



## 2021 EU-wide Transparency Exercise

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

## 2021 EU-wide Transparency Exercise

### Key Metrics

Intesa Sanpaolo S.p.A.

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

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### Leverage ratio

Intesa Sanpaolo S.p.A.

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	57,821	58,556	56,300	55,257	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	55,689	56,427	54,789	53,739	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	881,054	814,646	786,344	805,410	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	878,692	812,646	784,846	803,826	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	7.2%	7.2%	6.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.3%	6.9%	7.0%	6.7%	[A.2]/[B.2]	

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## Capital

Intesa Sanpaolo S.p.A.

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	67,897	67,933	65,623	64,776	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	50,325	51,070	50,080	48,992	C 01.00 (9102,010)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	37,253	37,266	37,268	37,109	C 01.00 (9103,010)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,648	23,128	23,139	23,535	C 01.00 (9104,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-298	294	38	185	C 01.00 (9105,010)	Articles 4(100), 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 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9201,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	31	31	32	7	C 01.00 (9206,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	662	707	528	506	C 01.00 (9250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,524	-6,760	-6,751	-8,029	C 01.00 (9301,010) + C 01.00 (9340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1,619	-1,824	-1,817	-1,867	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-268	-299	-288	-293	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 138 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9400,010)	Articles 4(122), 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 (9440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-100	-104	-84	-106	C 01.00 (9450,010) + C 01.00 (9460,010) + C 01.00 (9471,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(b) of CRR and Articles 36(1) point (b) (ii) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-100	-104	-84	-106	C 01.00 (9460,010)	Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) 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 (9480,010)	Articles 4(27), 36(1) point (j), 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 (9490,010)	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 (9500,010)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (9540,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-27	C 01.00 (9510,010)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9540,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				-242	C 01.00 (9510,010)	Article 36(1) point (m) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-327	-232	-232	-40	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	2,133	2,129	1,512	1,518	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9200,010)	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 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,133	2,129	1,512	1,518	C 01.00 (9200,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,496	7,486	6,220	6,265	C 01.00 (9300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	7,496	7,486	6,220	6,265	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9700,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	57,821	58,556	56,300	55,257	C 01.00 (9101,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,276	9,377	9,323	9,519	C 01.00 (9700,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	9,531	9,632	9,598	9,834	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	618	714	630	596	C 01.00 (9601,010) + C 01.00 (9620,010) + C 01.00 (9621,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9670,010) + C 01.00 (9671,010) + C 01.00 (9672,010)	
	A.4.3	Tier 2 transitional adjustments	-873	-969	-905	-912	C 01.00 (9800,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	342,251	347,072	336,062	329,748	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-1,499	-1,447	-1,011	-967	C 05.01 (9101,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.70%	14.71%	14.90%	14.86%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.89%	16.87%	16.75%	16.76%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.60%	19.57%	19.53%	19.64%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	48,192	48,941	48,568	47,474	1A.3-A.1.13-A.1.21+MIN(A.3-A.1.13-A.1.21-A.1.21+MIN(A.4-A.1.21-A.1.21-A.1.21))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.02%	14.04%	14.41%	14.35%	(B.1)/(D-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,133	2,129	1,512	1,518	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-873	-969	-905	-912	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-1,499	-1,447	-1,011	-967	C 05.01 (9440,010)	

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

## 2021 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	281,793	282,105	270,633	271,641	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	91,023	94,612	94,295	90,874	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	1,199	999	1,056	1,209	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	159,841	154,835	144,647	145,244	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	29,731	31,659	30,635	34,314	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	7,086	7,060	6,111	6,968	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,022	917	718	411	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	7,762	9,842	9,372	8,536	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	17,995	19,009	21,317	15,437	C 02.00 (R520, c010)
Of which the standardised approach	2,506	2,290	2,397	1,618	C 02.00 (R530, c010)
Of which IMA	15,489	16,719	18,920	13,819	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,302	1,296	1,431	1,069	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	26,282	27,559	27,559	26,378	C 02.00 (R590, c010)
Of which basic indicator approach	617	636	636	530	C 02.00 (R600, c010)
Of which standardised approach	3,415	4,077	4,077	3,479	C 02.00 (R610, c010)
Of which advanced measurement approach	22,250	22,847	22,847	22,369	C 02.00 (R620, c010)
Other risk exposure amounts	309	580	353	378	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	342,251	347,072	336,062	329,748	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

## 2021 EU-wide Transparency Exercise

## P&amp;L

Intesa Sanpaolo S.p.A.

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

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	71,675				97,241				119,070				136,816				IAS 1.54 (i)
Financial assets held for trading	57,107	25,040	31,511	555	53,619	21,861	31,353	404	51,369	23,677	27,320	372	55,809	30,568	24,958	283	IFRS 7.8(a)(i);IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,770	1,229	1,270	3,272	5,441	1,029	1,435	2,978	5,807	1,345	1,308	3,153	5,677	1,105	1,302	3,271	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1	0	1	0	3	0	1	2	3	0	1	1	4	0	1	3	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	80,953	72,291	8,156	506	57,865	49,688	7,747	430	61,175	52,844	7,920	411	67,274	58,556	8,327	391	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	552,952				528,611				528,162				529,603				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,338	0	1,323	15	1,134	1	1,118	15	1,069	2	1,054	12	1,173	0	1,161	12	IFRS 9.6.2.1; Annex V.Part 1.2.2; Annex V.Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3,404				2,400				1,418				1,231				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	51,009				79,944				54,733				54,312				
TOTAL ASSETS	824,209				826,259				822,804				851,899				IAS 1.9(a), IIG 6

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

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

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	57,031	59,153	53,638	57,427	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,978	3,032	3,116	3,361	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	658,830	633,118	665,663	688,029	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	8,004	7,088	5,497	5,019	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	918	733	422	362	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	6,468	7,000	7,262	6,874	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,670	2,039	2,084	1,389	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	19,636	12,184	15,909	22,887	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	35,676	3,585	78	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	755,535	760,023	757,177	785,427	IAS 1.9(b); IG 6
TOTAL EQUITY	68,674	66,236	65,627	66,471	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	824,209	826,259	822,804	851,899	IAS 1.IG6

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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

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

## 2021 EU-wide Transparency Exercise

## Market Risk

Intesa Sanpaolo S.p.A.

SA	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	IM										IM									
			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(mln EUR)																						
	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020									
Traded Debt Instruments	2,139	2,043	575	161	732	249							482	119	713	181						
Of which: General risk	749	688	227	59	252	61							154	49	229	72						
Of which: Specific risk	1,387	1,353	348	102	480	188							328	71	483	109						
Equities	54	19	94	33	43	17							94	22	42	14						
Of which: General risk	34	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	21	16	94	33	43	17							94	22	42	14						
Foreign exchange risk	137	47	0	0	0	0							0	0	0	0						
Commodities risk	16	15	12	4	9	4							13	6	9	6						
<b>Total</b>	<b>2,346</b>	<b>2,123</b>	<b>478</b>	<b>155</b>	<b>576</b>	<b>246</b>	<b>186</b>	<b>148</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15,489</b>	<b>434</b>	<b>88</b>	<b>589</b>	<b>138</b>	<b>315</b>	<b>210</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16,719</b>
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021									
Traded Debt Instruments	2,051	1,278	550	121	907	228							289	61	931	285						
Of which: General risk	532	126	184	26	278	51							82	18	217	60						
Of which: Specific risk	1,518	1,152	366	95	629	177							207	43	715	225						
Equities	17	7	111	32	83	27							60	14	79	16						
Of which: General risk	4	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	13	6	111	32	83	27							60	14	79	16						
Foreign exchange risk	111	126	0	0	0	0							0	0	0	0						
Commodities risk	18	21	24	9	12	9							28	7	19	7						
<b>Total</b>	<b>2,196</b>	<b>1,433</b>	<b>442</b>	<b>111</b>	<b>670</b>	<b>199</b>	<b>402</b>	<b>232</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,920</b>	<b>236</b>	<b>59</b>	<b>686</b>	<b>231</b>	<b>183</b>	<b>162</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,819</b>

Market risk template does not include CLU positions under the particular approach for position risk in CLUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Consolidated data	Central governments or central banks	185,215	222,590	21,262	182,188	225,318	23,894	
	Regional governments or local authorities	2,237	2,799	499	2,394	2,697	462	
	Public sector entities	2,883	1,161	827	2,866	1,311	814	
	Multilateral Development Banks	3,420	3,598	0	3,133	3,348	0	
	International Organisations	0	135	0	0	635	0	
	Institutions	28,643	21,170	3,938	24,154	17,613	3,363	
	Corporates	58,000	22,888	30,217	53,254	21,963	20,144	
	of which: SME	10,389	6,571	5,612	9,995	6,074	5,309	
	Retail	22,504	14,503	10,254	24,118	14,667	9,529	
	of which: SME	5,598	3,269	2,375	4,539	2,697	1,691	
	Secured by mortgages on immovable property	5,895	5,785	2,154	5,962	5,820	2,361	
	of which: SME	1,853	1,804	720	1,763	1,695	635	
	Exposures in default	4,477	2,070	2,285	4,231	1,679	1,851	2,454
	Items associated with particularly high risk	652	746	1,119	762	744	1,143	
	Covered bonds	1,922	1,921	232	1,897	1,886	230	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	4,725	3,705	2,989	5,995	4,420	3,921	
	Equity	2,889	2,889	4,103	3,353	3,350	5,599	
	Other exposures	23,665	23,531	12,314	22,388	22,146	13,325	
	Standardised Total <sup>4</sup>	348,373	336,336	92,189	347,279	345,799	85,989	3,274

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value Total does not include the Guarantors neither unless in the security cover in the 30% scenario.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
ITALY	Central governments or central banks	111,853	152,399	16,145	132,003	174,507	18,390	
	Regional governments or local authorities	1,193	479	181	1,431	697	136	
	Public sector entities	1,795	719	520	1,813	845	509	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	6,898	3,893	1,299	7,405	3,941	1,266	
	Corporates	31,626	12,990	11,968	26,305	11,760	10,598	
	of which: SME	6,104	3,506	2,872	5,887	3,145	2,990	
	Retail	11,658	5,483	3,762	12,078	5,688	3,386	
	of which: SME	3,378	2,122	1,214	3,252	2,005	1,147	
	Secured by mortgages on immovable property	2,695	2,635	1,023	2,650	2,595	1,098	
	of which: SME	1,625	1,587	603	1,586	1,543	594	
	Exposures in default	3,199	1,524	1,766	2,938	1,076	1,179	1,813
	Items associated with particularly high risk	536	485	727	536	384	552	
	Covered bonds	392	391	45	372	371	43	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	2,398	1,675	1,734	3,420	2,346	2,603	
	Equity	7,461	7,461	2,248	8,011	8,009	4,873	
	Other exposures	19,170	19,170	10,015	19,605	19,605	11,625	
	Standardised Total <sup>4</sup>	181,853	181,853	48,555	181,853	181,853	48,555	2,066

