

COMUNICATO STAMPA

INTESA SANPAOLO: 2022 EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 9 dicembre 2022 – Intesa Sanpaolo prende atto dell’annuncio effettuato oggi dall’Autorità Bancaria Europea in merito alle informazioni del 2022 *EU-wide Transparency Exercise*.

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

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

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

Investor Relations
+39.02.87943180
investor.relations@intesaspaolo.com

group.intesaspaolo.com

Media Relations
+39.02.87962326
stampa@intesaspaolo.com



2022 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.

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Key Metrics

Intesa Sanpaolo S.p.A.

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	46,992	47,247	45,629	41,321	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	45,475	45,736	44,874	40,566	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	53,256	53,511	52,877	48,528	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	51,739	52,000	52,122	47,773	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	62,431	62,452	61,336	56,845	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	61,821	61,857	61,327	56,837	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	328,177	326,903	330,514	325,341	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	329,098	327,834	330,941	325,736	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	14.32%	14.45%	13.81%	12.70%	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	13.82%	13.95%	13.56%	12.45%	(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	16.23%	16.37%	16.00%	14.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.72%	15.86%	15.75%	14.67%	(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	19.02%	19.10%	18.56%	17.47%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.79%	18.87%	18.53%	17.45%	(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	792,111	805,561	825,225	916,977	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	6.72%	6.64%	6.41%	5.29%	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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	53,256	53,511	52,877	48,528	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	51,739	52,000	52,122	47,773	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	792,111	805,561	825,225	916,977	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	790,701	804,212	824,326	916,189	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.72%	6.64%	6.41%	5.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.54%	6.47%	6.32%	5.21%	[A.2]/[B.2]	

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Capital

Intesa Sanpaolo S.p.A.

		(mln EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	62,431	62,452	61,336	56,845	C 01.00 (0101,0101)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,992	47,247	45,629	41,321	C 01.00 (0102,0101)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	37,080	37,104	37,111	34,873	C 01.00 (0102,0101)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	21,824	22,081	22,372	22,029	C 01.00 (0130,0101)	Articles 36(1) point (c), 26(2) and 36 (1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	109	-234	-1,200	-2,126	C 01.00 (0140,0101)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (0200,0101)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0101)	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	4	3	4	0	C 01.00 (0230,0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	480	492	265	-115	C 01.00 (0250,0101)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,163	-7,754	-7,789	-8,132	C 01.00 (0300,0101) + C 01.00 (0340,0101)	Articles 4(1)(b), 36(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	-1,871	-1,914	-1,915	-1,924	C 01.00 (0370,0101)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-280	-318	-301	-293	C 01.00 (0380,0101)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0101)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0101)	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 (0440,0101)	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	-138	-155	-100	-110	C 01.00 (0450,0101) + C 01.00 (0460,0101) + C 01.00 (0470,0101) + C 01.00 (0472,0101)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR. Articles 36(1) point (k) (ii) and 270(2) of CRR. Articles 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 (-)	-138	-155	-100	-110	C 01.00 (0460,0101)	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 (0480,0101)	Articles 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 (0490,0101)	Articles 36(1) point (c) and 38. Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0101)	Articles 4(2), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) (2) and 78 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-28	-28	-23	-34	C 01.00 (0520,0101)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0101)	Article 36(1) point (n) and Article 133(2) of CRR
A.1.18C	(-) Other foreseeable tax charges	-242	-242	0	0	C 01.00 (0515,0101)	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 (0524,0101)	Article 3 CRR	
A.1.20	CET1 capital elements or deductions - other	-35	-35	-275	-337	C 01.00 (0620,0101)	-	
A.1.21	Transitional adjustments	1,516	1,512	755	755	GA1 (1.1.16 + 1.1.18 + 1.1.20)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0101)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,0101)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,516	1,512	755	755	C 01.00 (0520,0101)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,264	6,264	7,248	7,207	C 01.00 (0530,0101)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	6,264	6,264	7,248	7,207	C 01.00 (0640,0101) + C 01.00 (0670,0101)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0720,0101)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0660,0101) + C 01.00 (0670,0101) + C 01.00 (0672,0101) + C 01.00 (0674,0101) + C 01.00 (0676,0101)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,0101) + C 01.00 (0660,0101) + C 01.00 (0720,0101)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	53,256	53,511	52,877	48,528	C 01.00 (0101,0101)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,175	8,941	8,459	8,317	C 01.00 (0750,0101)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	9,491	9,164	8,503	8,416	C 01.00 (0750,0101) + C 01.00 (0980,0101)	-	
A.4.2	Other Tier 2 Capital components and deductions	591	693	703	647	C 01.00 (0910,0101) + C 01.00 (0920,0101) + C 01.00 (0920,0101) + C 01.00 (0924,0101) + C 01.00 (0926,0101) + C 01.00 (0928,0101) + C 01.00 (0930,0101) + C 01.00 (0932,0101) + C 01.00 (0934,0101) + C 01.00 (0936,0101) + C 01.00 (0938,0101) + C 01.00 (0940,0101) + C 01.00 (0942,0101) + C 01.00 (0944,0101) + C 01.00 (0946,0101) + C 01.00 (0948,0101) + C 01.00 (0950,0101) + C 01.00 (0952,0101) + C 01.00 (0954,0101) + C 01.00 (0956,0101) + C 01.00 (0958,0101) + C 01.00 (0960,0101) + C 01.00 (0962,0101) + C 01.00 (0964,0101) + C 01.00 (0966,0101) + C 01.00 (0968,0101) + C 01.00 (0970,0101) + C 01.00 (0972,0101) + C 01.00 (0974,0101) + C 01.00 (0976,0101) + C 01.00 (0978,0101) + C 01.00 (0980,0101)	-	
A.4.3	Tier 2 transitional adjustments	-906	-916	-747	-747	C 01.00 (0980,0101) + C 01.00 (0980,0101) + C 01.00 (0990,0101)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	328,177	326,903	330,514	325,341	C 02.00 (0101,0101)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-922	-931	-428	-395	C 01.00 (0101,0101)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.32%	14.45%	13.81%	12.79%	GA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.23%	16.37%	16.00%	14.92%	GA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.02%	19.10%	18.56%	17.47%	GA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	45,475	45,736	44,874	40,566	GA3 (4)	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.82%	13.95%	13.56%	12.45%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,516	1,512	755	755	C 01.00 (0440,0101)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-906	-916	-747	-747	C 01.00 (0440,0101)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-922	-931	-428	-395	C 01.00 (0440,0101)	-

(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 counterparties banks e.o. in their Pillar 3 disclosure



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) ¹	270,460	273,599	274,272	270,212	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, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + 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	88,930	88,190	87,074	87,376	C 02.00 (r0060, 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	1,158	1,173	1,300	1,330	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	144,968	146,842	152,420	149,701	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	35,405	37,395	33,478	31,804	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	6,269	5,643	5,181	4,484	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	502	463	527	554	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)	8,396	9,101	9,789	9,559	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	15,943	12,577	15,220	14,048	C 02.00 (r0520, c0010)
Of which the standardised approach	1,516	1,603	4,100	3,843	C 02.00 (r0530, c0010)
Of which IMA	14,427	10,974	11,120	10,204	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	911	1,137	1,288	1,330	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, 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	26,378	25,305	25,305	26,335	C 02.00 (r0590, c0010)
Of which basic indicator approach	530	598	598	598	C 02.00 (r0600, c0010)
Of which standardised approach	3,479	2,907	2,907	2,661	C 02.00 (r0610, c0010)
Of which advanced measurement approach	22,369	21,800	21,800	23,075	C 02.00 (r0620, c0010)
Other risk exposure amounts	229	215	221	150	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	328,177	326,903	330,514	325,341	

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.



