

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



Key Metrics

Intesa Sanpaolo S.p.A.

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



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)	
A.2	Tier 1 capital - fully phased-in definition	55,689	56,427	54,789	53,739	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	878,692	812,646	784,846	803,826	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	7.2%	7.2%	6.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.3%	6.9%	7.0%	6.7%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Intesa Sanpaolo S.p.A.

			1(-20/00/2020	1	1(-24/02/2024	1(20/05/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020 67,097	As of 31/12/2020 67,933	As of 31/03/2021 65,623	As of 30/06/2021 64,776	COREP CODE C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CRR
	-	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying						
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	50,325	51,070	50,080	48,992	C 01.00 (r020,c010)	Article 50 of ORR
	A.1.1	instruments)	37,253	37,266	37,268	37,109	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,648	23,128	23,139	23,535	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-298	294	38	185	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	31	31	32	7	C 01.00 (r230,c010)	Article 84 of ORR
	A.1.7	Adjustments to CET1 due to prudential filters	662	707	528	506	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of ORR Articles 4(113), 36(1) point (b) and 37 of ORR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.8	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-8,524	-6,760	-6,751	-8,029	C 01.00 (r300,c010) + C 01.00 (r340,c010)	
	A.1.9	associated DTLs	-1,619	-1,824	-1,817	-1,867	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-268	-299	-288	-293	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit persion fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CBR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) 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 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	$ \begin{array}{l} \label{eq:2.1} Articles 4(26), 36(1) point (b) (r) and 89 to 91 of CRic Articles 36(1) point (b) (r), 243(1) point (b) and 258 of CRic Articles 36(1) point b) (ri) and 379(3) of CRic Articles 36(1) point k) (r) and 155(4) of CRic Articles 36(1) p$
	A.1.14.1	Of which: from securitisation positions (-)	-100	-104	-84	-106	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(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 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CBR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	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 (r500,c010)	$\label{eq:articles} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR$
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-27	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CBR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				-242	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-327	-232	-232	-40	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	2,133	2,129	1,512	1,518	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	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 (r520,c010)	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 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	7,496	7,486	6,220	6,265	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	57,821	58,556	56,300	55,257	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of ORR
	A.4.1	Tier 2 Capital instruments	9,531	9,632	9,598	9,834	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		618	714	630	596	$\begin{array}{l} C \; 01\; .00\; (r 910, c010) + C\; 01\; .00\; (r 920, c010) + \\ C \; 01\; .00\; (r 930, c010) + C\; 01\; .00\; (r 940, c010) + \\ C \; 01\; .00\; (r 950, c010) + C\; 01\; .00\; (r 970, c010) + \\ C \; 01\; .00\; (r 974, c010) + C\; 01\; .00\; (r 978, c010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-873	-969	-905	-912	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	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
	8.1	Of which: Transitional adjustments included	-1,499	-1,447	-1,011	-967	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.70%	14.71%	14.90%	14.86%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	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	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.02%	14.04%	14.41%	14.35%	[D.1]/[B-B.1]	
	E.	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,133	2,129	1,512	1,518	C 05.01 (r440,c010)	
Memo items	E.	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-873	-969	-905	-912	C 05.01 (r440,c030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-1,499	-1,447	-1,011	-967	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re			and the second second second			

(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 requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	281,793	282,105	270,633	271,641	C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002), - C 08.01 (r040, s002), - C 08.01 (r040
Of which the standardised approach	91,023	94,612	94,295	90,874	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	1,199	999	1,056	1,209	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	159,841	154,835	144,647	145,244	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	29,731	31,659	30,635	34,314	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	7,086	7,060	6,111	6,968	$ \begin{array}{c} C07.00(r090,c220,s001)+C07.00(r110,c220,s001)+C07.00(r130,c220,s001)+C08.01(r040,c260,s001)+C08.01(r040,c260,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,c060,s002)+C08.01(r040,s02)+C08.01(r040,$
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_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	26,282	27,559	27,559	26,378	C 02.00 (R590, c010)
Of which basic indicator approach	617	636	636	530	C 02.00 (R600, c010)
Of which standardised approach	3,415	4,077	4,077	3,479	C 02.00 (R610, c010)
Of which advanced measurement approach	22,250	22,847	22,847	22,369	C 02.00 (R620, c010)
Other risk exposure amounts	309	580	353	378	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	342,251	347,072	336,062	329,748	

