

PRESS RELEASE

INTESA SANPAOLO: 2023 EU-WIDE TRANSPARENCY EXERCISE

Turin - Milan, 12 December 2023 – Intesa Sanpaolo notes the announcement made today by the European Banking Authority regarding the information of the 2023 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

group.intesasanpaolo.com

Media Relations
+39.02.87962326
international.media@intesasanpaolo.com



2023 EU-wide Transparency Exercise

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

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



2023 EU-wide Transparency Exercise

Key Metrics

Intesa Sanpaolo S.p.A.

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



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Leverage ratio

Intesa Sanpaolo S.p.A.

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



2023 EU-wide Transparency Exercise

Capital

Intesa Sanpaolo S.p.A.

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	56,682	56,360	57,465	57,159	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,995	40,772	40,434	40,615	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	36,168	36,553	36,618	38,222	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	20,959	20,229	19,875	18,909	C 01.00 (0000,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,660	-2,635	-2,214	-2,084	C 01.00 (0000,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (0000,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-37	149	251	241	C 01.00 (0000,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,238	-8,201	-8,056	-7,660	C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (d) and 37 of CRR, Articles 4(1)(b), 36(1) point (d) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-1,944	-2,154	-2,150	-2,146	C 01.00 (0000,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-289	-240	-222	-231	C 01.00 (0000,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0000,0000)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-77	-62	-44	-31	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(1) point (b), 24(1) point (c) and 25 of CRR, Articles 36(1) point (a) (i) and 27(2) of CRR, Articles 36(1) point (a) (i) and 135(4) of CRR and Article 36(1) point (a) (i) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-77	-62	-44	-31	C 01.00 (0000,0000)	Articles 36(1) point (a) (i), 24(1) point (b), 24(1) point (c) and 25 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0000,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-37	-26	-29	-32	C 01.00 (0000,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0000,0000)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0000,0000)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-851	C 01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-337	-330	-330	-417	C 01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	754	753	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0000,0000)	Articles 48(1) to (3), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0000,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	754	753	0	0	C 01.00 (0000,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,207	7,207	7,207	7,207	C 01.00 (0000,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	7,207	7,207	7,207	7,207	C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,202	47,979	47,641	47,822	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,480	8,381	8,824	9,337	C 01.00 (0000,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,295	8,307	8,974	9,498	C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	932	820	849	839	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	-747	-747	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	324,364	295,443	295,075	295,786	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-369	-396	0	0	C 01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.64%	13.80%	13.70%	13.73%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.86%	16.24%	16.15%	16.17%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.47%	19.08%	19.47%	19.32%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,241	40,019	40,434	40,615	CA3 (1)	[(A.1)+(B.1)]
CET1 RATIO (%) Fully loaded ¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.39%	13.53%	13.70%	13.73%	CA3 (1)	[(A.1)+(B.1)]
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	754	753	0	0	C 01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-747	-747	0	0	C 01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-369	-396	0	0	C 01.00 (0000,0000)	-

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 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.g. in their Pillar 3 disclosure.



2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

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

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.

2023 EU-wide Transparency Exercise

P&L Intesa Sanpaolo S.p.A.

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

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."



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

Intesa Sanpaolo S.p.A.

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

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

Breakdown of financial assets by instrument and by counterparty sector ¹⁾		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			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	Debt securities	49,524	634	37	-38	-38	-37	46,501	213	36	-26	-28	-36	51,686	410	36	-25	-31	-36	57,523	772	36	-36	-38	-36	Annex V.Part 1.31, 44(b)
	Loans and advances	1,733	18	0	-10	-1	0	1,081	654	0	-8	-19	0	1,076	409	0	-10	-6	0	692	388	0	-5	-3	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	49,322	4,695	73	-37	-80	-50	51,735	4,039	75	-24	-58	-50	53,480	8,116	75	-24	-70	-50	55,391	7,895	73	-30	-74	-53	Annex V.Part 1.31, 44(b)
	Loans and advances	445,499	49,971	11,293	-763	-1,854	-5,331	418,571	46,053	10,596	-682	-1,928	-5,187	423,431	43,364	10,706	-684	-1,789	-5,424	415,680	38,631	10,148	-780	-1,671	-4,973	Annex V.Part 1.32, 44(a)

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.