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

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
UNITED STATES	Central governments or central banks	9,301	9,301	1	9,725	9,725	1	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	808	593	175	628	414	163	
	Corporates	995	744	575	1,102	825	748	
	of which: SME	17	11	11	26	26	18	
	Retail	13	6	5	14	7	5	
	of which: SME	1	1	1	1	1	1	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	26	26	33	33	48	33	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	132	103	103	284	187	187	
	Equity	1	1	1	0	0	0	
	Other exposures	71	71	0	10	10	0	
	Standardised Total <sup>4</sup>	10,212	10,212	4	10,212	10,212	4	10

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

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
FRANCE	Central governments or central banks	7,333	7,655	0	6,772	6,995	1	
	Regional governments or local authorities	48	48	10	46	46	9	
	Public sector entities	95	94	10	94	146	24	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	7,496	5,861	448	5,100	3,766	233	
	Corporates	659	710	564	1,051	900	601	
	of which: SME	30	23	20	40	23	15	
	Retail	10	6	4	11	5	4	
	of which: SME	1	1	1	1	1	1	
	Secured by mortgages on immovable property	1	1	0	1	1	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	5	4	7	1	5	1	4
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	354	354	39	373	373	41	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	1	1	4	4	4	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	3	3	0	
	Standardised Total <sup>4</sup>	15,027	15,027	5	15,027	15,027	2	2

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

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
SPAIN	Central governments or central banks	17,921	17,921	0	11,946	11,956	0	
	Regional governments or local authorities	34	23	5	41	29	6	
	Public sector entities	0	0	0	0	0	1	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	228	227	125	249	249	135	
	Corporates	230	200	193	289	240	231	
	of which: SME	2	2	2	2	2	1	
	Retail	4	2	1	4	1	1	
	of which: SME	2	1	1	2	1	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	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 < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total <sup>4</sup>	18,185	18,185	3	18,185	18,185	3	3

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SLOVAKIA	Central governments or central banks	2,054	2,053	129		1,543	1,538	143	
	Regional governments or local authorities	157	135	27		144	126	25	
	Public sector entities	4	4	4		3	3	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	700	508	508		728	527	527	
	of which: SME	19	18	18		21	20	20	
	Retail	1,993	1,798	1,342		1,827	1,743	1,307	
	of which: SME	48	38	29		42	40	30	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	124	124	138	0	115	115	135
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	75	75	12		75	75	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	487	372	159		507	399	219	
	Standardised Total <sup>4</sup>				233				233

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	2,749	2,883	0		1,588	1,712	0	
	Regional governments or local authorities	0	15	15		0	8	8	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,223	3,366	391		2,766	2,685	276	
	Corporates	1,047	941	911		885	842	806	
	of which: SME	7	6	5		11	10	9	
	Retail	4	4	2		5	4	3	
	of which: SME	2	1	1		2	2	1	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	1	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	2		23	23	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	4	4	4		4	4	4	
	Standardised Total <sup>4</sup>				2				2

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	723	0	0		721	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,407	4,887	435		4,712	4,188	376	
	Corporates	2,995	1,720	1,443		2,695	1,935	1,645	
	of which: SME	18	17	8		67	67	44	
	Retail	12	11	2		11	11	3	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	146	146	18		146	146	18	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	91	84	84		94	88	88	
	Equity	2	2	2		3	3	3	
	Other exposures	2	2	2		3	3	3	
	Standardised Total <sup>4</sup>				14				14

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
CROATIA	Central governments or central banks	3,758	4,389	43		4,095	5,282	51	
	Regional governments or local authorities	209	365	30		222	393	29	
	Public sector entities	604	59	30		596	55	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	48	2,461	148		133	3,118	28	
	Corporates	2,485	2,346	2,346		3,036	2,511	2,500	
	of which: SME	1,432	1,367	1,367		1,456	1,362	1,362	
	Retail	3,677	2,094	2,142		3,995	2,778	2,084	
	of which: SME	88	79	59		81	71	54	
	Secured by mortgages on immovable property	1,146	1,142	400		1,214	1,208	423	
	of which: SME	4	4	2		4	4	2	
	Exposures in default	443	175	185	253	462	231	264	237
	Items associated with particularly high risk	36	22	22		46	36	36	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	9	9	9		9	9	9	
	Other exposures	513	513	223		514	519	242	
	Standardised Total <sup>4</sup>				258				257

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	1,229	811	2		1,411	932	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	11	0	
	Institutions	16	16	0		0	0	0	
	Corporates	469	173	75		396	204	90	
	of which: SME	2,061	1,645	1,519		1,948	1,395	1,315	
	Retail	6	6	4		69	41	33	
	of which: SME	4	0	2		13	7	5	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	1	2	1	1	0
	Items associated with particularly high risk	119	169	174		174	263	263	
	Covered bonds	50	50	5		50	50	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,778	1,541	781		1,784	1,418	678	
	Equity	67	67	72		2	2	2	
	Other exposures	266	266	204		275	275	186	
	Standardised Total <sup>4</sup>				5				2

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
EGYPT	Central governments or central banks	2,774	2,758	2,090		3,049	2,863	2,241	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	77	51	45		71	42	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	163	127	127		130	93	93	
	Corporates	1,835	1,177	1,089		2,115	1,095	1,065	
	of which: SME	434	269	160		609	222	170	
	Retail	1,762	691	485		1,719	693	484	
	of which: SME	250	197	115		259	204	119	
	Secured by mortgages on immovable property	5	5	5		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	137	55	55	64	133	56	56	61
	Items associated with particularly high risk	42	41	61		41	39	59	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		3	3	3	
	Equity	6	6	12		5	5	7	
	Other exposures	414	414	370		430	430	370	
	Standardised Total <sup>4</sup>				104				102

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	214,894	200,321	21,590		237,360	203,639	22,942	
	Regional governments or local authorities	1,423	1,403	209		1,314	1,185	129	
	Public sector entities	2,637	1,438	784		1,996	1,058	722	
	Multilateral Development Banks	3,136	3,362	0		2,951	3,248	0	
	International Organisations	836	836	0		1,205	1,205	0	
	Institutions	20,863	17,940	3,597		24,404	19,124	5,377	
	Corporates	51,065	32,302	29,064		51,097	30,571	28,395	
	of which: SME	10,119	6,867	5,223		11,438	6,886	5,840	
	Retail	24,139	14,488	9,522		26,657	14,767	10,026	
	of which: SME	4,636	3,020	1,760		5,940	3,561	1,949	
	Secured by mortgages on immovable property	6,194	6,079	2,235		6,938	6,415	2,358	
	of which: SME	1,645	1,597	593		1,465	1,436	533	
	Exposures in default	4,214	1,616	1,785	2,458	3,803	1,289	1,442	2,441
	Items associated with particularly high risk	799	748	1,123		574	494	728	
	Covered bonds	1,637	1,636	224		1,798	1,797	220	
Claims on institutions and corporates with a 4Y credit assessment		0	0			0	0		
Collective investments undertakings (CIU)		6,249	4,600	3,887		3,476	3,012	5,631	
Equity		3,048	3,047	5,327		1,572	1,572	1,035	
Other exposures		19,645	19,320	12,747		12,295	12,065	12,358	
Standardised Total <sup>4</sup>		364,143	369,317	95,127	3,368	385,752	390,442	82,225	3,345

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	152,058	188,880	18,275		165,589	219,852	17,353	
	Regional governments or local authorities	465	416	81		296	215	43	
	Public sector entities	1,194	639	416		597	400	376	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,094	3,723	1,140		6,333	3,392	2,024	
	Corporates	26,050	11,527	10,880		26,348	11,443	10,388	
	of which: SME	5,811	2,923	2,382		7,144	3,868	3,104	
	Retail	12,183	5,780	3,222		13,115	5,664	3,204	
	of which: SME	3,259	2,029	1,160		2,538	913	522	
	Secured by mortgages on immovable property	2,786	2,748	1,054		2,765	2,718	1,040	
	of which: SME	1,459	1,423	535		1,260	1,236	449	
	Exposures in default	2,903	1,612	1,134	1,625	2,576	744	829	1,790
	Items associated with particularly high risk	475	442	318		462	261	391	
	Covered bonds	385	385	44		384	383	44	
Claims on institutions and corporates with a 5Y credit assessment		0	0			0	0		
Collective investments undertakings (CIU)		3,352	2,217	2,482		1,489	1,314	1,759	
Equity		2,644	2,448	4,945		1,348	1,247	1,246	
Other exposures		17,139	17,447	11,267		15,502	16,545	20,514	
Standardised Total <sup>4</sup>					2,095				2,188

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	7,234	7,234	1		8,235	8,035	0	
	Regional governments or local authorities	4	4	1		0	4	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	588	373	143		685	338	117	
	Corporates	1,087	809	784		817	750	656	
	of which: SME	26	26	18		12	1	1	
	Retail	33	8	6		44	18	13	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		8	4	2	
	of which: SME	0	0	0		3	3	3	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	26	26	48		25	25	25	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0			0	0		
Collective investments undertakings (CIU)		371	388	386		139	180	7	
Equity		6	6	6		7	7	7	
Other exposures		15	15	10		13	13	10	
Standardised Total <sup>4</sup>					6				6

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	5,029	5,343	4		5,346	5,620	4	
	Regional governments or local authorities	45	45	9		43	43	9	
	Public sector entities	488	488	98		344	344	69	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,942	3,756	209		3,967	3,899	225	
	Corporates	679	598	467		1,054	816	595	
	of which: SME	62	97	66		46	75	51	
	Retail	26	9	6		46	12	11	
	of which: SME	1	1	1		2	1	1	
	Secured by mortgages on immovable property	1	1	0		73	23	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	2	3	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	288	288	31		273	273	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0			0	0		
Collective investments undertakings (CIU)		4	4	2		4	2	2	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total <sup>4</sup>					7				4

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	12,770	12,743	0		13,145	13,114	0	
	Regional governments or local authorities	32	22	4		49	39	8	
	Public sector entities	2	2	1		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	287	286	152		220	219	104	
	Corporates	257	238	236		512	446	428	
	of which: SME	2	1	11		11	10	8	
	Retail	4	2	1		11	4	3	
	of which: SME	2	1	1		2	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	38	38	60		60	60	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0			0	0		
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total <sup>4</sup>					3				10