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

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



2021 EU-wide Transparency Exercise P&L Intesa Sanpaolo S.p.A.

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

Of mile of autoacte of others of the participation UI findmation available only as of end of the year ⁽²⁾ For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(min EUR)		As of 30/09/202	20			As of 31/	12/2020			As of 31,	/03/2021			As of 30,	/06/2021		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	hy		Fa	ir value hierar	:hy		Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,770	1,229	1,270	3,272	5,441	1,029	1,435	2,978	5,807	1,345	1,308	3,153	5,677	1,105	1,302	3,271	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1	0	1	0	3	0	1	2	3	0	1	1	4	0	1	3	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	80,953	72,291	8,156	506	57,865	49,688	7,747	430	61,175	52,844	7,920	411	67,274	58,556	8,327	391	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	552,952				528,611				528,162				529,603				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,338	0	1,323	15	1,134	1	1,118	15	1,069	2	1,054	12	1,173	0	1,161	12	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3,404				2,400				1,418				1,231				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	51,009				79,944				54,733				54,312				
TOTAL ASSETS	824,209				826,259				822,804				851,899				IAS 1.9(a), IG 6

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

(min i	EUR)			s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	06/2021			
		Gross carry	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impa	irment	Gr	oss carrying am	ount	Accu	mulated impair	ment	Gross	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	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	increase in credit risk since	Stage 3 E Credit-impaired assets t	Stage 1 Assets without significant increase in credit risk sinci initial recognition	Stage 2 Assets with significant increase in credit risk since e initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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)
comprehensive income	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	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)
amortised cost	Loans and advances	420,283	69,640	35,607	-941	-1,758	-18,477	395,803	71,913	21,107	-827	-2,017	-10,165	399,899	70,419	20,941	-850	-2,077	-10,246	405,673	68,769	18,941	-877	-2,059	-9,509	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

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

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



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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
	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)
Deposits	of which: Current accounts / overnight deposits	8,330	8,892	8,586	8,672	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	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: Subordin	nated 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

Market Risk Intesa Sanpaolo S.p.A.

	SA					I	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MI	INTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memor</i>	andum item)	STRESSED VaR (A	lemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodites risk	2.139 749 1,387 54 34 21 137 16	2.043 658 1,383 19 3 16 47 15	575 227 348 94 0 94 0 94 0 12	161 59 102 33 0 33 0 4	732 252 480 43 0 43 0 43 0 9	249 61 188 17 0 17 0 4							482 154 328 94 0 94 0 94 0	119 49 71 22 0 22 0 6	713 229 483 42 0 42 0 42 0 9	181 72 109 14 0 14 0 6						
Total	2,346	2,123	478	155	576	246	186	148	0	0	0	15,489	434	88	589	138	315	210	0	0	0	16,719
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodfies risk	2,051 532 1,518 17 4 13 111 18	1,278 126 1,152 7 1 6 126 21	550 184 366 111 0 111 0 24	121 26 95 32 0 32 0 32 0 9	907 278 629 83 0 83 0 12	228 51 177 27 0 27 0 9							289 82 207 60 0 60 0 28	61 18 43 14 0 14 0 7	931 217 715 79 0 79 0 79 0 19	285 60 225 16 0 16 0 7						
Total	2,196	1,433	442	111	670	199	402	232	0	0	0	18,920	236	59	686	231	183	162	0	0	0	13,819