2023 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

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

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



2023 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

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



2023 EU-wide Transparency Exercise

Market Risk
Intesa Sanpaolo S.p.A.

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

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



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

Intesa Sanpaolo S.p.A.

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	253	253	0	0	13	240	0	0	0	0	0	0	0	0	0
	Germany	34	15	5	0	0	0	0	0	0	0	0	0	0	0	0
	Croatia	198	198	0	0	193	4	0	0	0	0	0	0	3	0	0
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	99	99	0	0	99	0	0	0	0	0	0	0	102	0	0
	Ireland	365	365	26	0	45	294	0	0	0	0	0	0	0	0	13
	Italy	1,053	965	112	0	112	943	0	0	0	0	0	0	1,588	0	0
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	37,760	33,531	4,809	0	9,669	23,961	6	0	0	0	0	19,111	6	19,645	



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

Intesa Sanpaolo S.p.A.

As of 31/12/2022

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

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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



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

Intesa Sanpaolo S.p.A.

As of 30/06/2023

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



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

Intesa Sanpaolo S.p.A.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
												Nominal	Provisions			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa	[0 - 3M]	169	157	0	0	27	130	0	0	0	0	0	0	26	0
		[3M - 1Y]	1,050	1,035	0	0	1,032	3	0	0	0	0	0	0	0	0
		[1Y - 2Y]	161	150	0	0	17	132	0	0	0	0	0	0	92	1
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	84	82	0	0	5	77	0	0	0	0	0	0	6	0
		[5Y - 10Y]	539	538	0	0	24	514	0	0	0	0	0	0	161	0
	[10Y - more]	203	198	0	0	24	174	0	0	0	0	0	0	88	5	
	Total	2,205	2,160	0	0	1,129	1,031	0	0	0	0	0	0	374	6	1,496
	Others	[0 - 3M]	70	70	0	0	30	40	0	0	0	0	0	0	15	0
		[3M - 1Y]	33	25	0	0	4	6	44	86	111	575	1	0	0	0
		[1Y - 2Y]	33	33	0	0	33	0	8	19	6	6	50	0	0	0
		[2Y - 3Y]	57	53	31	0	14	12	3	13	214	2,580	0	0	0	0
		[3Y - 5Y]	961	928	54	0	457	446	408	7,218	698	500	0	0	0	0
		[5Y - 10Y]	503	457	43	0	355	86	96	1,472	35	833	0	0	0	0
	[10Y - more]	1,971	1,912	60	0	884	1,027	899	3,156	105	2,322	62	0	0	0	
	Total	3,629	3,483	207	0	1,777	1,618	1,368	11,963	1,169	6,876	128	0	0	170	

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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