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SLOVAKIA	Central governments or central banks	2,254	2,250	132		2,446	2,441	126	
	Regional governments or local authorities	145	123	25		138	117	24	
	Public sector entities	5	5	3		5	5	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		8	7	2	
	Corporates	736	525	534		736	524	522	
	of which: SME	34	33	32		34	33	31	
	Retail	1,668	1,690	1,268		1,668	1,686	1,265	
	of which: SME	49	41	31		49	41	31	
	Secured by mortgages on immovable property	0	0	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	228	104	136	134	237	105	110	130
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	24	24	13		24	24	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	530	415	232		523	415	232	
	Standardised Total <sup>(4)</sup>				279				375

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	1,524	1,642	0		1,873	1,908	0	
	Regional governments or local authorities	8	8	2		8	8	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,072	2,779	366		3,572	3,173	340	
	Corporates	1,004	969	908		438	395	338	
	of which: SME	59	10	10		5	0	0	
	Retail	4	5	2		5	4	1	
	of which: SME	2	2	2		3	2	2	
	Secured by mortgages on immovable property	2	2	2		2	2	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	15	15	0		20	20	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		0	0	0	
	Standardised Total <sup>(4)</sup>				2				2

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM	Central governments or central banks	889	137	0		884	136	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	4,619	4,123	264		2,859	2,618	80	
	Corporates	2,662	2,195	1,977		1,184	1,003	880	
	of which: SME	25	25	10		1	1	0	
	Retail	12	5	3		86	23	17	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	2		16	4	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	145	145	18		111	111	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	130	113	113		15	7	16	
	Equity	0	0	0		0	0	0	
	Other exposures	3	3	3		2	2	2	
	Standardised Total <sup>(4)</sup>				21				7

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
CROATIA	Central governments or central banks	4,396	4,374	61		4,459	5,032	71	
	Regional governments or local authorities	224	224	59		234	232	56	
	Public sector entities	613	53	29		626	66	45	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	116	73	53		115	73	31	
	Corporates	2,095	2,309	2,307		2,372	2,461	2,460	
	of which: SME	1,520	1,230	1,230		1,542	1,238	1,238	
	Retail	2,161	2,127	2,162		2,162	2,160	2,159	
	of which: SME	76	69	52		81	71	53	
	Secured by mortgages on immovable property	1,252	1,245	436		1,324	1,317	461	
	of which: SME	8	8	7		7	7	7	
	Exposures in default	484	228	267	237	439	215	254	206
	Items associated with particularly high risk	63	37	56		56	46	72	
	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)	2	2	0		1	1	8	
	Equity	0	0	0		0	0	0	
	Other exposures	561	527	240		621	606	252	
	Standardised Total <sup>(4)</sup>				341				319

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	Central governments or central banks	1,247	685	1		1,254	685	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	15	0		0	17	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	484	291	305		1,688	905	250	
	Corporates	2,131	1,712	1,622		1,575	1,051	1,045	
	of which: SME	76	64	55		17	17	17	
	Retail	31	0	0		34	1	2	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		48	15	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	0	2	0	0	1
	Items associated with particularly high risk	189	109	164		40	40	72	
	Covered bonds	0	50	5		50	50	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,962	1,872	710		1,488	1,277	1,157	
	Equity	2	2	6		1	1	3	
	Other exposures	176	176	172		150	150	126	
	Standardised Total <sup>(4)</sup>				10				9

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
EGYPT	Central governments or central banks	3,119	2,637	2,018		3,389	2,756	2,121	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	61	39	39		75	47	47	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	264	222	222		176	140	142	
	Corporates	2,299	1,571	1,052		2,385	1,261	1,099	
	of which: SME	512	241	202		539	224	172	
	Retail	1,816	739	516		1,832	756	527	
	of which: SME	287	129	129		296	129	124	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	158	60	73		128	40	40	79
	Items associated with particularly high risk	40	40	60		36	36	54	
	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	1	1		1	1	12	
	Equity	6	6	7		7	7	8	
	Other exposures	470	470	341		470	470	35	
	Standardised Total <sup>(4)</sup>				124				124

(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.

		IRB Approach														
		As of 30/09/2020							As of 31/12/2020							
		Original Exposure <sup>1</sup>		Exposure Value		Risk exposure amount			Original Exposure <sup>1</sup>		Exposure Value		Risk exposure amount			
			Of which: reclassified		Of which: reclassified		Of which: reclassified	Value adjustments and provisions		Of which: reclassified		Of which: reclassified		Of which: reclassified	Value adjustments and provisions	
Consolidated data	(in EUR, %)															
	Central banks and central governments															
	Multi-tiered	66,632	0	0	0	0	0	277	63,779	415	0	0	0	0	0	
	Corporates	388,742	23,237	220,491	117,555	1,549	386,760	18,720	203,518	112,145	4,088	11,156	0	0		
	Corporates - Of Which: Specialised Lending	16,879	1,346	14,038	8,467	308	15,299	1,097	13,747	8,190	245	169	0	0		
	Corporates - Of Which: SME	100,366	12,123	93,876	32,488	3,076	97,696	9,778	85,261	23,620	2,263	955	0	0		
	Retail	192,854	11,412	174,633	36,800	812	194,209	9,003	174,002	35,200	2,082	5,700	0	0		
	Retail - Secured on real estate property	134,252	5,449	128,263	25,046	1,771	132,433	4,597	129,560	26,779	1,120	1,250	0	0		
	Retail - Secured on real estate property - Of Which: SME	9,195	1,673	9,982	2,294	912	762	1,128	831	2,389	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	125,057	3,776	120,880	22,653	1,340	124,679	3,472	126,633	22,614	1,242	1,672	0	0		
	Retail - Qualifying Revolving	2,164	0	1,915	606	0	2,164	0	1,915	606	0	0	0	0		
	Retail - Other Retail	56,148	5,955	39,861	10,457	746	4,492	55,677	4,398	37,578	10,129	570	1,600	0		
	Retail - Other Retail - Of Which: SME	30,278	3,772	15,902	3,850	507	27,238	2,853	20,460	3,609	403	1,234	0	0		
	Retail - Other Retail - Of Which: non-SME	24,509	2,183	21,959	6,607	239	23,961	1,545	21,097	6,520	167	366	1,236	0		
	Equity	8,527	78	8,527	29,730	0	9,415	112	9,397	31,669	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0			
Sub Total <sup>2</sup>		196,471														
		193,225														

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

(2) IRB Total does not include the Secularisation position unlike in the results prior to the 2019 exercise.

[illegible]

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

[illegible]

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR - %)		Of which: secured		Of which: capitalised		Of which: secured		Of which: capitalised			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	5,327	0	1,918	581	0	5,421	0	1,921	586	
	Corporates	7,852	61	2,850	1,463	28	8,139	60	3,128	1,582	
	Corporates - Of Which: Specified Lending	200	0	66	29	0	200	0	60	19	
	Corporates - Of Which: SME	6	0	3	2	0	0	0	3	0	
	Retail	300	2	29	6	1	29	2	29	6	
	Retail - Secured on real estate property	27	1	26	6	0	26	1	26	6	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	26	1	26	6	0	26	1	25	5	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3	1	3	1	0	3	2	3	1	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3	1	3	1	0	3	2	3	1	
	Equity	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
	S&P Total:										

<sup>(2)</sup> 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).

[illegible]

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

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: off-balance				Of which: defaulted	Of which: off-balance			
(in EUR, %)													
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	5,369	70	4,441	3,082	50	76	5,571	73	4,572	3,144	60	84
	Corporates - Of Which: Specialised Lending	1,889	3	1,088	943	0	26	1,889	5	1,043	985	0	35
	Corporates - Of Which: SME	2,168	59	1,841	1,210	35	43	2,215	69	1,963	1,225	47	44
	Retail	8,393	99	8,363	973	82	55	8,385	104	8,564	980	90	56
	Retail - Secured on real estate property	8,076	87	8,076	897	35	42	8,364	92	8,364	895	49	43
	Retail - Secured on real estate property - Of Which: SME	33	1	33	23	1	1	32	1	32	22	2	1
	Retail - Secured on real estate property - Of Which: non-SME	8,043	86	8,043	794	34	41	8,332	90	8,332	873	57	42
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	317	13	287	164	27	13	321	13	301	175	32	13
	Retail - Other Retail - Of Which: SME	317	13	287	164	27	13	321	13	301	175	32	13
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	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	0
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,828	0	1,187	364	0	2	1,235	0	498	150	0	
	Corporates	6,497	105	3,123	1,647	23	85	6,462	64	2,685	1,580	15	
	Corporates - Of Which: Specialised Lending	43	43	43	10	10	29	0	0	0	0	0	
	Corporates - Of Which: SME	41	3	50	52	1	0	47	2	61	51	0	
	Retail	39	1	38	9	0	1	44	1	42	30	0	
	Retail - Secured on real estate property	34	1	34	6	0	1	39	1	38	9	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	34	1	34	6	0	1	39	1	38	9	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	5	0	4	1	0	0	5	0	3	1	0	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	4	0	2	1	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: at-risk				Of which: defaulted	Of which: at-risk			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
UNITED KINGDOM	Central banks and central governments	2,559	0	1,614	152	0	7	1,697	0	799	133	0	5
	Corporates	6,026	0	3,712	2,131	0	45	6,468	0	4,121	2,433	0	47
	Corporate - Of Which: Specialised Lending	468	0	415	187	0	3	467	0	417	198	0	3
	Corporate - Of Which: SME	5	0	1	1	0	0	6	0	2	2	0	0
	Retail	147	4	146	25	1	1	149	3	148	25	1	1
	Retail - Secured on real estate property	113	3	113	21	1	1	115	3	115	21	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	113	3	113	21	1	1	115	3	115	21	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	34	1	33	4	0	0	34	0	33	4	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	34	1	33	4	0	0	34	0	33	4	0	0
	Equity	4	0	4	10	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
(in EUR, %)													
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	24	0	1	0	0	0	17	0	0	0	0	
	Corporates	325	0	159	96	0	2	336	0	161	96	0	
	Corporates - Of Which: Specialised Lending	78	0	66	29	0	1	59	0	56	23	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	406	0	335	164	0	1	362	0	347	220	0	
	Corporates	6,942	75	4,331	2,383	13	44	7,829	26	4,080	2,259	1	
	Corporates - Of Which: Specialised Lending	262	21	248	103	0	6	181	21	166	67	0	
	Corporates - Of Which: SME	132	0	132	207	0	1	104	0	103	163	0	
	Retail	11	0	11	2	0	0	15	0	15	3	0	
	Retail - Secured on real estate property	10	0	10	2	0	0	14	0	14	3	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	10	0	10	2	0	0	14	0	14	3	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
Equity	6	0	6	23	0	0	6	0	6	23	0		
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0		
IRB Total													