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	12/2020	
	(min 50,8 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	185,215	222,590	21,262		192,188	235,318	23,894	
	Regional governments or local authorities	2,137	1,724	458		2,304	1,697	452	
	Public sector entities	2,883	1,161	827		2,966	1,311	814	
	Multilateral Development Banks	3,420	3,598	0		3,131	3,348	0	
	International Organisations	135	135	0		619	619	0	
	Institutions	29,643	21,170	3,938		24,154	17,013	3,363	
	Corporates	58,600	32,808	30,317		53,254	31,965	29,314	
	of which: SME	10,389	6,575	5,612		9,995	6,074	5,209	
	Retail	23,904	14,503	10,254		24,178	14,463	9,539	
Consolidated data	of which: SME	5,598 5,896	3,789	2,373		4,539	2,897	1,691	
	Secured by mortoaces on immovable property of which: SNE	5,8%	5,785	2,154 730		5,961 1.743	5,829 1,690	2,161	
	or which: SME Exposures in default	4,477	2.070	2,295	2.282	4,231	1,650	1,851	2.464
	Exposures in default Thems associated with narticularly high risk	852	745	1,119	2,202	782	744	1,001	2,101
	Items associated with particularly nion risk Covered bonds	1.922	1.921	232		1,897	1,895	230	
	Covered bonds Claims on institutions and comporates with a ST credit assessment	1,711				1,000	1,000		
	Collective investments undertakings (CIU)	4,735	3,705	2,909		5,995	4.420	3,921	
	Equity	2,889	2,889	4,103		3,351	3,350	5,599	
	Other exposures	21,665	21,531	12,314		22,268	22,148	13,325	
	Standardised Total ²	348,373	336,336	92,180	3,127	347,279	345,799	95,580	3,276
		(1) Original exposure, unlike Ex	cosure value, is reported befor	e taking into account any effec	t due to credit conversion facto	ors or credit risk mitigation techn	iaues (e.a. substitution effect	st	

stare, unlike bibostare value, is reported before taking into account any effect due to credit conve I Trital direct not include the Secularization mobilies unlike in the receipt rvice to the 2019 eventse

		Statuaruseu Approach								
			As of 30/	09/2020			As of 31,	/12/2020		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	113,853	152,398	16,145		130,003	174,507	18,390		
	Regional governments or local authorities	1,193	679	135		1,431	695	138		
	Public sector entities	1,755	719	520		1,813	845	509		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	8,898	3,893	1,299		7,491	3,541	1,266		
	Corporates	31,626	12,990	11,968		26,265	11,760	10,958		
	of which: SME	6,104	3,506	2,872		5,887	3,145	2,590		
	Retail	11,656	5,493	3,742		12,078	5,688	3,180		
ITALY	of which: SME	3,378	2,122	1,214		3,252	2,005	1,147		
TIALI	Secured by mortgages on immovable property	2,695	2,635	1,031		2,650	2,585	1,009		
	of which: SME	1,625	1,587	601		1,586	1,543	584		
	Exposures in default	3,199	1,524	1,705	1,591	2,938	1,076	1,179	1,815	
	Items associated with particularly high risk	536	485	727		384	368	552		
	Covered bonds	392	391	45		372	371	43		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	2,398	1,675	1,734		3,420	2,346	2,603		
	Eaulty	2,481	2,480	3,298		3,011	3,009	4,873		
	Other exposures	19,179	19,171	10,918		19,685	19,681	11,828		
	Standardised Total ²				1,855				2,066	

¹⁰ Obtained ensource, writellike Ensource value, la recorder Lahore takine the source and test and test and test

		Stantardate Approven								
			As of 30/	09/2020			As of 31,	/12/2020		
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	9,301	9,101	1		7,725	7,525	1		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	4	4	1		4	4	1		
	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	764	575		1,102	925	748		
	of which: SME Retail	1/	1/	11		20	20	18		
	of which: SME	13	0	3		19	1	3		
UNITED STATES	Secured by mortgages on immovable property									
	of which: SME	0	0	0		0	0	0		
	Exposures in default	ō		ō	0	0	- 0	0		
	Items associated with particularly high risk	35	35	52		33	33	49		
	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)	132	103	103		284	187	187		
	Eaulty	1	1	1		0	0	0		
	Other exposures	33	33	8		18	18	8		
	Standardised Total ²				6				10	