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P&L
Intesa Sanpaolo S.p.A.

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	7,806	10,420	2,622	5,437
Of which debt securities income	959	1,281	349	727
Of which loans and advances income	6,598	8,746	2,114	4,368
Interest expenses	1,837	2,514	678	1,393
(Of which deposits expenses)	547	780	258	557
(Of which debt securities issued expenses)	1,004	1,336	326	668
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	113	161	34	140
Net Fee and commission income	7,123	9,678	2,301	4,580
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	1,007	1,121	212	286
Gains or (-) losses on financial assets and liabilities held for trading, net	331	407	294	536
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	152	65	246	547
Gains or (-) losses from hedge accounting, net	35	36	-1	41
Exchange differences (gain or (-) loss), net	134	180	-69	-254
Net other operating income / (expenses)	699	953	241	464
TOTAL OPERATING INCOME, NET	15,563	20,508	5,204	10,385
(Administrative expenses)	7,612	10,898	2,381	4,944
(Cash contributions to resolution funds and deposit guarantee schemes)	730	761	376	390
(Depreciation)	1,027	1,411	355	704
Modification gains or (-) losses, net	-26	-30	-2	-1
(Provisions or (-) reversal of provisions)	177	100	33	99
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-73	-137	53	52
(Other provisions)	250	238	-20	47
Of which pending legal issues and tax litigation ¹	0	92	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)	1,607	2,884	694	1,286
(Financial assets at fair value through other comprehensive income)	12	30	33	47
(Financial assets at amortised cost)	1,595	2,853	661	1,239
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	30	84	9	9
(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	714	832	226	488
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	5,067	5,173	1,580	3,440
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,035	4,220	1,028	2,364
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,035	4,220	1,028	2,364
Of which attributable to owners of the parent	4,006	4,185	1,024	2,354

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."

2022 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				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	153,468				140,832				141,929				126,275				IAS 1.54 (i)
Financial assets held for trading	55,688	30,378	25,123	187	47,196	22,625	24,383	187	48,261	22,426	25,696	140	47,213	16,869	30,139	205	IFRS 7.8(a)(i); IFRS 9, Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,001	1,228	1,390	3,383	6,139	1,646	1,244	3,249	6,344	1,730	1,271	3,343	6,558	1,846	1,216	3,496	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	4	0	1	3	4	0	1	3	4	0	1	2	1	0	1	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	64,818	55,729	8,697	391	67,595	59,098	8,004	492	66,268	58,012	7,811	444	60,369	52,153	7,797	420	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	528,394				542,824				555,631				549,910				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,369	0	1,369	0	1,732	0	1,732	0	4,661	0	4,661	0	8,007	0	8,007	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	932				392				-2,865				-6,313				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	54,551				55,574				55,292				58,969				
TOTAL ASSETS	865,224				862,288				875,526				850,990				IAS 1.9(a), IFRS 6

¹ Portfolios, which are IGAAP 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 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						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	58,875	1,260	35	-23	-13	-35	63,417	211	35	-35	-10	-35	62,194	261	36	-41	-20	-36	56,678	454	36	-44	-33	-36	Annex V, Part 1.31, 44(b)
	Loans and advances	1,184	33	0	-1	-1	0	723	20	0	-3	-1	0	1,462	17	0	-10	-1	0	1,097	60	0	-6	-1	0	Annex V, Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	41,295	5,289	88	-37	-48	-58	43,998	4,748	85	-24	-56	-57	56,633	4,743	84	-32	-63	-57	49,894	5,004	79	-33	-77	-56	Annex V, Part 1.31, 44(b)
	Loans and advances	410,751	64,499	17,929	-836	-1,996	-9,029	433,055	56,183	15,025	-740	-1,735	-8,104	437,431	52,592	14,143	-752	-2,005	-7,525	435,774	55,705	11,177	-722	-2,050	-5,009	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.



2022 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	57,628	56,388	58,791	55,234	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	3,266	3,674	3,848	4,753	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	707,305	712,582	720,579	693,489	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	5,122	4,867	5,205	3,933	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	272	52	-2,494	-5,069	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	6,683	6,398	6,079	5,329	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,494	1,184	1,132	940	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	16,159	13,105	17,420	28,075	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	89	30	37	92	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	798,017	798,281	810,597	786,777	IAS 1.9(b);IG 6
TOTAL EQUITY	67,207	64,008	64,929	64,213	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	865,224	862,288	875,526	850,990	IAS 1.IG6

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

2022 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		37,044	35,534	36,557	39,894	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	131	138	101	80	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	21,831	22,124	24,216	16,344	Annex V.Part 1.31
Deposits	Central banks	134,694	134,790	134,355	116,961	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	347	295	679	518	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,704	9,375	8,904	9,372	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,307	7,785	7,267	7,365	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	43,223	30,016	45,363	34,931	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,851	5,068	5,439	5,519	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	38,021	41,084	39,334	41,700	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	27,008	28,471	24,618	24,973	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	126,268	135,969	135,121	132,991	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	117,904	128,148	127,800	127,411	ECB/2013/33 Annex 2.Part 2.9.1
	Households	265,583	273,703	277,488	278,696	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	250,124	258,424	262,391	264,125	Annex V.Part 1.42(f), 44(c)
Debt securities issued		94,263	92,510	84,531	84,011	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		12,649	12,703	12,448	12,539	Annex V.Part 1.37
Other financial liabilities		3,559	2,268	2,453	2,430	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		773,321	777,511	788,423	757,410	