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

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best performing >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing best performing >30 days and <-90 days		Of which non-performing ³⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾							
Cash balances at central banks and other demand deposits	121,143	0	0	0	0	3	0	0	0	113,730	0	0	0	0	2	0	0	0		
Debt securities (including at amortised cost and fair value)	104,961	0	110	110	110	193	87	87	0	103,294	0	111	111	111	137	86	86	0		
Central banks	32	0	0	0	0	6	0	0	0	32	0	0	0	0	7	0	0	0		
General governments	70,025	0	12	12	12	126	2	2	0	67,499	0	15	15	15	94	2	2	0		
Credit institutions	6,203	0	0	0	0	6	0	0	0	2,122	0	0	0	0	0	0	0	0		
Other financial corporations	20,198	0	63	63	63	33	63	63	0	22,949	0	63	63	63	23	63	63	0		
Non-financial corporations	6,362	0	34	34	34	22	22	22	0	5,717	0	34	34	34	13	23	23	0		
Loans and advances (including at amortised cost and fair value)	510,182	1,419	11,738	11,738	11,293	2,633	5,453	5,331	4,618	478,449	1,142	11,032	11,032	10,596	2,642	5,313	5,187	4,107		
Central banks	2,706	0	0	0	0	0	0	0	0	4,294	0	0	0	0	0	0	0	0		
General governments	16,519	262	496	496	495	48	154	153	182	16,004	227	400	400	400	39	188	188	110		
Credit institutions	29,894	0	58	58	58	39	22	22	0	21,683	2	53	53	53	20	17	17	0		
Other financial corporations	54,394	4	248	248	245	130	102	102	107	48,968	53	251	251	248	92	127	125	103		
Non-financial corporations	222,423	656	6,768	6,768	6,450	1,834	3,273	3,196	2,603	204,345	365	6,888	6,888	6,561	1,587	3,398	3,317	2,523		
of which: small and medium-sized enterprises	90,168	304	4,377	4,377	4,162	827	2,035	1,975	2,052	83,924	244	4,315	4,315	4,105	723	2,028	1,959	2,030		
of which: Loans collateralised by commercial immovable property	33,236	147	2,500	2,500	2,321	593	956	907	1,484	29,689	81	2,416	2,416	2,250	599	989	924	1,382		
Households	194,239	497	4,169	4,169	4,046	573	1,902	1,861	1,723	183,156	495	3,440	3,440	3,335	895	1,584	1,542	1,372		
of which: Loans collateralised by residential immovable property	135,465	235	2,038	2,038	1,944	226	652	623	1,369	135,643	269	1,532	1,532	1,458	482	1,024	994	1,024		
of which: Credit for consumption	19,276	117	816	816	809	117	519	517	35	19,112	89	732	732	724	204	464	463	33		
NET INSTRUMENTS other than NPT	726,285	1,419	11,848	11,848	11,403	2,830	5,540	5,418	4,618	695,473	1,142	11,143	11,143	10,702	2,781	5,399	5,273	4,107		
OFF-BALANCE SHEET EXPOSURES	312,724		1,471	1,471	1,467	261	218	218	418	296,524		1,785	1,785	1,781	307	267	267	397		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a) of Regulation (EU) No 575/2013 (CRR).
²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
³⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 18.02 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/851 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
⁴⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2023 EU-wide Transparency Exercise
Performing and non-performing exposures
 Intesa Sanpaolo S.p.A.