		Statuaruseu Approach							
			As of 30)	09/2020			As of 31)	12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	7,333	7,665	0		6,272	6,595	1	
	Regional governments or local authorities	48	48	10		45	45	9	
	Public sector entities	20	24	19		140	140	29	
	Multilateral Development Banks International Organisations		0	0		0	0	0	
	International Ordanisations	7,496	5.861	448		5.100	3.766	233	
	Corporates	859	710	564		1,051	900	601	
	of which: SME	50	33	20		55	40	33	
	Retail	10	6	4		11	5	4	
FRANCE	of which: SME	1	0	0		2	0	0	
TRANCE	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	1	
	Items associated with particularly high risk	0	0	0		373	373	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	334	304	39		3/3	3/3	41	
	Collective investments undertakings (CIU)	3	3	3		4	4	4	
	Equity		-	-					
	Other exposures	0	0	0		3	3	i	
	Chandrash and Zatara ²				5				-

Comparison of the second second

					Standardis	a Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Contra deversiminaria y caracta banka Radord a covernativa for cla al abolita Radord a covernativa for cla al abolita Radord a covernativa for cla al abolita Radord a covernativa de la classica Substitución Con d'abolita SUE Radord SUE Radord Radord Radord Radord Radord Radord Radord Radord Radord Radord Radord Radord Radord Radord Radord Radord Rado	17,921 34 0 228 230 2 2 4 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17,503 232 0 0 227 200 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 125	•	11,946 41 10 249 228 2 4 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11,959 292 245 245 1 1 1 0 0 0 0 0 393 39 0 0 0 0 0 0 0 0 0 0 0	0 6 135 233 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				3				3
		⁽¹⁾ Orioinal exposure, unlike Ex ⁽²⁾ Total value adjustments are exposures, but includes gene	d provisions per country of cou			ors or credit risk mitioation tech nal valuation adjustments (AVA			



Credit Risk - Standardised Approach Intesa Sanpaolo S.p.A.

					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
	(mb R (P = %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	2,054 2,085 129 1,542 1,538 143									
	Regional governments or local authorities	157	135	27		144	126	25			
	Public sector entities	6	4	4		5	3	3			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1	1	1		3	2	1			
	Corporates	700	508	508		728	527	527			
	of which: SME	19	18	18		21	21	20			
	Retail	1,993	1,790	1,342		1,927	1,743	1,307			
SLOVAKIA	of which: SME	40	38	29		42	40	30			
520174471	Secured by mortoaces on immovable property of which: SNE	0	0	0		0	0	0			
	of which: SME Exposures in default	261	124	130	136	252	115	120	133		
	Exposures in default Items associated with particularly high risk	201	124	130	130	232	113	120	133		
	Covered bonds	75	75	12		75	75	12			
	Claims on institutions and corporates with a ST credit assessment	,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	10		10		1.0			
	Collective investments undertakings (CIU)	0	ō	0		0	ā	0			
	Equity	0	0	0		0	c	0			
	Other exposures	487	372	199		507	399	219			
	Standardised Total ²	302									
		(1) Original exposure, unlike Ex	nosine value is reported hefo	re taking into arrount any effer	t due to credit conversion facto	vs or credit risk mitigation to be	inues (e.n. substitution effer	s)			

¹⁰ Orbital essense, unlike Essense value. Is seeninte faites states tells sectores are utilited due to sender merine faces or cent et as inducation technicas (c.s. substation off-main).
¹⁰ Orbital essense, unlike Essense and ensorted facilitations et al. association and essenses. Additional advances (2004) and other own facel resultances explores as a bottopic of essenses. Additional advances (2004) and other own facel resultances explores and advances explores and advances (2004) and other own facel resultances explores and advances and advances explores and advances and advan

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	2,749	2,885	0		1,589	1,715	0		
	Regional governments or local authorities	76	76	15		8	8	2		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	Muthateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions	3,222	3,166	391		2,766	2,605	276		
	Corporates	1,047	941	911		885	842	806		
	of which: SME	7	6	5		11	10	8		
	Retail of which: SME	4	3	2		5	4	3		
GERMANY	Secured by mortgages on immovable property	1					-			
	of which: SME		0	0		0	ů.	0		
	Exposures in default	1	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		2	1	2		
	Covered bonds	23	23	2		23	23	2		
	Claims on institutions and corporates with a ST credit assessment 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 ²				2				2	