2022 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 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021											
Traded Debt Instruments	1,171	1,346	208	62	869	273							165	45	754	251								
Of which: General risk	198	148	64	18	194	54							71	21	155	45								
Of which: Specific risk	973	1,198	145	44	675	219							94	24	599	206								
Equities	2	3	51	19	56	29							32	9	59	16								
Of which: General risk	1	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	1	51	19	56	29							32	9	59	16								
Foreign exchange risk	59	56	0	0	0	0							0	0	0	0								
Commodities risk	15	5	26	8	17	10							14	3	20	3								
Total	1,247	1,409	189	50	652	191	308	313	0	0	0	14,427	125	40	581	205	172	100	0	0	0	0	10,974	
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022											
Traded Debt Instruments	1,469	1,499	161	43	735	202							203	76	527	169								
Of which: General risk	123	110	83	22	175	44							97	32	134	34								
Of which: Specific risk	1,346	1,389	78	21	560	157							105	44	393	134								
Equities	2	2	32	8	52	21							54	13	81	25								
Of which: General risk	1	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	1	32	8	52	21							54	13	81	25								
Foreign exchange risk	2,391	2,004	0	0	0	0							0	0	0	0								
Commodities risk	14	11	11	6	11	6							28	10	19	10								
Total	3,876	3,516	121	33	618	182	141	150	0	0	0	11,120	131	61	407	130	278	249	0	0	0	0	10,204	

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.



2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
Consolidated data	(in EUR, %)	204,909	209,947	214,009		253,203	303,453	213,111	
	Central governments or central banks	1,127	1,187	330		1,063	1,158	298	
	Regional governments or local authorities	1,865	1,865	590		1,875	1,875	571	
	Public sector entities	2,564	2,855	0		2,942	2,758	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22,424	17,504	5,488		22,004	17,688	4,624	
	Corporates	50,979	29,496	27,993		52,160	30,984	27,952	
	of which: SME	11,333	6,780	5,786		11,370	6,844	5,800	
	Retail	36,108	14,387	9,806		35,940	14,197	9,519	
	of which: SME	4,614	2,203	1,245		3,990	2,147	1,259	
	Secured by mortgages on immovable property	6,939	6,409	2,367		7,048	6,539	2,411	
	of which: SME	1,205	1,252	463		1,185	1,138	421	
	Exposures in default	3,820	1,283	1,444	2,431	2,854	977	1,135	1,524
	Items associated with particularly high risk	569	497	743		516	528	640	
	Covered bonds	1,825	1,825	214		1,880	1,873	211	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	3,883	3,279	4,985		4,103	3,672	4,429		
Equity	1,590	1,590	1,984		1,541	1,541	2,131		
Other exposures	18,775	18,457	21,413		18,799	18,614	22,418		
Standardised Total ⁴	393,915	406,723	96,108	3,350	397,445	406,184	89,133	2,362	

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

² Standardised Total does not include the substitution credit entries in the results over the 2020 exercise.

³ Total value adjustments and provisions are reported on country of counterparty basis for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
ITALY	(in EUR, %)	185,473	235,423	17,009		183,654	234,424	16,113	
	Central governments or central banks	241	206	41		243	130	26	
	Regional governments or local authorities	404	294	276		225	163	140	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,181	3,204	1,866		5,904	3,074	1,800	
	Corporates	25,161	10,334	9,789		24,296	9,870	9,128	
	of which: SME	6,470	3,313	2,668		6,107	2,916	2,331	
	Retail	12,562	5,245	3,065		12,336	5,118	2,929	
	of which: SME	1,849	869	375		1,868	815	355	
	Secured by mortgages on immovable property	2,598	2,463	964		2,305	2,274	888	
	of which: SME	975	947	312		836	817	300	
	Exposures in default	2,542	726	811	1,772	1,269	464	544	891
	Items associated with particularly high risk	284	233	350		213	179	268	
	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)	1,779	1,465	1,835		1,518	1,366	1,754		
Equity	1,287	1,287	1,295		1,215	1,215	1,374		
Other exposures	15,065	15,065	16,000		15,062	15,061	16,007		
Standardised Total ⁴				2,130				3,122	

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

² Total value adjustments and provisions are reported on country of counterparty basis for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
UNITED STATES	(in EUR, %)	7,292	7,292	1		9,049	8,849	1	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	831	463	182		869	507	146	
	Corporates	807	457	182		1,211	1,116	204	
	of which: SME	8	1	1		2	1	0	
	Retail	824	457	182		867	505	146	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property	8	3	0		12	5	2	
	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)	187	136	476		172	131	463		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				4				4	

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

² Total value adjustments and provisions are reported on country of counterparty basis for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
FRANCE	(in EUR, %)	5,254	5,255	4		5,514	5,505	0	
	Central governments or central banks	43	43	9		59	59	12	
	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	2,393	2,325	246		3,395	3,228	147	
	Corporates	730	793	607		1,069	1,139	737	
	of which: SME	44	34	20		45	34	20	
	Retail	54	17	13		35	14	10	
	of which: SME	3	1	1		1	1	0	
	Secured by mortgages on immovable property	91	29	10		120	55	19	
	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	272	272	31		280	280	31	
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				4				3	

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

² Total value adjustments and provisions are reported on country of counterparty basis for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
SLOVAKIA	(in EUR, %)	2,294	2,288	132		3,129	3,093	138	
	Central governments or central banks	1	1	24		134	118	24	
	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	20	18	6		3	2	1	
	Corporates	791	535	532		689	508	508	
	of which: SME	130	147	124		164	164	125	
	Retail	43	41	31		45	43	32	
	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	210	87	91	111	209	98	60	142
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	99	99	6		98	98	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		17	17	13		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				224				283	

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

² Total value adjustments and provisions are reported on country of counterparty basis for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.



2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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	12,923	12,922	0	0	12,913	12,922	0	0
	Regional governments or local authorities	33	33	0	0	37	34	0	0
	Public sector entities	1	1	1	1	1	1	1	1
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	209	207	104	0	218	217	106	0
	Corporates	486	451	411	0	547	524	512	0
	of which: SME	11	10	8	0	31	38	29	0
	Retail	10	4	0	0	10	4	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	99	99	6	0	99	99	6	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	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				0	

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

² Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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, %)									
LUXEMBOURG	Central governments or central banks	1,244	1,225	3	0	1,204	1,225	3	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	15	0	0	0	13	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,819	984	207	0	1,867	888	178	0
	Corporates	1,241	1,109	1,013	0	1,213	1,109	1,078	0
	of which: SME	18	18	17	0	17	17	17	0
	Retail	196	29	22	0	109	3	2	0
	of which: SME	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	0	15	9	0	51	21	7	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	0	0	1	2	0	0	1
	Items associated with particularly high risk	49	49	73	0	46	46	69	0
	Covered bonds	42	42	4	0	42	42	4	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	1,582	1,386	1,146	0	2,077	1,881	1,288	0	
Equity	2	2	4	0	1	1	3	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				0	