<sup>(1)</sup> Original exposure



IRB Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(mb EUR, %)											
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
Institutions	64,942	430	32,072	14,814	100	78,350	426	38,531	18,985	682	301
Corporates	366,044	17,088	186,137	106,017	3,706	361,255	17,542	193,288	99,786	3,322	16,917
Corporates - Of Which: Specialised Lending	16,118	1,087	12,710	7,988	243	15,711	955	11,842	7,790	208	779
Corporates - Of Which: SME	91,037	9,024	49,216	27,073	2,053	95,063	10,578	51,517	28,745	2,405	6,912
Retail	181,472	6,289	142,350	31,521	1,454	189,821	6,638	145,301	24,588	1,236	5,537
Retail - Secured on real estate property	138,256	4,112	126,900	22,615	1,314	127,511	4,064	125,876	24,422	1,362	1,877
Retail - Secured on real estate property - Of Which: SME	2,774	949	7,362	1,941	255	5,517	926	6,232	1,742	294	427
Retail - Secured on real estate property - Of Which: non-SME	121,082	3,163	119,738	20,772	1,059	120,994	3,141	119,545	22,680	1,068	1,449
Retail - Qualifying Revolving	1,080	5	921	136	1	0	0	0	0	0	0
Retail - Other Retail	32,036	4,823	34,437	9,170	539	33,312	4,572	37,435	9,746	864	3,660
Retail - Other Retail - Of Which: SME	27,768	2,693	12,584	3,057	380	28,957	3,048	15,484	3,821	798	2,460
Retail - Other Retail - Of Which: non-SME	5,268	1,470	21,853	6,113	159	1,204	24,255	1,524	21,543	5,526	146
Equity	9,120	104	9,301	30,635	0	10,883	105	10,844	34,314	0	0
Other non credit-obligation assets											
IRB Total <sup>3</sup>			195,387					196,253			

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

IRB Approach												

(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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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												Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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UNITED STATES	Central banks and central governments												0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
	Institutions												2,055	0	835	480	0	2	2,293	0	938	140	0	1	2,055	0	835	480	0	2	2,293	0	938	140	0	1																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	Corporates												21,230	32	9,222	3,797	17	8	72	20,550	30	9,314	3,916	7	52	21,230	32	9,222	3,797	17	8	72	20,550	30	9,314	3,916	7	52																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	Corporates - Of Which: Specialised Lending												616	0	493	282	0	4	474	0	367	241	0	11	616	0	493	282	0	4	474	0	367	241	0	11																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	Corporates - Of Which: SME												71	0	23	14	0	0	72	0	24	16	0	0	71	0	23	14	0	0	72	0	24	16	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	Retail												54	0	54	9	0	0	60	0	59	9	0	0	54	0	54	9	0	0	60	0	59	9	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	Retail - Secured on real estate property												53	0	52	9	0	0	58	0	57	9	0	0	53	0	52	9	0	0	58	0	57	9	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	Retail - Secured on real estate property - Of Which: SME												0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

												IRB Approach											
												As of 31/03/2021						As of 30/06/2021					
												Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
												Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
(mb EUR, %)																							
FRANCE	Central banks and central governments											0	0	0	0	0	0	0	0				
	Institutions											4,303	0	3,017	554	0	3	5,446	0	2,716	630	0	2
	Corporates											8,896	59	3,425	1,559	14	25	5,146	61	3,582	1,686	16	31
	Corporates - Of Which: Specialised lending											199	0	60	19	0	0	247	0	87	31	0	1
	Corporates - Of Which: SME											9	1	6	3	0	0	8	1	4	3	0	0
	Retail											26	1	26	6	0	1	34	6	33	7	1	1
	Retail - Secured on real estate property											24	1	24	5	0	1	26	1	25	6	0	0
	Retail - Secured on real estate property - Of Which: SME											1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME											24	1	23	5	0	1	26	1	25	6	0	0
	Retail - Qualifying Revolving											0	0	0	0	0	0	8	5	8	1	0	0
	Retail - Other Retail											2	1	2	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	0
	Retail - Other Retail - Of Which: non-SME											2	1	2	0	0	0	0	0	0	0	0	0
	Equity											0	0	0	0	0	0	12	0	12	23	0	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 31/03/2021						As of 30/06/2021					
												Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(mb EUR, %)												Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
SPAIN	Central banks and central governments											0	0	0	0	0	0	0	0				
	Institutions											1,145	0	943	192	1	1,420	0	668	240	0	1	
	Corporates											7,977	3	4,240	2,247	0	24	7,685	3	3,978	2,063	0	20
	Corporates - Of Which: Specialised Lending											247	0	231	100	0	3	293	0	276	123	0	3
	Corporates - Of Which: SME											10	0	8	2	0	0	19	0	7	4	0	0
	Retail											8	0	8	2	0	0	8	2	8	2	0	0
	Retail - Secured on real estate property											8	0	8	2	0	0	8	2	8	2	0	0
	Retail - Secured on real estate property - Of Which: SME											0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME											8	0	8	2	0	0	8	2	8	2	0	0
	Retail - Qualifying Revolving											0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail											0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME											1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME											0	0	0	0	0	0	0	0	0	0	0	0
	Equity											0	0	0	0	0	0	21	0	21	39	0	0
	Other non credit-obligation assets											0	0	0	0	0	0	0	0	0	0	0	0
IRB Total																							

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: subordinated	Of which: dedicated				Of which: subordinated	Of which: dedicated	
(in EUR, %)											
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Residential Corporates	5,476	72	4,530	3,168	58	93	5,615	72	4,587	3,258
	Corporates - Of Which: Specialised Lending	1,100	4	1,021	1,044	0	42	1,091	0	1,030	1,039
	Corporates - Of Which: SME	2,254	60	1,839	1,231	43	44	2,316	77	2,004	1,324
	Retail	8,794	103	8,794	994	88	55	9,106	102	9,085	994
	Retail - Secured on real estate property	8,469	90	8,469	880	87	42	8,762	89	8,761	889
	Retail - Secured on real estate property - Of Which: SME	8,469	90	8,469	880	87	42	8,762	89	8,761	889
	Retail - Secured on real estate property - Of Which: non-SME	0	1	0	21	1	1	0	1	0	22
	Retail - Qualifying Revolving	8,469	89	8,469	779	56	41	8,732	88	8,732	787
	Retail - Other Retail	334	13	334	184	31	13	344	13	324	185
	Retail - Other Retail - Of Which: SME	334	13	334	184	31	13	344	13	324	185
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

[illegible]

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

Intesa Sanpaolo S.p.A.

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		2	2	2	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2	2	2	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	France	4	4	4	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		717	667	664	0	53	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		63	48	16	0	20	27	0	0	0	0	0	0	0	
I 2Y - 3Y f		284	284	0	0	284	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		167	135	31	0	130	6	0	0	0	0	0	0	0	
I 5Y - 10Y f		2,725	2,463	42	0	2,205	388	0	0	0	0	0	0	0	
I 10Y - more		3,258	3,141	127	0	918	2,223	0	0	0	0	0	0	0	0
Total		7,227	6,961	884	0	3,699	2,644	0	0	0	0	0	0	42	
I 0 - 3M f	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		572	514	558	0	14	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		265	201	163	0	101	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		249	235	238	0	11	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		301	111	291	0	10	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		918	881	644	0	58	216	0	0	0	0	0	0	0	
I 10Y - more		1,208	1,172	37	0	851	321	0	0	0	0	0	0	0	0
Total		3,513	3,114	1,931	0	1,044	537	0	0	0	0	0	0	2	
I 0 - 3M f	Croatia	10	10	4	0	0	6	0	0	0	0	0	1	0	
I 3M - 1Y f		1,018	1,016	15	0	980	20	0	0	0	0	0	17	0	
I 1Y - 2Y f		163	162	59	0	81	23	0	0	0	0	0	0	0	
I 2Y - 3Y f		360	360	30	0	43	286	0	0	0	0	0	0	0	
I 3Y - 5Y f		266	265	12	0	62	191	0	0	46	509	1	0	0	
I 5Y - 10Y f		679	678	42	0	11	625	0	0	0	0	8	0	0	
I 10Y - more		58	58	10	0	0	48	0	0	0	0	27	0	0	
Total		2,553	2,548	172	0	1,177	1,200	0	0	46	509	55	0	126	
I 0 - 3M f	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		43	43	43	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		4	4	4	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		12	12	0	0	12	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		14	11	14	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		3	0	3	0	0	0	0	0	0	0	0	0	0	
Total		76	70	64	0	12	12	0	0	0	0	0	0	0	
I 0 - 3M f	Hungary	264	264	1	0	26	237	0	0	3	192	11	0	0	
I 3M - 1Y f		227	227	2	0	225	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		19	19	1	0	19	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		340	340	0	0	334	6	0	15	1	50	0	0	0	
I 3Y - 5Y f		204	204	3	0	202	0	0	0	0	1	0	0	0	
I 5Y - 10Y f		39	39	3	0	36	3	0	19	8	122	0	0	0	
I 10Y - more		12	12	0	0	0	12	0	0	0	0	0	0	0	
Total		1,107	1,106	7	0	842	257	0	34	12	364	11	0	35	
I 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		15	15	0	0	15	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		440	436	4	0	344	92	0	0	0	0	0	0	0	
I 10Y - more		286	272	71	0	164	50	0	0	0	0	0	0	0	0
Total		741	723	75	0	523	142	0	0	0	0	0	0	1	
I 0 - 3M f	Italy	1,603	1,440	283	0	11	1,296	0	0	0	0	6,832	1	0	
I 3M - 1Y f		7,540	6,911	1,598	0	1,959	3,948	7	1	0	0	1,079	0	0	
I 1Y - 2Y f		3,489	2,995	2,164	0	951	374	8	107	0	0	235	0	0	
I 2Y - 3Y f		2,084	1,676	421	0	1,187	475	6	63	0	0	6	0	0	
I 3Y - 5Y f		7,383	5,630	2,283	0	2,281	2,805	33	71	5	7	12	0	0	
I 5Y - 10Y f		14,900	12,458	2,442	0	4,466	7,981	7,199	6,383	7	14	636	0	0	
I 10Y - more		22,155	20,275	3,724	0	1,968	16,317	612	1,346	104	1,058	477	3	0	
Total		59,155	51,386	12,915	0	12,821	33,197	7,864	7,973	116	1,080	9,278	4	22,059	
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		32	32	0	0	0	32	0	0	0	0	105	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		32	32	0	0	0	32	0	0	0	0	105	0	27	

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

Intesa Sanpaolo S.p.A.