¹⁰ Operative ensures, while Ensures relate, is another larger than a manufacture of the data of the operation of the data o

		Standardised Approach									
			As of 30/	09/2020			As of 31)	12/2020			
	(min 508, %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²		
	Central oovernments or central banks Regional governments or local authorities	723	0	0		721	0	0			
	Regional dovernments or local authorities Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	5,457	4,887	435		4,732	4,188	376			
	Corporates	2,595	1,720	1,443		2,656	1,935	1,645			
	of which: SME	18	17	8		67	67	44			
	Retail of which: SME	12	3	2		1		3			
UNITED KINGDOM	Secured by mortgages on immovable property	3	3	1		1	2				
	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	5	4	7		0	0	0			
	Covered bonds	145	145	18		146	146	18			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Collective investments undertakings (CIU) Equity	31	2			24					
	Other exposures	2	2	2		3	3	3			
	Standardiced Total ²				16				14		

2 3

					Standardise						
			As of 30/	09/2020			As of 31	/12/2020			
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	3,756	4,349	43		4,695	5,280				
	Regional governments or local authorities	209	265	53		222	293	59			
	Public sector entities	604	59	30		596	53	30			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	31	0		151	118	58			
	Institutions Corporates	2,845	2,346	2,346		3,035	2,513				
	of which: SME	1,432	1,167	1,167		1,456	1,162				
	Retail	3,677	2.856	2,142		3,595	2,778	2,084			
	of which: SME	88	79	59		81	71				
CROATIA	Secured by mortgages on immovable property	1.145	1.142	400		1.214	1,208	423			
	of which: SME	6	6	2		8	. 7	3			
	Exposures in default	443	175	185		482	231	264	237		
	Items associated with particularly high risk	36	22	33		48	39	58			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	C	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
1	Eaulty	9	9	9		2	2	2			
1	Other exposures	542	533	223		547	539	242			
					200				227		

Control exercises of the forecase of the dependence of the control and the forecase of the control of the forecase of the forecas

					Standardise	ed Approach			
			As of 30/	09/2020			As of 31,	12/2020	
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	4	0		0	11	0	
	International Organisations	16	16	75		396	204	90	
	Institutions Corporates	469 2.051	1/3	1.519		396 1,948	1.390	90	
	of which: SME	2,001	1,045	1,519		1,946	1,390	1,313	
	or which: SME Retail	0 4	2			12	11	33	
	of which: SME		- -	â		1.2	, 0	, ,	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0		0		0	0	0	
	Exposures in default	2	1	1	1	2	1	1	
	Items associated with particularly high risk	110	110	166		174	174	260	
	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 undertakinos (CIU)	1,778	1,541	701		1,784	1,418	678	
	Eaulty	67	67	72		2	2	6	
	Other exposures	266	265	204		235	235	185	

¹⁰ Optimal encourse, unlike Boosper status, as monthel before laters this access are effect and is rought converting and the later is rought converting an

					Standardise	d Approach				
			As of 30)	09/2020			As of 31,	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks Regional governments or local authorities	2,774 2,738 2,090 3,049 2,861 2,341								
	Public sector entities	77	51	45		71	42	38		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions Corporates	163 1,935	127 1,127	127 1,083		130 2,151	93 1,150	93 1,005		
	of which: SME Retail	434 1,762	208 691	160 485		609 1,719	222	170		
EGYPT	of which: SME Secured by mortgages on immovable property	250	197	115		259	204	119		
	of which: SME	0	0	0	64	0	0	0	51	
	Items associated with particularly high risk Covered bonds	42	41	61		41	39	59	01	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other exposures	6 414	6 414	12 339		5 430	5 430	7		
	Standardised Total ²				104	er ar ondt sick militation toch			107	

