195	195	4.388	163	0	4.489	163	163	4.489	140	0	5.338	170	170	5.338	154	0	3.691	143	143	3.691	133	0
C Manufacturing	75.174	6.088	6.088	74.863	3.944	8	67.817	4.149	4.149	67.694	2.719	0	67.117	4.179	4.179	66.904	2.773	0	65.461	3.839	3.839	65.211	2.559	0
D Electricity, gas, steam and air conditioning supply	10.950	307	307	10.937	265	0	12.816	224	224	12.808	224	0	10.385	225	225	10.378	214	0	10.513	218	218	10.509	227	0
E Water supply	2.424	137	137	2.424	88	0	2.182	93	93	2.182	77	0	2.301	94	94	2.301	80	0	2.477	87	87	2.477	79	0
F Construction	21.937	6.699	6.699	21.786	3.999	79	17.494	3.335	3.335	17.457	1.866	6	17.539	3.178	3.178	17.593	1.824	7	16.937	2.787	2.787	16.988	1.701	1
G Wholesale and retail trade	39.737	3.607	3.607	39.703	2.353	2	34.282	2.046	2.046	34.248	1.343	1	36.804	2.045	2.045	36.772	1.362	2	35.872	1.631	1.631	35.843	1.244	1
H Transport and storage	16.087	1.009	1.009	16.054	702	0	16.678	677	677	16.674	512	1	14.458	666	666	14.456	521	1	14.318	554	554	14.315	453	1
I Accommodation and food service activities	7.945	944	944	7.938	581	2	7.454	491	491	7.426	341	2	7.741	491	491	7.735	353	2	7.799	475	475	7.793	360	2
J Information and communication	8.884	248	248	8.862	190	0	8.668	191	191	8.665	126	0	8.997	189	189	8.993	132	0	10.144	123	123	10.119	120	0
K Financial and insurance activities	5.876	204	204	5.876	165	0	6.433	97	97	6.417	63	0	7.046	94	94	7.029	69	0	7.326	89	89	7.326	64	0
L Real estate activities	23.289	4.522	4.522	22.983	2.256	19	19.439	2.280	2.280	19.144	1.186	4	19.948	2.242	2.242	19.154	1.197	4	19.398	2.033	2.033	18.984	1.188	4
M Professional, scientific and technical activities	16.159	847	847	16.059	479	1	15.659	573	573	15.489	323	0	13.954	567	567	13.879	331	1	13.863	380	380	13.829	254	1
N Administrative and support service activities	5.679	492	492	5.677	338	1	4.914	339	339	4.914	219	0	5.741	353	353	5.740	246	0	5.309	348	348	5.309	224	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	9	0	0	9	0	0
P Education	273	26	26	273	14	0	252	17	17	252	7	0	261	17	17	261	8	0	261	16	16	261	9	0
Q Human health services and social work activities	2.445	168	168	2.445	100	0	2.320	114	114	2.320	82	0	2.387	115	115	2.387	84	0	2.353	80	80	2.352	57	0
R Arts, entertainment and recreation	1.221	161	161	1.221	88	0	920	108	108	920	58	0	969	112	112	969	62	0	966	105	105	966	64	0
S Other services	3.518	112	112	3.516	87	0	3.447	64	64	3.447	57	0	1.883	65	65	1.883	56	0	2.695	58	58	2.695	60	0
Loans and advances	249.604	26.286	26.286	248.651	15.787	110	227.164	15.321	15.321	226.300	9.595	16	227.883	15.172	15.172	227.079	9.734	16	223.446	13.565	13.565	222.674	9.040	10

¹ 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 a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Collateral valuation – loans and advances
 Intesa Sanpaolo S.p.A.

(mth EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	527,207	491,314	1,495	35,893	4,810	490,316	469,098	1,614	21,218	4,262	492,856	471,805	1,739	21,051	4,265	496,157	476,523	2,964	19,634	3,789
Of which secured	343,791	317,618	828	26,173	3,356	322,491	307,854	922	14,637	2,951	328,864	314,366	935	14,498	2,820	335,303	321,934	902	13,369	2,589
Of which secured with immovable property	199,723	181,516	584	18,207	2,431	180,689	170,503	485	10,178	2,182	182,254	172,173	468	10,081	1,949	182,143	172,740	707	9,403	1,834
Of which instruments with LTV higher than 60% and lower or equal to 80%	64,268	61,160		3,108	505	59,661	57,764		1,897	475	61,126	59,268		1,858	406	61,737	60,096		1,641	320
Of which instruments with LTV higher than 80% and lower or equal to 100%	17,691	15,364		2,327	238	18,788	17,313		1,475	322	19,292	17,959		1,333	235	19,583	18,293		1,290	272
Of which instruments with LTV higher than 100%	19,514	12,721		6,793	653	15,162	11,709		3,453	543	15,364	11,796		3,568	471	15,288	11,978		3,310	400
Accumulated impairment for secured assets	13,722	1,632	27	12,089	809	7,845	1,830	30	6,015	725	7,960	1,890	35	6,071	691	7,461	1,942	35	5,539	565
Collateral																				
Of which value capped at the value of exposure	233,724	222,419	580	11,205	2,065	216,176	209,307	534	6,869	1,834	218,943	212,105	538	6,737	1,719	225,975	219,750	711	6,226	1,641
Of which immovable property	187,182	176,355	508	10,827	1,887	171,876	165,393	449	6,483	1,662	173,473	167,133	438	6,341	1,518	173,448	167,559	664	5,888	1,460
Of which value above the cap	297,224	273,894	651	23,330	4,082	259,820	245,967	673	11,853	3,160	256,011	242,463	766	13,548	2,998	251,658	238,871	996	12,787	2,775
Of which immovable property	283,215	266,590	632	22,625	3,901	244,574	231,981	639	12,993	3,001	234,719	222,100	955	12,618	2,654	233,040	220,842	977	12,198	2,577
Financial guarantees received	74,233	71,763	100	2,470	440	74,978	73,543	322	1,435	304	78,665	77,234	323	1,430	347	79,534	78,570	104	1,364	334
Accumulated partial write-off	-10,611	0	0	-10,611	-279	-6,532	0	0	-6,532	-315	-6,582	0	0	-6,582	-279	-6,918	0	0	-6,918	-299

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.