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

² Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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, %)									
CROATIA	Central governments or central banks	4,766	5,238	70	0	5,457	6,024	74	0
	Regional governments or local authorities	246	214	62	0	254	222	65	0
	Public sector entities	616	55	34	0	619	52	34	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	27	32	22	0	54	38	26	0
	Corporates	2,802	2,376	2,317	0	3,362	2,774	2,774	0
	of which: SME	1,651	1,217	1,217	0	1,664	1,353	1,353	0
	Retail	3,524	2,217	2,038	0	3,524	2,667	2,667	0
	of which: SME	75	66	49	0	81	72	54	0
	Secured by mortgages on immovable property	1,299	1,207	487	0	1,471	1,464	512	0
	of which: SME	7	6	2	0	9	9	3	0
	Exposures in default	464	225	289	211	413	285	289	170
	Items associated with particularly high risk	41	37	95	0	70	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)	0	0	0	0	0	0	0	0	
Equity	2	2	2	0	2	2	2	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				211				209	

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

² Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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, %)									
GERMANY	Central governments or central banks	1,150	1,205	0	0	855	958	0	0
	Regional governments or local authorities	8	8	2	0	8	8	2	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	4,528	4,393	429	0	5,039	4,836	300	0
	Corporates	378	383	205	0	372	393	202	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	5	4	3	0	5	4	3	0
	of which: SME	2	2	2	0	2	2	2	0
	Secured by mortgages on immovable property	2	2	1	0	2	2	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	38	38	4	0	43	43	4	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	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				0	

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

² Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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 KINGDOM	Central governments or central banks	880	814	0	0	952	892	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	1,813	1,844	438	0	1,485	1,465	354	0
	Corporates	1,184	924	792	0	1,065	854	728	0
	of which: SME	68	21	16	0	21	12	10	0
	Retail	68	21	16	0	62	26	26	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	110	110	11	0	110	110	11	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	12	6	13	0	8	4	1	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	2	2	2	0	1	1	1	0	
Standardised Total ⁴				0				0	

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

² Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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, %)									
NETHERLANDS	Central governments or central banks	188	188	0	0	153	153	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	157	167	51	0	193	152	50	0
	Corporates	839	876	566	0	895	721	606	0
	of which: SME	27	27	11	0	27	27	11	0
	Retail	6	2	2	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	8	3	1	0	8	4	1	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	93	93	9	0	107	107	11	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	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				0	

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

² Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.



2022 EU-wide Transparency Exercise
Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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⁾
Consolidated data	Central governments or central banks	209,350	213,219	13,099		243,533	239,896	23,419	
	Regional governments or local authorities	1,031	1,112	286		1,279	1,345	317	
	Public sector entities	1,094	885	522		1,044	796	456	
	Multilateral Development Banks	2,055	2,307	0		1,654	1,963	0	
	International Organisations	1,795	1,795	0		272	272	0	
	Institutions	24,323	18,838	5,049		25,215	19,426	7,042	
	Corporates	52,763	29,968	27,192		49,974	27,993	25,478	
	of which: SME	11,963	7,969	6,076		11,660	6,523	5,769	
	Retail	25,598	14,281	9,541		26,053	14,723	9,792	
	of which: SME	4,026	2,204	1,253		4,267	2,284	1,517	
	Secured by mortgages on immovable property	7,044	6,549	2,462		7,491	7,007	2,574	
	of which: SME	1,168	1,121	416		1,371	1,353	576	
	Exposures in default	2,807	923	1,669	1,591	2,963	1,009	1,174	3,572
	Items associated with particularly high risk	430	357	334		387	323	482	
	Covered bonds	1,897	1,896	211		1,846	1,838	205	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	6,305	1,762	1,572		6,055	4,082	4,572		
Equity	782	782	1,349		803	803	1,401		
Other exposures	11,623	11,623	13,442		15,549	15,623	15,623		
Standardised Total ⁽²⁾	468,982	413,263	88,372	2,516	385,326	396,819	88,732	2,529	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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⁾
ITALY	Central governments or central banks	165,561	236,653	16,499		173,238	219,721	16,423	
	Regional governments or local authorities	201	150	30		127	120	24	
	Public sector entities	183	147	126		119	102	77	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,498	3,275	1,788		6,960	4,495	2,192	
	Corporates	25,043	9,890	9,092		22,823	9,571	8,890	
	of which: SME	14,423	5,462	5,462		13,367	5,883	5,259	
	Retail	12,598	5,296	3,089		12,551	5,345	3,282	
	of which: SME	1,531	512	293		1,617	714	409	
	Secured by mortgages on immovable property	2,240	2,212	868		2,583	2,538	985	
	of which: SME	821	804	302		1,225	1,196	460	
	Exposures in default	1,206	412	1,501	894	1,328	450	523	829
	Items associated with particularly high risk	174	144	216		146	121	182	
	Covered bonds	412	412	45		424	424	205	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,482	1,482	1,846		1,725	1,478	1,823		
Equity	474	474	632		476	476	635		
Other exposures	18,851	18,851	19,896		15,422	15,422	19,031		
Standardised Total ⁽²⁾				1,135				1,062	

(1) Original exposure, unless 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 exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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⁾
UNITED STATES	Central governments or central banks	11,352	10,952	1		10,457	10,256	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	764	424	122		905	391	172	
	Corporates	1,423	1,279	976		1,426	1,045	743	
	of which: SME	1	1	0		2	1	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		13	6	2	
	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)	234	203	567		234	202	572		
Equity	12	12	11		16	16	11		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾				0				11	

(1) Original exposure, unless 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 exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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⁾
FRANCE	Central governments or central banks	6,422	6,732	0		7,092	7,289	0	
	Regional governments or local authorities	40	40	8		14	14	3	
	Public sector entities	268	268	94		176	176	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,144	4,051	1,016		3,332	3,187	311	
	Corporates	956	1,112	582		841	935	624	
	of which: SME	921	1,091	579		844	1,041	571	
	Retail	95	36	27		89	48	36	
	of which: SME	1	1	1		2	1	1	
	Secured by mortgages on immovable property	137	54	19		185	94	33	
	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	263	263	29		223	223	22	
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 ⁽²⁾				3				3	

(1) Original exposure, unless 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 exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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⁾
SLOVAKIA	Central governments or central banks	3,612	3,576	144		3,190	3,148	150	
	Regional governments or local authorities	140	120	24		148	128	25	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		2	2	0	
	Corporates	709	811	458		696	699	446	
	of which: SME	273	272	200		289	288	162	
	Retail	364	353	160		368	257	123	
	of which: SME	176	176	100		176	110	50	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	195	48	51	140	189	41	44	145
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	56	56	6		54	54	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	17	17	10		16	16	10		
Equity	0	0	0		0	0	0		
Other exposures	514	413	210		524	421	214		
Standardised Total ⁽²⁾				283				286	

(1) Original exposure, unless 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 exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.