As of 31/12/2020

		As of 31/12/2020													
		Direct exposures													
(mln EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount	
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Lithuania	0 0 0 0 0 0 0 6	0 0 0 0 0 0 0 6	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 6	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Luxembourg	32 17 0 3 93 134 160 439	32 17 0 3 93 134 160 439	30 17 0 3 21 134 76 144	0 0 0 0 0 0 0 0	2 0 0 3 72 134 84 295	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 4 4	0 0 0 0 0 0 0 0	26	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Malta														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Netherlands	0 0 0 0 25 437 74 536	0 0 0 0 25 435 0 460	0 0 0 0 25 61 74 159	0 0 0 0 0 0 0 0	0 0 0 0 0 324 53 324	0 0 0 0 0 53 0 53	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Poland	0 0 0 14 48 37 18 118	0 0 0 14 48 37 18 118	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 45 3 18 64	0 0 0 14 3 37 54	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	11	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Portugal	0 1 0 4 64 194 417 681	0 1 0 4 64 194 346 501	0 1 0 4 2 107 118 232	0 0 0 0 0 0 0 0	0 0 0 0 62 0 300 362	0 0 0 0 87 87 87 87	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Romania	25 65 0 30 9 122 63 429	25 65 0 30 9 121 61 426	0 65 0 1 0 121 2 21	0 0 0 0 0 19 0 0	24 65 115 29 0 37 61 332	1 0 115 29 9 66 28 75	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	7	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Slovakia	133 5 0 88 478 78	133 5 0 88 477 77 785	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 125 115 76 421 49 672	8 0 5 12 55 28 113	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 22 0 1 2 1 29	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	168	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Slovenia	33 51 71 32 51 51 79 369	33 51 71 32 51 51 79 369	0 0 0 1 0 0 0 2	0 0 0 0 0 0 0 0	31 43 30 4 46 8 11 172	2 8 41 26 6 43 68 195	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 1 0 0 0 0 11 12	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	37	

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

Intesa Sanpaolo S.p.A.

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Spain	481 185 346 174 1,945 6,747 3,636 13,513	481 126 342 142 1,467 6,181 3,239 11,978	0 59 4 32 478 565 395 1,533	0 0 0 0 0 0 0 0	0 125 330 104 1,445 3,284 2,108 7,878	0 0 0 37 22 0 1,131 4,100	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 6		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Sweden	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	United Kingdom	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Liechtenstein														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Australia	0 0 0 0 0 147 266 413	0 0 0 0 0 129 247 376	0 0 0 0 0 18 76 94	0 0 0 0 0 0 0 0	0 0 0 0 0 129 190 319	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Canada	0 21 71 356 84 0 532	0 21 71 356 84 0 532	0 0 20 18 0 0 38	0 0 0 0 0 0 0	0 21 51 338 84 0 494	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hong Kong	79 0 0 0 0 0 79	79 0 0 0 0 0 79	0 0 0 0 0 0 0	0 0 0 0 0 0 0	79 0 0 0 0 0 79	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			

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

Intesa Sanpaolo S.p.A.

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
I 0 - 3M f	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		316	316	316	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		44	44	37	0	7	0	0	0	0	0	0	0	
I 2Y - 3Y f		21	21	0	0	21	0	0	0	0	0	0	0	
I 3Y - 5Y f		1,979	1,979	0	0	1,979	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		2,360	2,360	352	0	2,007	0	0	0	0	0	0	0	10
I 0 - 3M f	U.S.	49	49	8	0	41	0	0	0	0	0	0	0	
I 3M - 1Y f		1,101	1,101	445	0	656	0	0	0	0	0	0	0	
I 1Y - 2Y f		114	114	21	0	93	0	0	0	0	0	0	0	
I 2Y - 3Y f		16	16	0	0	16	0	0	0	0	0	0	0	
I 3Y - 5Y f		109	88	24	0	85	0	0	0	0	0	0	0	
I 5Y - 10Y f		1,412	1,410	135	0	1,155	121	0	0	0	0	0	0	
I 10Y - more		2,674	2,635	142	0	1,625	1,107	0	0	0	0	0	0	
Total		5,675	5,613	776	0	3,671	1,228	0	0	0	0	0	0	2
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		2	2	0	0	2	0	0	0	0	0	0	0	
I 2Y - 3Y f		14	14	12	0	2	0	0	0	0	0	0	0	
I 3Y - 5Y f		124	124	0	0	124	0	0	0	0	0	0	0	
I 5Y - 10Y f		220	220	0	0	154	66	0	0	0	0	0	0	
I 10Y - more		87	87	0	0	87	0	0	0	0	0	0	0	
Total		448	448	12	0	367	68	0	0	0	0	0	0	87
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		2	2	0	0	2	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	2	0	0	2	0	0	0	0	0	0	0	15
I 0 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		38	67	0	0	33	4	0	0	0	0	0	0	
I 3Y - 5Y f		53	53	0	0	40	12	0	0	0	0	0	0	
I 5Y - 10Y f		186	186	0	0	83	103	0	0	0	0	0	0	
I 10Y - more		89	89	0	0	89	0	0	0	0	0	0	0	
Total		433	433	0	0	313	120	0	0	0	0	0	0	120
I 0 - 3M f	Other Central and eastern Europe countries non EEA	143	143	0	0	140	2	0	0	0	0	0	0	
I 3M - 1Y f		228	228	1	0	217	10	0	0	0	0	0	0	
I 1Y - 2Y f		247	246	0	0	203	43	0	0	0	0	0	0	
I 2Y - 3Y f		663	663	2	0	298	364	0	0	0	0	0	0	
I 3Y - 5Y f		201	201	1	1	191	8	0	0	0	0	0	3	
I 5Y - 10Y f		214	210	7	0	26	179	0	0	0	0	0	0	
I 10Y - more		11	11	11	0	0	0	0	0	0	0	0	0	
Total		1,708	1,702	23	1	1,076	604	0	0	0	0	5	0	1,198
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		198	198	0	0	198	0	0	0	0	0	0	0	
I 3Y - 5Y f		3,411	3,411	0	0	0	3,411	119	2,800	0	0	0	0	
I 5Y - 10Y f		542	542	1	0	20	521	0	0	0	0	0	195	
I 10Y - more		335	335	0	0	82	252	0	0	0	0	487	0	
Total		4,487	4,486	1	0	102	4,383	119	2,800	0	0	681	0	257
I 0 - 3M f	Latin America and the Caribbean	16	16	0	0	16	0	0	0	0	0	1	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		3	3	0	0	3	0	0	0	0	0	0	0	
I 3Y - 5Y f		96	96	0	0	96	0	0	0	0	0	0	0	
I 5Y - 10Y f		647	646	34	0	192	420	0	0	0	0	0	0	
I 10Y - more		217	217	13	0	202	3	0	3	0	0	0	0	
Total		979	978	47	0	409	522	0	3	3	0	1	0	471

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

Intesa Sanpaolo S.p.A.

As of 31/12/2020

		As of 31/12/2020														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ]	Africa	12	2	0	0	0	2	0	0	0	0	0	0	0		
[ 3M - 1Y ]		65	65	0	0	0	65	0	0	0	0	33	0			
[ 1Y - 2Y ]		16	16	0	0	0	15	0	0	0	0	0	0			
[ 2Y - 3Y ]		43	43	0	0	0	43	0	0	0	0	0	0			
[ 3Y - 5Y ]		54	54	0	0	9	45	0	0	0	0	2	0			
[ 5Y - 10Y ]		438	437	20	0	50	368	0	0	0	0	394	0			
Total		372	370	4	0	94	274	0	0	0	0	179	0	682		
		1,000	988	25	0	153	812	0	0	0	0	608	1			
[ 0 - 3M ]	Others	18	18	0	0	18	0	0	0	0	0	46	0			
[ 3M - 1Y ]		62	61	0	0	60	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		51	51	0	0	51	0	8	75	0	0	0	0			
[ 2Y - 3Y ]		228	227	0	0	227	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		483	483	0	0	439	44	74	142	0	0	0	0			
[ 5Y - 10Y ]		784	783	0	0	627	156	352	848	1,076	1,796	0	0			
[ 10Y - more ]	465	456	41	0	417	6	1,986	3,405	366	802	25	0				
Total		2,090	2,079	41	0	1,840	206	2,419	4,469	1,443	2,598	71	0	346		

**Notes and definitions**

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

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

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

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

**Regions:**

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

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

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

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

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

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

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



[illegible]

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

Intesa Sanpaolo S.p.A.