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾					
			Of which: defaulted	Of which Stage 3 ⁽³⁾					Of which Stage 3 ⁽³⁾				Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾			
(in Bt)																					
Cash balances at central banks and other demand deposits	79,277	0	0	0	0	1	0	0	0	0	81,253	0	0	0	0	1	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	14,487	2	116	116	111	150	86	86	0	0	122,382	2	115	115	109	178	89	89	0	0	0
Central banks	31	0	0	0	0	6	0	0	0	0	29	0	0	0	6	0	0	0	0	0	0
General governments	78,807	2	15	15	15	104	7	7	0	0	81,662	2	14	14	14	104	5	5	0	0	0
Credit institutions	8,012	0	0	0	0	1	0	0	0	0	10,237	0	0	0	0	2	0	0	0	0	0
Other financial corporations	22,382	0	67	67	62	25	62	62	0	0	23,746	0	68	68	62	45	62	62	0	0	0
Non-financial corporations	5,849	0	34	34	34	14	22	22	0	0	6,408	0	33	33	33	21	22	22	0	0	0
Loans and advances (including at amortised cost and fair value)	480,553	2,254	11,156	11,156	10,706	2,494	5,557	5,424	3,981	466,778	1,082	10,492	10,492	10,148	2,465	5,108	4,973	3,982	0	0	
Central banks	2,839	0	0	0	0	6	0	0	0	0	2,893	0	0	0	7	0	0	0	0	0	0
General governments	16,463	227	397	397	397	42	183	183	110	16,654	207	425	425	425	38	186	186	139	0	0	
Credit institutions	21,985	0	49	49	49	15	17	17	0	21,525	14	125	125	125	9	19	19	78	0	0	
Other financial corporations	56,786	60	244	244	242	86	139	136	80	53,568	57	261	261	260	101	128	128	102	0	0	
Non-financial corporations	200,727	1,056	7,012	7,012	6,870	1,478	3,365	3,477	2,464	191,280	341	6,346	6,346	6,103	1,467	3,228	3,135	2,330	0	0	
of which: small and medium-sized enterprises	85,432	385	4,645	4,645	4,438	725	2,265	2,199	2,109	75,146	240	4,386	4,386	4,178	749	2,147	2,066	1,984	0	0	
of which: Loans collateralised by commercial immovable property	30,597	563	2,495	2,495	2,308	598	1,065	1,007	1,378	27,904	100	2,236	2,236	2,055	556	989	929	1,201	0	0	
Households	181,751	912	3,453	3,453	3,348	867	1,604	1,610	1,325	180,809	461	3,333	3,333	3,235	844	1,548	1,509	1,314	0	0	
of which: Loans collateralised by residential immovable property	135,169	311	1,522	1,522	1,447	462	807	808	1,024	134,824	239	1,488	1,488	1,417	425	882	854	654	0	0	
of which: Credit for consumption	19,365	86	793	793	787	207	498	497	30	19,541	76	753	753	747	194	487	486	28	0	0	
DEBT INSTRUMENTS other than HFT	674,317	2,256	11,272	11,272	10,817	2,645	5,643	5,509	3,981	670,413	1,084	10,607	10,607	10,258	2,644	5,197	5,043	3,982	0	0	
OFF-BALANCE SHEET EXPOSURES	292,833		1,659	1,659	1,656	268	271	271	370	308,922		1,684	1,684	1,683	265	274	274	379			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
 (3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
 (4) For the on-balance sheet items, accumulated impairment 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 FRODO Framework (templates F 18.00 / F 18.05).
 (5) For the off-balance sheet exposures, the same item (accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
 (6) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures 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	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	1	1	0	0	0		1	1	0	0	0		
Loans and advances (including at amortised cost and fair value)	12,375	3,967	2,030	1,558	7,966	1,944	11,234	3,692	2,096	1,543	6,922	1,669	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	50	36	16	16	0	0	45	32	10	10	2	2	
Credit institutions	136	51	17	16	79	0	131	48	12	12	78	0	
Other financial corporations	185	80	59	58	103	14	221	77	62	58	148	13	
Non-financial corporations	8,863	2,590	1,496	1,077	5,411	1,227	8,087	2,615	1,622	1,185	4,635	1,119	
of which: small and medium-sized enterprises	5,147	1,782	884	715	3,921		4,468	1,758	913	730	3,277		
Households	3,140	1,210	442	391	2,374	703	2,750	920	390	278	2,059	535	
DEBT INSTRUMENTS other than HFT	12,376	3,969	2,030	1,558	7,966		11,236	3,693	2,097	1,544	6,922		
Loan commitments given	387	170	5	4	86	35	297	88	5	4	65	30	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2023 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures 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	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	1	1	0	0	0		1	1	0	0	0		0
Loans and advances (including at amortised cost and fair value)	10,578	3,743	2,163	1,630	6,136	1,626	9,493	3,631	1,957	1,530	5,470	1,623	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	40	28	7	7	2	2	58	27	7	7	2	2	
Credit institutions	126	43	15	12	79	0	119	119	15	15	77	77	
Other financial corporations	308	109	82	75	136	13	318	120	71	64	165	34	
Non-financial corporations	7,549	2,661	1,654	1,245	4,057	1,103	6,553	2,492	1,449	1,152	3,493	1,031	
of which: small and medium-sized enterprises	4,118	1,867	993	822	2,874		3,603	1,736	961	801	2,449		
Households	2,555	901	405	291	1,863	508	2,445	872	415	293	1,733	480	
DEBT INSTRUMENTS other than HFT	10,580	3,744	2,164	1,630	6,136		9,495	3,632	1,958	1,531	5,470		
Loan commitments given	212	86	5	4	69	36	209	93	4	3	82	45	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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