2022 EU-wide Transparency Exercise
Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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	11,559	11,561	0		7,349	7,354	0	
	Regional governments or local authorities	24	24	0		23	23	0	
	Public sector entities	9	9	0		9	9	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	221	219	107		235	233	117	
	Corporates	423	461	438		354	347	325	
	of which: SME	26	26	25		25	25	24	
	Retail	5	5	5		11	14	7	
	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	0	0
Covered bonds	57	57	6		84	84	8		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	1		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				4				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 31/03/2022				As of 30/06/2022			
		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	1,950	1,950	11		2,023	2,023	94	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	14	0		21	35	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,063	987	204		2,957	1,608	345	
	Corporates	1,627	1,217	1,186		814	646	647	
	of which: SME	159	119	119		25	25	25	
	Retail	74	30	22		132	90	67	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	51	20	7		58	30	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	2	0	0	2
	Items associated with particularly high risk	46	46	69		46	46	69	
Covered bonds	41	41	4		41	41	4		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2,333	2,092	1,558		2,415	2,143	1,522		
Equity	3	3	6		2	2	6		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				9				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.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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	5,871	6,423	76		6,281	6,873	76	
	Regional governments or local authorities	241	201	62		221	210	62	
	Public sector entities	602	51	34		647	56	32	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	42	22		71	51	29	
	Corporates	3,307	1,887	1,375		3,276	1,946	1,394	
	of which: SME	2,462	2,044	1,023		2,581	2,021	1,003	
	Retail	75	68	51		80	72	54	
	of which: SME	1,462	1,468	528		1,517	1,517	528	
	Secured by mortgages on immovable property	8	8	7		7	7	7	
	of which: SME	405	405	226		402	402	218	
	Exposures in default	62	62	62	204	62	62	62	212
	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	2	2	2		2	2	2		
Other exposures	654	645	258		675	661	259		
Standardised Total⁴				224				328	

(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 31/03/2022				As of 30/06/2022			
		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	1,605	1,712	0		807	1,091	0	
	Regional governments or local authorities	7	7	1		221	221	1	
	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	5,217	5,081	397		4,829	4,784	299	
	Corporates	359	348	262		373	376	285	
	of which: SME	1	0	0		1	0	0	
	Retail	6	4	3		7	5	4	
	of which: SME	2	2	2		1	1	0	
	Secured by mortgages on immovable property	1	1	1		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	40	40	4		27	27	3	
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 Total⁴				3				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 31/03/2022				As of 30/06/2022			
		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	938	184	0		918	173	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,360	1,312	399		1,163	1,076	295	
	Corporates	1,038	819	702		1,080	809	704	
	of which: SME	1	0	0		1	0	0	
	Retail	66	2	1		17	2	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	106	106	11		104	104	10		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	6	6	8		9	7	9		
Equity	2	2	2		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				1				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 (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 31/03/2022				As of 30/06/2022			
		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, %)									
NETHERLANDS	Central governments or central banks	917	917	0		826	826	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	174	174	54		182	182	66	
	Corporates	624	516	446		588	588	493	
	of which: SME	17	17	2		23	23	2	
	Retail	0	0	0		0	0	0	
	of which: SME	9	4	1		8	4	2	
	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	111	111	11		131	131	13		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				1				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 (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.



2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	75,506	417	37,976	17,930	672	288	76,807	489	36,866	19,026	459	
	Corporates	362,047	17,018	159,603	99,679	3,760	10,733	365,169	13,990	136,620	100,633	3,148	
	Corporates - Of Which: Specialised Lending	15,864	960	13,371	7,731	276	786	16,200	1,005	13,621	7,746	248	
	Corporates - Of Which: SME	92,888	9,467	49,241	27,659	2,007	6,107	93,289	7,732	47,628	27,231	1,717	
	Retail	179,415	7,396	160,294	33,462	2,013	4,389	179,616	5,955	159,605	32,949	1,587	
	Retail - Secured on real estate property	126,951	4,136	125,206	23,875	1,317	1,874	127,020	3,069	124,706	23,628	1,024	
	Retail - Secured on real estate property - Of Which: SME	6,363	993	6,286	3,794	288	426	6,296	670	6,117	3,773	225	
	Retail - Secured on real estate property - Of Which: non-SME	120,368	3,226	118,920	20,080	1,030	1,448	120,723	2,399	118,589	21,855	809	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	52,469	3,261	35,708	9,587	696	3,236	52,887	2,886	35,303	9,312	552	
	Retail - Other Retail - Of Which: non-SME	28,711	2,050	14,418	3,739	541	1,412	29,213	1,808	14,017	3,497	411	
	Equity	23,769	1,211	23,289	5,949	125	584	23,674	1,076	23,095	5,815	141	
Other non credit-obligation assets	11,160	75	11,142	35,405	0	0	11,129	92	11,111	36,713	0		
IRB Total				186,476						189,312			