As of 30/06/2021

		As of 30/06/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet							Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
(mln EUR)																
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		138	138	138	0	0	0	0	0	0	0	0	0	0		
Total		138	138	138	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	France	351	351	298	0	53	0	0	0	0	0	0	0	0		
I 3M - 1Y f		7	7	7	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		312	304	8	0	278	0	26	0	0	0	0	0	0		
I 2Y - 3Y f		22	6	16	0	6	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		118	112	6	0	112	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		1,244	1,169	75	0	632	0	536	0	0	0	0	0	0		
I 10Y - more		4,464	4,079	385	0	2,360	0	1,818	0	0	0	0	0	0		
Total		6,519	6,020	796	0	3,335	0	2,386	0	0	0	0	0	0		
I 0 - 3M f	Germany	151	151	136	0	14	0	0	0	0	0	0	0	82		
I 3M - 1Y f		47	0	47	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		440	329	339	0	101	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		7	7	0	0	7	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		483	136	444	0	39	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		1,702	1,283	1,129	0	361	0	211	0	0	0	0	0	0		
I 10Y - more		1,281	1,134	147	0	853	0	281	0	0	0	0	0	0		
Total		4,110	3,033	2,249	0	1,368	0	492	0	0	0	0	0	2		
I 0 - 3M f	Croatia	67	67	15	0	46	0	0	0	0	0	0	2	0		
I 3M - 1Y f		837	835	59	0	753	0	23	0	0	0	0	15	0		
I 1Y - 2Y f		37	37	2	0	14	0	20	0	0	0	0	0	0		
I 2Y - 3Y f		392	392	28	0	84	0	280	0	0	0	0	0	0		
I 3Y - 5Y f		292	291	16	0	95	0	181	0	0	0	0	1	0		
I 5Y - 10Y f		712	711	41	0	11	0	659	0	0	0	0	5	0		
I 10Y - more		92	92	11	0	21	0	60	0	0	0	35	0	0		
Total		2,429	2,425	172	0	1,024	0	1,229	0	0	0	58	0	166		
I 0 - 3M f	Greece	25	25	25	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		2	2	2	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		8	3	8	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		2	2	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		16	13	16	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		46	27	46	0	0	0	0	291	3,600	0	0	0	0		
Total		99	72	99	0	0	0	0	291	3,600	0	0	0	0		
I 0 - 3M f	Hungary	0	0	0	0	0	0	0	0	0	1	264	16	0		
I 3M - 1Y f		68	68	0	0	67	0	1	29	0	0	4	0	0		
I 1Y - 2Y f		28	1	28	0	1	0	27	34	0	0	0	0	0		
I 2Y - 3Y f		266	266	0	0	260	5	0	29	0	5	0	0	0		
I 3Y - 5Y f		315	315	3	0	312	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		351	351	4	0	147	200	7	107	5	36	0	0	0		
I 10Y - more		24	12	12	0	12	0	0	0	0	0	0	0	0		
Total		1,052	1,051	21	0	813	218	8	199	6	305	20	0	22		
I 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		15	15	0	0	15	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		134	134	0	0	134	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		308	254	72	0	147	89	0	0	0	0	0	0	0		
I 10Y - more		109	98	11	0	50	47	0	0	0	0	0	0	0		
Total		565	500	83	0	346	136	0	0	0	0	0	0	0		
I 0 - 3M f	Italy	2,643	2,612	1,187	0	50	1,398	0	0	0	0	5,528	0	0		
I 3M - 1Y f		5,552	5,045	3,984	0	566	986	2	105	0	0	958	0	0		
I 1Y - 2Y f		4,901	3,914	2,999	0	1,508	393	4	50	0	0	6	0	0		
I 2Y - 3Y f		4,043	3,507	2,152	0	1,419	470	5	22	0	0	16	0	0		
I 3Y - 5Y f		7,072	5,788	1,275	0	2,453	3,335	36	156	24	35	9	0	0		
I 5Y - 10Y f		19,681	15,980	3,809	0	6,761	9,098	2,052	6,338	1	2	961	0	0		
I 10Y - more		19,665	16,213	4,516	0	2,115	12,890	1,571	7,613	4	1,510	3	0	0		
Total		63,566	53,460	19,820	0	14,873	28,570	3,671	8,684	29	98	8,987	3	21,242		
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		32	32	3	0	3	29	0	0	0	0	98	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		32	32	3	0	0	29	0	0	0	0	98	0	25		

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

Intesa Sanpaolo S.p.A.

As of 30/06/2021

		As of 30/06/2021															
		Direct exposures															Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Luxembourg	7	7	5	0	2	0	0	0	8	500	0	0	0	0		
I 3M - 1Y f		14	14	14	0	0	0	2	69	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	32	70	0	0	0	0	0			
I 3Y - 5Y f		39	39	39	0	0	0	8	93	0	0	0	0	0			
I 5Y - 10Y f		131	131	6	125	6	161	818	1.021	1.800	0	0	0	0			
I 10Y - more		541	541	541	0	0	0	802	3.341	261	800	4	0	0			
Total		733	733	606	0	128	0	1.004	4.391	1.290	3.100	4	0	0	24		
I 0 - 3M f	Malta																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		8	8	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		163	161	5	106	52	0	0	0	0	0	0	0	0			
I 10Y - more		196	118	78	0	118	0	0	0	0	0	0	0				
Total		367	287	91	0	224	52	0	0	0	0	0	0	0	0		
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		14	14	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		3	3	0	0	0	3	0	0	0	0	0	0	0			
I 3Y - 5Y f		62	62	0	0	0	45	17	0	0	0	0	0	0			
I 5Y - 10Y f		19	19	0	0	0	19	0	0	0	0	0	0	0			
I 10Y - more		26	26	0	0	26	0	0	0	0	0	0	0				
Total		124	124	0	0	71	53	0	0	0	0	0	0	0	11		
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		6	6	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		196	196	3	193	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		160	85	75	0	85	0	0	0	0	0	0	0	0			
I 10Y - more		1.031	847	184	0	847	0	0	0	0	0	0	0				
Total		1.393	1.134	268	0	1.040	85	0	0	0	0	0	0	0	96		
I 0 - 3M f	Romania	1	1	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		60	60	0	58	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		61	61	0	61	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		112	112	0	105	7	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		4	4	0	0	4	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		89	81	0	20	61	0	0	0	0	0	0	0	0			
I 10Y - more		127	124	12	115	0	0	0	0	0	0	0	0				
Total		454	443	22	0	359	73	0	0	0	0	0	0	0	7		
I 0 - 3M f	Slovakia	1	1	0	0	0	0	0	0	0	0	0	4	0	0		
I 3M - 1Y f		5	5	0	0	0	5	0	0	0	0	0	22	0			
I 1Y - 2Y f		5	5	0	0	0	0	0	0	0	0	0	3	0			
I 2Y - 3Y f		80	80	0	76	4	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		12	11	0	0	0	11	0	0	0	0	0	1	0			
I 5Y - 10Y f		304	303	15	0	247	41	0	0	0	0	0	3	0			
I 10Y - more		151	151	0	95	96	0	151	0	0	0	1	0				
Total		558	556	15	0	379	163	0	0	0	0	33	0	0	150		
I 0 - 3M f	Slovenia	22	22	0	0	20	2	0	0	0	0	0	0	0	0		
I 3M - 1Y f		99	99	0	99	7	0	0	0	0	0	0	1	0			
I 1Y - 2Y f		71	71	1	36	33	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		38	38	0	0	12	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		27	27	0	19	8	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		77	77	0	27	49	0	0	0	0	0	0	1	0			
I 10Y - more		93	93	26	0	56	0	0	0	0	0	10	0				
Total		427	427	27	0	233	167	0	0	0	0	12	0	0	47		

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

Intesa Sanpaolo S.p.A.

As of 30/06/2021

		As of 30/06/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet							Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
(mln EUR)																
I 0 - 3M f	Spain	72	62	72	0	0	0	0	0	0	0	0	0	0	9	
I 3M - 1Y f		734	731	261	0	472	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		190	181	8	0	175	6	0	0	0	0	0	0	0		
I 2Y - 3Y f		110	81	28	0	51	30	0	0	0	0	0	0	0		
I 3Y - 5Y f		1,453	1,172	280	0	1,152	20	0	0	0	0	0	0	0		
I 5Y - 10Y f		8,297	7,439	857	0	4,614	2,826	0	0	0	0	0	0	0		
I 10Y - more		5,187	3,843	1,343	2,851	992	0	0	0	0	0	0	0			
Total		16,042	13,510	2,850	0	9,315	3,874	0	0	0	0	0	0			
I 0 - 3M f	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	1		
I 3M - 1Y f		4	4	0	0	4	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		136	136	0	0	136	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		140	140	0	0	140	0	0	0	0	0	0	0			
I 0 - 3M f	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		5	5	0	0	5	0	0	0	0	0	0	0			
I 5Y - 10Y f		11	11	0	0	11	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		16	16	0	0	16	0	0	0	0	0	0	0			
I 0 - 3M f	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		71	71	16	0	56	0	0	0	0	0	0	0			
I 5Y - 10Y f		131	100	31	0	100	0	0	0	0	0	0	0			
I 10Y - more		520	495	55	464	55	0	0	0	0	0	0				
Total		722	666	102	0	620	726	0	0	0	0	0	0			
I 0 - 3M f	Canada	0	0	0	0	0	0	0	0	0	0	0	0	4		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		63	63	0	0	63	0	0	0	0	0	0	0			
I 2Y - 3Y f		71	71	0	0	71	0	0	0	0	0	0	0			
I 3Y - 5Y f		410	410	0	0	410	0	0	0	0	0	0	0			
I 5Y - 10Y f		168	168	0	0	168	0	0	0	0	0	0	0			
I 10Y - more		12	12	0	12	0	0	0	0	0	0	0				
Total		726	726	0	0	726	0	0	0	0	0	0	0			
I 0 - 3M f	Hong Kong	81	81	0	0	81	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		7	7	0	0	7	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0				
Total		88	88	0	0	88	0	0	0	0	0	0	0			

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

Intesa Sanpaolo S.p.A.

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures													Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Japan	137	137	137	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		38	38	0	0	38	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		1,582	1,582	0	0	1,582	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		422	422	0	0	422	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		3	3	0	0	3	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2,183	2,182	137	0	2,045	0	0	0	0	0	0	0	17	
I 0 - 3M f	U.S.	26	26	26	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		198	198	30	0	169	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		85	47	43	0	42	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		86	86	52	0	34	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		109	25	84	0	25	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		2,272	2,261	96	0	2,050	125	0	0	0	0	0	0	0	
I 10Y - more		2,960	2,959	0	0	2,829	1,131	0	0	0	0	0	0	0	
Total		5,735	5,603	331	0	4,148	1,256	0	0	0	0	0	0	0	
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		52	52	7	0	43	2	0	0	0	0	0	0	0	
I 2Y - 3Y f		29	29	13	0	16	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		151	151	0	0	135	15	0	0	0	0	0	0	0	
I 5Y - 10Y f		221	221	0	0	153	67	0	0	0	0	0	0	0	
I 10Y - more		126	126	0	0	126	0	0	0	0	0	0	0	0	
Total		579	578	20	0	478	85	0	0	0	0	0	0	104	
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		2	2	0	0	2	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		2	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	2	0	0	2	0	0	0	0	0	0	0	38	
I 0 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		103	103	0	0	103	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		24	5	0	0	15	4	0	0	0	0	0	0	0	
I 3Y - 5Y f		29	16	0	0	13	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		192	192	0	0	90	102	0	0	0	0	0	0	0	
I 10Y - more		95	95	0	0	95	0	0	0	0	0	0	0	0	
Total		443	443	21	0	303	119	0	0	0	0	0	0	122	
I 0 - 3M f	Other Central and eastern Europe countries non EEA	154	154	0	0	152	2	0	0	0	0	0	0	0	
I 3M - 1Y f		277	0	0	0	263	13	0	0	0	0	0	0	0	
I 1Y - 2Y f		322	321	0	0	290	31	0	0	0	0	1	0	0	
I 2Y - 3Y f		51	50	7	0	44	4	0	0	0	0	0	0	0	
I 3Y - 5Y f		629	626	4	1	436	184	0	0	0	0	0	0	0	
I 5Y - 10Y f		256	253	1	0	43	210	0	0	0	0	0	0	0	
I 10Y - more		12	12	0	0	12	0	0	0	0	0	0	0	0	
Total		1,700	1,693	12	1	1,197	484	0	0	0	0	1	0	1,154	
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		4	4	0	0	4	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		796	796	10	0	20	766	0	0	0	0	0	0	0	
I 3Y - 5Y f		2,856	2,856	0	0	0	2,856	39	0	2,800	0	0	0	0	
I 5Y - 10Y f		897	897	49	0	290	558	0	0	0	0	161	0	0	
I 10Y - more		462	462	0	0	181	280	0	0	0	0	446	0	0	
Total		5,014	5,014	59	0	491	4,463	39	2,800	0	0	607	0	292	
I 0 - 3M f	Latin America and the Caribbean	122	122	0	0	122	0	0	0	0	0	1	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		10	10	0	0	9	1	0	0	0	0	0	0	0	
I 3Y - 5Y f		234	234	17	0	207	17	0	0	0	0	0	0	0	
I 5Y - 10Y f		519	511	8	0	202	309	0	0	0	0	0	0	0	
I 10Y - more		299	298	1	0	295	3	0	3	0	0	0	1	0	530

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

Intesa Sanpaolo S.p.A.