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

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures 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	4,223	187	187	4,215	139	0	4,060	178	178	4,060	141	0	4,047	186	186	4,047	142	0	3,963	186	186	3,962	149	0
B Mining and quarrying	3,627	261	261	3,627	288	0	3,337	243	243	3,337	290	0	3,175	240	240	3,175	274	0	2,701	198	198	2,701	250	0
C Manufacturing	58,697	1,438	1,438	59,450	1,113	7	55,285	1,593	1,593	55,048	1,043	8	53,776	1,634	1,634	53,491	1,082	9	52,899	1,377	1,377	52,581	928	16
D Electricity, gas, steam and air conditioning supply	14,222	141	141	14,221	141	0	11,644	147	147	11,643	128	0	11,444	144	144	11,443	127	0	10,669	162	162	10,668	160	0
E Water supply	2,639	43	43	2,639	30	0	2,452	40	40	2,452	34	0	2,472	39	39	2,472	33	0	2,317	42	42	2,317	36	0
F Construction	15,132	1,163	1,163	15,111	778	0	14,330	1,257	1,257	14,309	796	0	14,439	1,271	1,271	14,415	791	0	13,915	1,260	1,260	13,894	725	3
G Wholesale and retail trade	38,092	986	986	38,066	808	0	32,842	967	967	32,821	705	0	32,807	1,007	1,007	32,487	716	0	31,426	1,010	1,010	31,401	732	2
H Transport and storage	14,263	300	300	14,961	298	0	14,076	223	223	14,076	186	0	12,639	222	222	12,639	186	0	12,118	202	202	12,118	173	0
I Accommodation and food service activities	6,886	344	344	6,862	260	0	6,698	339	339	6,695	246	0	6,647	365	365	6,644	253	0	6,248	365	365	6,244	274	0
J Information and communication	10,816	370	370	10,010	39	0	8,303	378	378	8,306	101	1	10,359	180	180	10,053	103	1	8,308	188	188	8,021	109	1
K Financial and insurance activities	11,368	57	57	11,366	39	0	10,503	11	11	10,503	49	0	9,291	6	6	9,291	31	0	9,287	18	18	9,287	34	0
L Real estate activities	17,630	1,121	1,121	17,195	686	5	16,013	1,158	1,158	15,663	807	5	15,583	1,166	1,166	15,238	840	7	13,816	774	774	13,813	603	0
M Professional, scientific and technical activities	14,191	213	213	14,167	140	0	13,200	213	213	13,178	136	0	13,430	208	208	13,405	136	0	12,731	212	212	12,708	143	0
N Administrative and support service activities	5,158	165	165	5,157	122	0	4,722	166	166	4,722	128	0	5,059	164	164	5,059	126	0	4,933	149	149	4,933	113	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	269	8	8	269	5	0	266	7	7	266	5	0	291	8	8	291	6	0	284	10	10	284	7	0
Q Human health services and social work activities	2,602	55	55	2,602	47	0	2,534	57	57	2,534	59	0	2,527	63	63	2,527	65	0	2,562	80	80	2,562	102	0
R Arts, entertainment and recreation	963	82	82	962	64	0	945	80	80	945	65	0	911	80	80	911	65	0	862	82	82	861	69	0
S Other services	2,771	35	35	2,771	46	0	2,531	32	32	2,531	49	0	2,428	29	29	2,428	44	0	2,481	30	30	2,481	52	0
Loans and advances	727,229	6,788	6,788	721,656	5,092	16	704,345	6,888	6,888	701,682	4,969	16	700,727	7,012	7,012	700,016	5,020	22	191,280	6,246	6,246	190,217	4,673	21

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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.