(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) 98 Total does not include the Securitization position unless in the results prior to the 2012 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	32,644	319	20,844	9,108	581	246	33,733	314	19,791	10,147	396	
	Corporates	246,309	18,495	131,482	68,793	3,341	10,094	246,978	13,313	120,672	67,465	2,946	
	Corporates - Of Which: Specialised Lending	8,801	868	7,556	3,547	234	550	8,809	930	7,497	3,486	231	
	Corporates - Of Which: SME	89,875	9,380	45,699	25,078	1,970	6,031	89,198	7,642	45,073	25,542	1,388	
	Retail	169,307	7,280	150,839	32,321	1,926	4,088	168,613	5,833	149,548	31,776	1,529	
	Retail - Secured on real estate property	119,258	4,037	115,520	22,036	1,209	1,820	119,044	2,982	114,846	22,675	981	
	Retail - Secured on real estate property - Of Which: SME	10,702	1,908	10,360	5,776	287	424	6,229	669	6,051	3,755	317	
	Retail - Secured on real estate property - Of Which: non-SME	108,702	3,129	105,160	21,159	972	1,395	109,891	2,314	108,794	20,520	798	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	52,049	3,243	35,316	9,386	668	2,278	52,452	2,871	34,702	9,101	546	
	Retail - Other Retail - Of Which: non-SME	28,742	2,036	14,076	3,546	513	1,387	28,631	1,795	13,609	3,295	465	
	Equity	23,767	1,207	23,246	5,940	154	581	23,621	1,076	23,043	5,806	141	
Other non credit-obligation assets	9,923	75	9,904	32,462	0	0	10,104	92	10,085	34,308	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 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,351	0	679	884	0	2	2,464	0	920	462	0	
	Corporates	21,257	31	9,628	3,977	7	46	23,172	22	11,115	4,579	5	
	Corporates - Of Which: Specialised Lending	377	0	112	125	0	1	554	0	104	103	3	
	Corporates - Of Which: SME	74	0	30	17	0	0	84	0	46	26	0	
	Retail	64	0	62	10	0	0	72	0	72	12	0	
	Retail - Secured on real estate property	62	0	60	10	0	0	70	0	69	11	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	3	0	3	0	0	
	Equity	228	0	228	480	0	0	228	0	228	483	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	4,344	0	2,770	629	0	2	4,314	0	2,730	600	0	
	Corporates	6,495	65	3,792	1,837	15	35	10,238	65	3,794	1,882	15	
	Corporates - Of Which: Specialised Lending	247	0	168	77	0	3	246	0	173	86	0	
	Corporates - Of Which: SME	8	1	3	2	0	0	9	1	5	1	0	
	Retail	31	2	30	6	0	1	31	1	30	7	0	
	Retail - Secured on real estate property	27	1	26	5	0	0	26	1	26	5	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	4	1	4	1	0	1	4	1	4	1	0	
	Retail - Other Retail - Of Which: non-SME	4	1	4	1	0	1	4	1	4	1	0	
	Equity	30	0	30	70	0	0	35	0	35	65	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	8	0	0	0	0	0	8	0	0	0	0	
	Corporates	5,669	189	4,673	2,231	128	98	5,659	84	4,680	2,206	129	
	Corporates - Of Which: Specialised Lending	1,099	4	1,046	1,046	0	37	1,069	5	1,001	1,011	0	
	Corporates - Of Which: SME	2,360	83	2,024	1,334	128	89	2,279	79	2,024	1,205	129	
	Retail	9,325	101	9,365	1,800	83	64	9,470	91	9,486	1,015	55	
	Retail - Secured on real estate property	8,957	87	8,957	808	35	49	9,089	79	9,089	813	49	
	Retail - Secured on real estate property - Of Which: SME	27	1	27	18	1	1	29	1	26	18	0	
	Retail - Secured on real estate property - Of Which: non-SME	8,930	86	8,930	790	34	47	9,063	78	9,063	795	49	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	368	14	348	192	28	15	381	12	358	201	6	
	Retail - Other Retail - Of Which: non-SME	368	14	348	192	28	15	381	12	358	201	6	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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



2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet			
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Total																Total	
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	16	16	16	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	6,541	6,302	708	0	3,414	2,415	0	0	0	0	0	0	0	0	0	60
	Total	1,897	1,151	1,055	0	324	489	0	0	0	0	0	0	0	0	0	2
	Total	2,624	2,617	152	0	1,086	1,378	0	0	0	0	0	0	25	0	0	164
	Total	57	51	57	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1,013	1,012	34	0	769	209	0	0	0	0	0	0	3	0	0	28
	Total	573	511	71	0	366	135	0	0	0	0	0	0	0	0	0	1
	Total	54,251	44,051	12,474	0	15,498	25,861	8	8	0	0	0	0	13,726	8	1	20,521



2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2021

		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)	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			
		2,025	2,015	0	0	1,792	223	0	0	0	0	0	0	266	1	
[0 - 3M]		9	6	0	0	0	6	0	0	0	0	0	0	0	0	
[3M - 1Y]		45	45	0	0	0	45	0	0	0	0	0	0	0	0	
[1Y - 2Y]		124	122	0	0	0	121	0	0	0	0	0	0	86	1	
[2Y - 3Y]		95	90	0	0	0	46	0	0	0	0	0	0	0	0	
[3Y - 5Y]		547	542	0	0	0	519	0	0	0	0	0	0	332	0	
[5Y - 10Y]		354	346	1	0	0	71	0	0	0	0	0	0	39	3	
[10Y - more]																
Total		3,200	3,166	1	0	1,829	1,235	0	0	0	0	0	0	717	4	2,570
		53	52	0	0	0	0	0	0	0	0	0	0	15	0	
[0 - 3M]		401	400	0	0	400	0	2	69	0	0	0	0	5	0	
[3M - 1Y]		171	171	0	0	171	0	3	39	0	0	0	0	0	0	
[1Y - 2Y]		131	130	0	0	121	9	40	90	95	558	0	0	0	0	
[2Y - 3Y]		353	352	1	0	262	90	58	3,048	888	888	0	0	0	0	
[3Y - 5Y]		1,161	1,135	85	0	958	111	1,979	7,105	280	941	0	0	0	0	
[5Y - 10Y]		909	680	471	0	437	1	2,362	5,347	246	860	75	0	0	0	
[10Y - more]																
Total		3,179	2,921	557	0	2,402	211	4,442	15,698	1,357	3,249	45	0	386	0	386

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, 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 gross basis, whilst the related "of which" positions present information on a net 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 rGAP



2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	850	850	894	0	0	0	16	0	0	0	0	0	0	0	0	0
	Germany	210	147	109	0	0	100	0	0	0	0	0	0	0	0	0	0
	Croatia	906	905	2	0	0	875	27	0	0	0	0	0	0	15	0	0
	Greece	365	364	27	0	0	97	259	0	0	0	0	0	9	0	0	0
	Hungary	348	348	4	0	0	183	161	0	0	0	0	0	0	0	0	0
	Ireland	311	310	31	0	0	1	277	0	0	0	0	0	0	0	0	0
	Italy	2,750	2,677	447	0	0	543	1,757	0	0	0	0	0	941	0	0	0
	Latvia	23	23	0	0	0	0	23	0	0	0	0	0	0	0	0	0
	Total	49,869	42,726	7,981	0	0	16,886	24,847	5	0	0	0	16,332	2	0	20,376	



2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2022

Residual Maturity		Country / Region		Direct exposures												Off-balance sheet 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		Nominal		Provisions				
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					
[0 - 3M]		751	741	0	0	374	368	0	0	0	0	0	185	0				
[3M - 1Y]		892	882	0	0	872	10	0	0	0	0	0	0	0				
[1Y - 2Y]		140	130	0	0	116	14	0	0	0	0	0	0	0				
[2Y - 3Y]		313	303	0	0	158	145	0	0	0	0	0	96	1				
[3Y - 5Y]		53	45	0	0	5	40	0	0	0	0	0	0	0				
[5Y - 10Y]		346	346	1	0	1	344	0	0	0	0	0	142	1				
[10Y - more]		120	98	0	0	28	70	0	0	0	0	0	38	0				
Total		2,616	2,544	1	0	1,554	990	0	0	0	0	0	509	2	2,360			
[0 - 3M]		654	621	139	0	331	183	0	0	0	0	0	0	0				
[3M - 1Y]		155	154	121	0	25	7	0	0	0	0	0	20	0				
[1Y - 2Y]		15	14	8	0	8	6	4	45	134	602	0	0	0				
[2Y - 3Y]		88	88	1	0	47	40	14	30	6	7	0	0	0				
[3Y - 5Y]		497	434	83	0	76	337	949	6,355	115	2,674	0	0	0				
[5Y - 10Y]		748	705	35	0	503	203	32	201	0	3	0	0	0				
[10Y - more]		833	721	295	0	325	213	965	2,086	0	53	75	0	0				
Total		2,990	2,738	675	0	1,317	988	1,963	8,716	255	3,341	46	0	260				

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, 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.