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa	2,027	2,014	0	0	1,710	304	0	0	0	0	103	0		
[ 3M - 1Y ]		4	1	0	0	0	1	0	0	0	0	0	0		
[ 1Y - 2Y ]		19	19	0	0	0	19	0	0	0	0	0	0		
[ 2Y - 3Y ]		45	45	0	0	0	45	0	0	0	0	0	0		
[ 3Y - 5Y ]		30	30	1	0	0	29	0	0	0	0	0	0		
[ 5Y - 10Y ]		545	540	11	0	55	474	0	0	0	0	404	0		
[ 10Y - more		400	385	2	0	105	279	0	0	0	0	5	0		
Total		3,070	3,035	14	0	1,871	1,151	0	0	0	0	512	0	2,355	
[ 0 - 3M ]	Others	21	20	0	0	20	0	0	0	0	0	15	0		
[ 3M - 1Y ]		62	61	0	0	61	0	0	0	0	0	5	0		
[ 1Y - 2Y ]		68	67	0	0	67	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		162	162	0	0	153	9	0	0	0	0	0	0		
[ 3Y - 5Y ]		643	643	0	0	564	79	0	0	0	0	0	0		
[ 5Y - 10Y ]		1,269	1,265	0	0	1,153	113	0	0	0	0	0	0		
[ 10Y - more		724	724	0	0	717	6	0	0	0	0	25	0		
Total		2,948	2,942	0	0	2,735	207	0	0	0	0	46	0	382	

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
Intesa Sanpaolo S.p.A.

	As of 30/09/2020									As of 31/12/2020										
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>								
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which Stage 3		Of which: defaulted	Of which Stage 3			Of which Stage 3								
(mln EUR)																				
Cash balances at central banks and other demand deposits	68,307	0	0	0	0	5	0	0	0	93,300	0	0	0	0	4	0	0	0	0	
Debt securities (including at amortised cost and fair value)	126,619	0	138	138	136	139	102	102	0	107,811	10	132	132	132	140	101	101	0	0	
Central banks	39	0	0	0	0	4	0	0	0	38	0	0	0	0	4	0	0	0	0	
General governments	98,007	0	21	21	21	68	2	2	0	77,230	3	19	19	19	61	2	2	0	0	
Credit institutions	8,244	0	0	0	0	20	0	0	0	8,061	8	0	0	0	9	0	0	0	0	
Other financial corporations	14,642	0	79	79	79	32	78	78	0	16,515	0	78	78	78	43	77	77	0	0	
Non-financial corporations	5,688	0	38	38	36	16	22	22	0	5,967	0	36	36	36	22	22	22	0	0	
Loans and advances (including at amortised cost and fair value)	527,207	1,495	35,893	35,893	35,608	2,703	18,603	18,478	13,775	490,316	1,614	21,218	21,218	21,111	2,847	10,198	10,169	8,304	8,304	
Central banks	2,302	0	0	0	0	2	0	0	0	2,748	0	0	0	0	2	0	0	0	0	
General governments	18,104	219	328	328	328	48	96	96	4	17,725	476	309	309	309	43	129	129	3	3	
Credit institutions	19,065	15	89	89	89	19	18	18	0	17,966	1	83	83	83	22	18	18	0	0	
Other financial corporations	52,557	184	769	769	741	154	406	392	242	50,862	4	615	615	589	150	307	295	198	198	
Non-financial corporations	249,604	514	26,286	26,286	26,033	1,582	14,294	14,184	9,720	227,164	514	15,321	15,321	15,240	1,706	7,906	7,890	5,677	5,677	
of which: small and medium-sized enterprises at amortised cost	106,314	255	18,518	18,518	18,518	873	10,168	10,168	7,307	93,183	208	10,087	10,087	10,087	942	5,074	5,074	4,300	4,300	
of which: Loans collateralised by commercial immovable property at amortised cost	51,703	175	11,371	11,371	11,371	544	4,763	4,763	6,464	42,633	107	6,101	6,101	6,101	647	2,302	2,302	3,698	3,698	
Households	185,575	563	8,422	8,422	8,419	898	3,790	3,788	3,810	173,850	619	4,891	4,891	4,890	923	1,838	1,837	2,426	2,426	
of which: Loans collateralised by residential immovable property at amortised cost	132,263	283	4,403	4,403	4,403	390	1,326	1,326	3,036	123,593	346	2,580	2,580	2,580	466	641	641	1,917	1,917	
of which: Credit for consumption at amortised cost	20,748	82	833	833	833	261	480	480	57	19,839	128	657	657	657	241	342	342	48	48	
DEBT INSTRUMENTS other than HFT	722,134	1,495	36,030	36,030	35,744	2,847	18,705	18,580	13,775	691,427	1,624	21,351	21,351	21,243	2,990	10,299	10,270	8,304	8,304	
OFF-BALANCE SHEET EXPOSURES	298,973		2,597	2,597	2,597	264	272	272	559	289,803		2,606	2,606	2,606	284	315	315	527	527	

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2021									As of 30/06/2021										
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>					
		Of which: defaulted	Of which Stage 3			Of which: defaulted	Of which Stage 3				Of which: defaulted	Of which Stage 3			Of which: defaulted	Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	116,025	0	0	0	0	4	0	0	0	133,763	0	0	0	0	4	0	0	0	0	
Debt securities (including at amortised cost and fair value)	108,644	8	136	136	136	139	103	103	0	111,986	11	124	124	124	116	92	92	0	0	
Central banks	36	0	0	0	0	3	0	0	0	37	0	0	0	0	4	0	0	0	0	
General governments	77,427	0	22	22	22	61	3	3	0	79,688	0	21	21	21	53	1	1	0	0	
Credit institutions	8,304	8	0	0	0	8	0	0	0	7,742	11	0	0	0	7	0	0	0	0	
Other financial corporations	16,818	0	78	78	78	43	78	78	0	18,028	0	68	68	68	33	68	68	0	0	
Non-financial corporations	6,059	0	35	35	35	24	22	22	0	6,492	0	35	35	35	19	22	22	0	0	
Loans and advances (including at amortised cost and fair value)	492,856	1,739	21,051	21,051	20,945	2,929	10,274	10,250	8,168	496,157	2,964	19,634	19,634	18,941	2,943	9,640	9,509	7,589	0	
Central banks	2,404	0	0	0	0	1	0	0	0	3,541	0	0	0	0	2	0	0	0	0	
General governments	17,512	650	311	311	311	44	127	127	3	17,897	761	318	318	317	59	131	131	3	3	
Credit institutions	18,783	1	79	79	79	22	17	17	0	21,682	1	79	79	79	15	18	18	0	0	
Other financial corporations	51,119	5	607	607	587	163	308	300	195	51,362	133	571	571	543	168	306	294	178	178	
Non-financial corporations	227,883	492	15,172	15,172	15,087	1,772	7,979	7,963	5,560	223,446	295	13,565	13,565	13,146	1,856	7,194	7,131	4,959	0	
of which: small and medium-sized enterprises at amortised cost	94,648	263	9,989	9,989	9,989	958	5,160	5,160	4,164	96,014	226	9,980	9,980	9,752	1,065	5,334	5,301	3,941	0	
of which: Loans collateralised by commercial immovable property at amortised cost	42,564	118	6,049	6,049	6,049	683	2,361	2,361	3,589	41,184	100	5,315	5,315	5,112	770	2,061	2,045	3,156	0	
Households	175,156	592	4,882	4,882	4,881	927	1,843	1,843	2,410	178,229	1,774	5,101	5,101	4,857	844	1,990	1,934	2,450	0	
of which: Loans collateralised by residential immovable property at amortised cost	122,039	302	2,658	2,658	2,658	461	674	674	1,963	127,499	557	2,784	2,784	2,595	424	781	739	1,982	0	
of which: Credit for consumption at amortised cost	19,413	130	668	668	668	237	347	347	46	19,470	139	703	703	685	190	361	359	42	0	
DEBT INSTRUMENTS other than HFT	717,526	1,747	21,187	21,187	21,081	3,072	10,377	10,353	8,168	741,906	2,974	19,758	19,758	19,066	3,063	9,731	9,601	7,589	0	
OFF-BALANCE SHEET EXPOSURES	273,646		2,243	2,243	2,243	267	304	304	577	285,302		2,189	2,189	2,152	262	259	259	583	0	

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subitem 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(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 decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(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.



## 2021 EU-wide Transparency Exercise

### Forborne exposures

Intesa Sanpaolo S.p.A.

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

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

Intesa Sanpaolo S.p.A.