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



2022 EU-wide Transparency Exercise
Performing and non-performing exposures
 Intesa Sanpaolo S.p.A.

	As of 30/09/2021										As of 31/12/2021									
	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 but past due >30 days and <-90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ²		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <-90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ²		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3				Of which Stage 3				Of which: defaulted	Of which Stage 3				Of which Stage 3			
Cash balances at central banks and other demand deposits	150,402	0	0	0	0	4	0	0	0	137,380	0	0	0	0	3	0	0	0		
Debt securities (including at amortised cost and fair value)	107,783	13	124	124	124	120	93	93	0	113,152	15	120	120	120	125	92	92	0		
Central banks	36	0	0	0	0	3	0	0	0	36	0	0	0	0	5	0	0	0		
General governments	75,481	0	20	20	20	53	2	2	0	70,094	0	17	17	17	72	2	2	0		
Credit institutions	7,455	13	0	0	0	9	0	0	0	7,455	15	0	0	0	4	0	0	0		
Other financial corporations	18,069	0	60	60	60	32	68	68	0	19,599	0	60	60	60	30	68	68	0		
Non-financial corporations	6,562	0	35	35	35	24	22	22	0	7,175	0	35	35	35	14	22	22	0		
Loans and advances (including at amortised cost and fair value)	496,367	1,770	18,593	18,593	17,929	2,840	9,159	9,029	7,315	506,794	1,232	15,596	15,596	15,025	2,484	8,258	8,194	5,577		
Central banks	3,534	0	0	0	0	2	0	0	0	4,483	0	0	0	0	5	0	0	0		
General governments	17,659	180	313	313	312	54	131	131	2	16,930	127	502	502	502	44	146	146	203		
Credit institutions	22,143	2	75	75	75	11	18	18	0	30,871	28	70	70	70	8	17	17	0		
Other financial corporations	53,550	304	523	523	503	182	287	282	164	48,407	32	470	470	466	139	206	204	108		
Non-financial corporations	220,748	695	12,468	12,468	12,048	1,748	6,671	6,602	4,630	225,043	428	9,534	9,534	9,175	1,623	5,508	5,433	3,182		
of which: small and medium-sized enterprises	94,941	537	9,618	9,618	9,341	1,020	5,207	5,147	3,793	92,745	231	6,533	6,533	6,305	907	3,754	3,712	2,417		
of which: Loans collateralised by commercial immovable property	39,830	300	4,919	4,919	4,598	747	1,870	1,850	2,961	36,900	110	3,438	3,438	3,246	697	1,401	1,379	1,964		
Households	178,688	590	5,224	5,224	4,992	823	2,053	1,997	2,520	180,620	616	5,020	5,020	4,812	665	2,381	2,302	2,084		
of which: Loans collateralised by residential immovable property	138,027	332	2,931	2,931	2,738	436	817	776	2,083	131,728	363	2,765	2,765	2,599	343	994	934	1,752		
of which: Credit for consumption	19,392	98	738	738	728	171	389	387	42	19,576	106	747	747	739	134	449	448	37		
DEBT INSTRUMENTS other than MTF	754,552	1,784	18,717	18,717	18,093	2,964	9,282	9,122	7,315	797,327	1,247	15,712	15,712	15,146	2,612	8,390	8,197	5,577		
OFF-BALANCE SHEET EXPOSURES	282,011		2,116	2,116	2,080	267	241	241	543	288,742		1,531	1,531	1,525	218	228	228	405		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47(2) of Regulation (EU) No 575/2013 (CRD).
⁽²⁾ Institutions must have 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 must have 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 and provisions for off-balance sheet exposures.
⁽⁴⁾ 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 denominated assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (template 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
⁽⁵⁾ 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.



2022 EU-wide Transparency Exercise
Performing and non-performing exposures
 Intesa Sanpado S.p.A.

	As of 31/03/2022										As of 30/06/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				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 ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				
			Of which: defaulted	Of which Stage 3				Of which Stage 3			Of which: defaulted	Of which Stage 3				Of which Stage 3				
Cash balances at central banks and other demand deposits	138,891	1	0	0	0	3	0	0	0	122,888	0	0	0	0	3	0	0	0		
Debt securities (including at amortised cost and fair value)	124,987	7	120	120	120	156	92	0	0	112,845	1	115	115	115	187	92	92	0		
Central banks	34	0	0	0	0	7	0	0	0	33	0	0	0	0	6	0	0	0		
General governments	89,227	0	16	16	16	102	2	0	0	76,805	1	13	13	13	119	2	2	0		
Credit institutions	8,404	7	0	0	0	4	0	0	0	8,346	0	0	0	0	6	0	0	0		
Other financial corporations	15,572	0	69	69	69	29	68	68	0	21,663	0	68	68	68	38	68	68	0		
Non-financial corporations	7,240	0	35	35	35	14	22	22	0	6,749	0	34	34	34	18	22	22	0		
Loans and advances (including at amortised cost and fair value)	507,463	2,011	14,717	14,717	14,143	2,773	7,485	7,525	5,391	505,348	1,389	11,498	11,498	11,177	2,782	5,103	5,009	4,692		
Central banks	3,875	0	0	0	0	5	0	0	0	3,034	0	0	0	0	6	0	0	0		
General governments	16,869	335	513	513	513	46	145	145	204	17,303	230	508	508	508	43	153	153	178		
Credit institutions	29,155	0	65	65	65	16	17	17	0	26,870	0	62	62	62	19	21	21	0		
Other financial corporations	53,040	130	459	459	456	143	226	218	114	50,369	1	220	220	218	116	110	108	108		
Non-financial corporations	222,383	816	8,730	8,730	8,362	1,987	4,903	4,829	3,969	224,828	684	6,494	6,494	6,293	2,033	3,006	2,954	2,651		
of which: small and medium-sized enterprises	93,797	523	6,454	6,454	6,226	748	3,665	3,620	2,433	92,174	302	4,258	4,258	4,150	757	1,888	1,862	2,077		
of which: Loans collateralised by commercial immovable property	36,095	207	3,315	3,315	3,119	162	1,392	1,369	1,852	34,048	165	2,546	2,546	2,462	551	934	917	1,555		
Households	181,440	910	4,950	4,950	4,747	1,176	2,399	2,316	2,004	182,944	473	4,114	4,114	3,996	565	1,813	1,774	1,755		
of which: Loans collateralised by residential immovable property	132,408	326	2,670	2,670	2,512	280	977	914	1,877	134,203	337	2,039	2,039	1,944	264	617	589	1,404		
of which: Credit for consumption	19,099	116	738	738	731	122	447	445	35	19,380	64	774	774	769	120	480	476	32		
DEBT INSTRUMENTS other than HFT	776,940	2,019	14,836	14,836	14,242	2,932	7,777	7,818	5,391	741,083	1,390	11,613	11,613	11,293	2,972	5,195	5,101	4,692		
OFF-BALANCE SHEET EXPOSURES	297,757		1,417	1,417	1,415	269	211	211	384	299,202		1,382	1,382	1,381	261	217	217	371		