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

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

(m€ EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021						
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	
		of which: defaulted						of which: defaulted							of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	4,436	519	519	4,419	310	0	4,218	379	379	4,201	250	0	4,216	370	370	4,199	249	0	4,052	359	359	4,035	244	0	
B Mining and quarrying	4,388	195	195	4,388	163	0	4,489	163	163	4,489	140	0	5,338	179	179	5,338	154	0	3,691	143	143	3,691	133	0	
C Manufacturing	75,174	6,088	6,088	74,863	3,944	0	67,517	4,149	4,149	67,694	2,719	0	67,117	4,179	4,179	66,904	2,773	0	65,461	3,839	3,839	65,231	2,559	0	
D Electricity, gas, steam and air conditioning supply	10,950	307	307	10,937	265	0	12,816	224	224	12,808	224	0	10,385	225	225	10,378	214	0	10,513	218	218	10,509	227	0	
E Water supply	2,424	137	137	2,424	98	0	2,182	93	93	2,182	77	0	2,501	94	94	2,501	80	0	2,477	87	87	2,477	79	0	
F Construction	21,537	6,699	6,699	21,786	3,693	74	17,494	3,315	3,315	17,457	1,866	6	17,539	3,178	3,178	17,503	1,842	7	16,937	2,787	2,787	16,908	1,701	1	
G Wholesale and retail trade	39,737	3,607	3,607	39,793	2,353	1	34,282	2,046	2,046	34,248	1,343	1	36,894	2,045	2,045	36,772	1,362	2	35,872	1,831	1,831	35,843	1,244	1	
H Transport and storage	18,057	1,009	1,009	18,054	702	0	14,878	677	677	14,874	512	1	14,458	666	666	14,458	521	1	14,318	554	554	14,315	493	1	
I Accommodation and food service activities	7,945	944	944	7,938	581	2	7,434	491	491	7,426	341	2	7,741	491	491	7,735	353	2	7,799	475	475	7,793	360	2	
J Information and communication	8,384	248	248	8,362	150	0	8,668	191	191	8,665	128	0	9,597	189	189	9,592	132	0	10,144	123	123	10,119	120	0	
K Financial and insurance activities	5,876	204	204	5,876	105	0	6,433	97	97	6,417	63	0	7,046	94	94	7,029	69	0	7,326	89	89	7,326	89	0	
L Real estate activities	23,289	4,522	4,522	22,983	2,256	19	19,439	2,280	2,280	19,144	1,186	4	19,548	2,242	2,242	19,154	1,197	4	19,398	2,033	2,033	18,984	1,188	4	
M Professional, scientific and technical activities	16,159	847	847	16,059	479	1	15,659	573	573	15,489	323	0	13,954	567	567	13,879	331	1	13,863	380	380	13,829	254	1	
N Administrative and support service activities	5,679	492	492	5,677	338	1	4,914	339	339	4,914	219	0	5,741	353	353	5,740	246	0	5,309	348	348	5,309	224	0	
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	9	0	9	0	0	0	
P Education	273	26	26	273	14	0	252	17	17	252	7	0	261	17	17	261	8	0	261	16	16	261	9	0	
Q Human health services and social work activities	2,445	168	168	2,445	100	0	2,320	114	114	2,320	82	0	2,387	115	115	2,387	84	0	2,353	80	80	2,352	57	0	
R Arts, entertainment and recreation	1,221	161	161	1,221	88	0	920	108	108	920	58	0	969	112	112	969	62	0	966	105	105	966	64	0	
S Other services	3,518	112	112	3,516	87	0	3,447	64	64	3,447	57	0	1,893	65	65	1,893	56	0	2,695	58	58	2,695	60	0	
Loans and advances	249,604	26,286	26,286	248,651	15,787	110	227,164	15,321	15,321	226,330	9,595	16	227,883	15,172	15,172	227,079	9,734	16	223,446	13,565	13,565	222,674	9,040	10	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

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

(mln EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	527,207	491,314	1,495	35,893	4,810	490,316	460,098	1,614	21,218	4,262	492,856	471,805	1,739	21,051	4,265	496,157	476,523	2,964	19,634	3,789
Of which secured	343,791	317,618	828	26,173	3,356	322,491	307,854	922	14,637	2,951	328,864	314,366	935	14,498	2,820	335,303	321,934	902	13,369	2,589
Of which secured with immovable property	199,723	181,616	584	18,207	2,431	180,680	170,593	485	10,178	2,182	182,254	172,173	468	10,081	1,949	182,143	172,740	707	9,403	1,834
Of which instruments with LTV higher than 60% and lower or equal to 80%	64,268	61,160		3,106	505	59,661	57,764		1,897	475	61,126	59,268		1,858	406	61,737	60,096		1,641	320
Of which instruments with LTV higher than 80% and lower or equal to 100%	17,691	15,364		2,327	238	18,788	17,313		1,475	322	19,292	17,959		1,333	235	19,583	18,293		1,290	272
Of which instruments with LTV higher than 100%	19,514	12,721		6,793	653	15,162	11,709		3,453	543	15,364	11,796		3,568	471	15,288	11,978		3,310	400
Accumulated impairment for secured assets	13,722	1,632	27	12,089	809	7,845	1,830	30	6,015	725	7,960	1,890	35	6,071	691	7,461	1,942	35	5,539	565
Collateral																				
Of which value capped at the value of exposure	233,724	222,419	580	11,305	2,065	216,176	209,307	534	6,869	1,834	218,843	212,105	538	6,737	1,719	225,975	219,750	711	6,236	1,641
Of which immovable property	187,182	176,355	508	10,827	1,887	171,876	165,393	449	6,483	1,662	173,473	167,133	438	6,341	1,518	173,448	167,559	664	5,888	1,460
Of which value above the cap	297,224	273,894	651	23,330	4,082	259,820	245,967	673	11,853	3,160	256,011	242,463	766	13,548	2,998	251,658	238,871	996	12,787	2,775
Of which immovable property	283,215	260,590	632	22,625	3,901	244,574	231,581	639	12,993	3,001	234,719	222,100	595	12,618	2,654	233,040	220,842	977	12,198	2,577
Financial guarantees received	74,233	71,763	100	2,470	440	74,978	73,543	322	1,435	304	78,665	77,234	323	1,430	347	79,534	78,570	104	1,364	334
Accumulated partial write-off	-10,611	0	0	-10,611	-279	-6,532	0	0	-6,532	-315	-6,582	0	0	-6,582	-279	-6,918	0	0	-6,918	-299

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

**2021 EU-wide Transparency Exercise**  
**Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines**  
**EBA/GL/2020/02**  
Intesa Sanpaolo S.p.A.

(in EUR)	As of 30/09/2020																										As of 31/12/2020																									
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount															
	Performing		Of which: exposures with performance measures		Non-performing		Performing		Of which: exposures with performance measures		Non-performing		Performing		Of which: exposures with performance measures		Public guarantee received in the context of the COVID-19 crisis	Performing		Of which: exposures with performance measures		Non-performing		Performing		Of which: exposures with performance measures		Non-performing		Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																					
Loans and advances subject to active EBA-compliant moratoria	47,324	46,875	1,343	11,304	469	255	366	756	551	57	449	125	54	82	1	88	52,557	52,070	1,199	12,225	440	255	368	659	538	51	472	112	56	82	217	91																				
of which: Households	16,105	17,055	395	3,659	240	135	209	284	225	15	194	40	31	42	1	48	6,718	6,596	359	3,071	123	76	195	177	151	17	137	27	16	25	17	16																				
of which: Collateralised by residential immovable property	13,092	12,930	336	2,512	161	102	146	138	110	11	94	38	18	23	1	25	6,142	6,054	309	2,246	88	61	79	110	94	13	87	16	12	14	0	8																				
of which: Non-financial corporations	27,129	26,802	988	6,496	247	118	188	411	246	41	247	84	23	49	0	41	35,842	24,698	780	7,987	214	112	269	459	274	49	356	85	39	70	197	75																				
of which: Small and Medium-sized Enterprises	23,347	23,135	849	5,888	216	93	180	348	292	38	215	56	18	42	0	40	19,124	18,891	724	7,243	263	118	210	413	336	46	296	77	37	63	188	39																				
of which: Collateralised by commercial immovable property	12,843	12,762	653	2,854	141	79	115	224	196	29	143	27	13	23	0	17	11,490	11,308	603	4,362	181	113	158	294	251	34	222	44	28	39	8	30																				

(in EUR)	As of 30/09/2020															As of 31/12/2020																																																																																																																																																																																																																																															
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																			
	Performing	Of which: exposures with performance measures		Non-performing		Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of which: exposures with performance measures	Of 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(in EUR)	As of 30/09/2020															As of 31/12/2020																																																																																					
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount		Gross carrying amount						Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																														
	Performing		Of which: exposures with performance measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with performance measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with 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	(in EUR)	As of 31/03/2022																As of 30/06/2022																	
		Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantee that can be mobilised	Gross carrying amount		Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantee that can be mobilised	Gross carrying amount	
				Performing		Non-performing		Performing		Non-performing		Performing		Non-performing							Performing		Non-performing												
				Of which: exposure with forbearance measure	Of which: instruments with significant increase in credit risk that are not past-due >= 90 days	Of which: exposure with forbearance measure	Of which: instruments with significant increase in credit risk that are not past-due >= 90 days	Of which: exposure with forbearance measure	Of which: instruments with significant increase in credit risk that are not past-due >= 90 days	Of which: exposure with forbearance measure	Of which: instruments with significant increase in credit risk that are not past-due >= 90 days	Of which: exposure with forbearance measure	Of which: instruments with significant increase in credit risk that are not past-due >= 90 days	Of which: exposure with forbearance measure	Of which: instruments with significant increase in credit risk that are not past-due >= 90 days						Of which: exposure with forbearance measure	Of which: instruments with significant increase in credit risk that are not past-due >= 90 days	Of which: exposure with forbearance measure	Of which: instruments with significant increase in credit risk that are not past-due >= 90 days											
				Public guarantee referred to in the CRR (Stage 1)																	Inflows to non-performing exposures		Public guarantee referred to in the CRR (Stage 1)												
Only originated loans and advances subject to public guarantee		76,236	36,178	42	2,022	59	16	47	80	68	1	24	12	2	9	31,581	28	37,827	37,828	55	4,244	100	19	68	94	73	1	35	22	5	13	55,766	25		
Of which: Households		2,866	2,866		12				7	5						4	3,079	3,089			26				7	4			3			7			
Of which: Collateralised by residential immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Of which: Non-Financial corporations		32,217	73,668	41	3,661	47	14	38	73	69	1	33	10	3	7	28,071	24	36,654	36,204	54	3,884	85	17	38	87	60	1	28	10	9	10	24,888	27		
Of which: Small and Medium-sized Enterprises		26,091	26,090		42				34	45						20	23,331	23,268			73				67	50			17			25			
Of which: Collateralised by commercial immovable property		29	29		0	0	0	0	0	0	0	0	0	0	0	0	43	43	0	0	0				1	1	0	0							