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).
 (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 the sign convention, information is disclosed with the opposite sign of what is reported according to the FROBEP Remuneration (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 - TFS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROBEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
 (5) 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2021						As of 31/12/2021					
	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 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	1	1	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,323	5,697	2,727	2,238	8,845	2,765	13,419	4,794	2,492	1,978	8,590	2,196
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	167	44	34	29	74	0	161	32	18	12	74	0
Credit institutions	80	70	14	13	0	0	74	66	13	13	0	0
Other financial corporations	468	212	196	159	111	20	506	241	130	125	201	15
Non-financial corporations	10,330	3,965	2,054	1,680	6,148	1,823	9,410	3,059	1,785	1,348	5,916	1,378
of which: small and medium-sized enterprises	6,754	2,831	1,428	1,205	4,769		5,911	2,137	1,159	957	4,265	
Households	3,278	1,407	429	356	2,512	922	3,268	1,396	546	480	2,399	803
DEBT INSTRUMENTS other than HFT	14,323	5,697	2,727	2,238	8,845		13,421	4,795	2,493	1,979	8,590	
Loan commitments given	683	203	10	7	171	69	683	185	11	8	219	44
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ²	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.

2022 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2022						As of 30/06/2022					
	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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	1	1	0	0	0		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	13,210	4,866	2,564	2,114	8,328	2,194	12,591	4,081	1,966	1,521	8,091	2,006
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	162	33	18	13	58	0	64	33	13	13	0	0
Credit institutions	67	59	13	13	0	0	143	56	17	17	78	0
Other financial corporations	418	250	141	138	181	22	313	154	60	58	172	20
Non-financial corporations	9,268	3,134	1,851	1,466	5,668	1,382	8,930	2,611	1,438	1,049	5,466	1,260
of which: small and medium-sized enterprises	5,834	2,179	1,167	994	4,214		5,322	1,765	833	670	4,032	
Households	3,295	1,391	541	483	2,421	790	3,141	1,227	437	384	2,376	726
DEBT INSTRUMENTS other than HFT	13,211	4,868	2,565	2,114	8,328		12,593	4,082	1,966	1,522	8,091	
Loan commitments given	481	154	6	5	108	39	422	143	5	4	95	38
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.



2022 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 30/09/2021						AS OF 31/12/2021						AS OF 31/03/2022						AS OF 30/06/2022					
	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																						
A Agriculture, forestry and fishing	4,025	337	337	4,012	238	0	4,206	250	250	4,293	186	0	4,284	257	257	4,271	181	0	4,220	175	175	4,208	115	0
B Mining and quarrying	3,802	145	145	3,802	136	0	3,903	53	53	3,903	58	0	4,151	107	107	4,151	230	0	3,703	244	244	3,703	293	0
C Manufacturing	64,128	3,514	3,514	63,883	2,431	0	64,061	2,839	2,839	63,833	2,149	-4	59,846	1,834	1,834	59,576	1,461	-4	61,097	1,357	1,357	60,835	1,023	7
D Electricity, gas, steam and air conditioning supply	10,001	191	191	9,997	207	0	11,576	137	137	11,572	136	0	12,122	150	150	12,121	138	0	12,828	128	128	12,827	113	0
E Water supply	2,355	87	87	2,355	73	0	2,278	44	44	2,274	39	0	2,312	39	39	2,316	35	0	2,592	27	27	2,592	28	0
F Construction	16,705	2,433	2,433	16,677	1,515	0	15,788	1,813	1,813	15,765	1,370	1	16,183	1,826	1,826	16,158	1,245	2	15,353	1,114	1,114	15,329	691	3
G Wholesale and retail trade	35,444	1,777	1,777	35,405	1,222	10	37,850	1,415	1,415	37,821	1,105	1	37,864	1,384	1,384	37,932	1,354	1	39,447	885	885	39,415	977	0
H Transport and storage	13,594	360	360	13,552	276	0	15,322	283	283	15,322	264	0	15,150	369	369	15,148	344	1	14,686	291	291	14,686	293	0
I Accommodation and food service activities	7,359	488	488	7,363	367	2	7,201	420	420	7,195	368	2	7,290	407	407	7,286	339	0	6,988	341	341	6,985	264	0
J Information and communication	10,637	175	175	10,633	123	0	10,408	191	191	10,493	109	0	10,369	190	190	10,384	102	0	9,732	165	165	9,726	83	0
K Financial and insurance activities	7,787	86	86	7,787	60	0	8,754	70	70	8,754	31	0	10,084	66	66	10,084	42	0	11,040	56	56	11,040	33	0
L Real estate activities	19,080	1,975	1,975	18,633	1,151	5	18,546	1,329	1,329	18,151	855	8	18,211	1,447	1,447	17,822	880	7	17,896	1,149	1,149	17,489	680	6
M Professional, scientific and technical activities	14,656	355	355	14,622	240	0	13,494	253	253	13,459	182	1	13,614	244	244	13,579	197	1	13,198	214	214	13,175	135	0
N Administrative and support service activities	5,237	311	311	5,236	205	0	5,128	243	243	5,127	191	0	4,855	214	214	4,854	164	0	4,926	162	162	4,926	119	0
O Public administration and defence, compulsory social security	9	0	0	9	0	0	62	0	0	62	1	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	262	16	16	262	9	0	276	10	10	276	7	0	275	12	12	275	7	0	269	8	8	269	5	0
Q Human health services and social work activities	2,328	78	78	2,327	62	0	2,462	60	60	2,462	53	0	2,523	64	64	2,522	51	0	2,505	48	48	2,505	42	0
R Arts, entertainment and recreation	931	75	75	931	50	0	922	63	63	922	45	0	989	59	59	988	41	0	1,010	81	81	1,009	59	0
S Other services	2,470	57	57	2,469	38	0	2,618	62	62	2,618	66	0	2,722	60	60	2,722	62	0	3,336	49	49	3,335	70	0
Loans and advances	220,768	12,458	12,458	219,944	8,421	17	225,043	9,534	9,534	224,303	7,115	17	222,983	8,730	8,730	222,207	6,875	15	224,828	6,494	6,494	224,054	5,023	17

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.