⁽¹⁾ Oveial essues, unlie Besser value, is recorded before taken into account any effect due to credit conversion factors or credit numericans (n.e. substitution effects).
⁽²⁾ Test value anti-institution and conversion or country of construction endour those for exconstration endourse, additional valuations (ARM) and other own finds relations without to the exposure, but information.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

					Standardise	d Approach			
			As of 31	03/2021			As of 30,	06/2021	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	214,864	260,121	23,590		237,380	285,619	22,942	
	Regional governments or local authorities	1,532	1,403	389		1,116	1,185	331	
	Public sector entities Multilateral Development Banks	2,657	1,438 3,362	784		1,996 2,951	1,058	722	
	Multilateral Development Banks International Organisations	3,126	5,362	0		1,205	1,205	0	
	Institutions	20.861	17,940	3.597		24.404	19.124	5.377	
	Comparates	53,985	32.292	29,906		52,697	30,571	28,195	
	of which: SME	10.119	6,057	5,223		11.438	6.886	5,840	
	Retail	24,319	14,498	9,532		26,657	14,767	10,026	
Consolidated data	of which: SME	4,636	3,030	1,760		3,940	1,961	1,149	
COnsolidated data	Secured by mortgages on immovable property	6,194	6,079	2,235		6,918	6,415	2,358	
	of which: SME	1,645	1,597	593		1,465	1,416	513	
	Exposures in default	4,214	1,616	1,786	2,498	3,803	1,289	1,442	2,44
	Items associated with particularly high risk	799	748	1,123		574	494	738	
	Covered bonds Claims on institutions and comporates with a ST credit assessment	1,837	1,836	224		1,798	1,797	220	
	Claims on institutions and comprates with a ST credit assessment Collective investments undertakings (CIU)	6,249	4.600	3,887		3.476	3.012	5,631	
	Collective investments undertakinds (CLU) Equity	3,048	3,047	5,327		1,572	1,572	1,935	
	Other exposures	19,640	19,520	12.747		19,206	19.085	12.308	
	Standardised Total ²	364,143	369,317	95,127	3,358	385,752	390,442	92,225	3,34
				ore taking into account any effe siston unlike in the results prior		tors or credit risk mitigation tech	niques (e.g. substitution effec	ts).	

		Standardised Approach								
			As of 31	03/2021			As of 30,	06/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR, %)	152.016	198.880	18,275		169,509	219.002	17.303		
	Central governments or central banks	152,016	196,880 416	18,2/5		169,509	219,002	1/,503		
	Regional governments or local authorities Public sector entities	1.184	410	416		230	215	43		
		1,189	639	416		59/	400	3/6		
	Multilateral Development Banks International Organisations	0	u u	0			0			
	Institutions	4,591	3,721	1,140		6,333	3,392	2.014		
	Comorates	26.050	11,527	10,880		26,369	11.443	10.598		
	of which: SME	5.811	2,923	2,382		20,309	3.865	3,104		
	Retail	12,183	5,769	3,232		13,115	5,464	3,204		
	of which: SME	3,259	2,029	1,160		2,538	913	522		
ITALY	Secured by mortgages on immovable property	2,785	2,740	1,054		2,765	2,718	1,040		
	of which: SMF	1.459	1,423	535		1,260	1.226	449		
	Exposures in default	2.903	1,032	1,134	1.825	2,570	744	829	1.	
	Items associated with particularly high risk	475	442	663		318	261	391		
	Covered honds	385	385	44		384	383	44		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	3,352	2,217	2,482		1,489	1,314	1,739		
	Equity	2,681	2,680	4,545		1,287	1.287	1.294		
	Other exposures	17,149	17,147	11,297		16,542	16,542	10,834		
	Standardized Total ²				2.095				2.1	

10 Opper exposes, while Exposes where, is reported before table prime accurate the prime of the control opper exposes, while Exposes where, is reported before table prime accurate the terror discovery data to end control opper exposes, addicated to the control opper exposes, addic

					Standardisi	ed Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	7,234	7,034	1		8,235	8,035	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	1	1	1				1	
	International Organisations	0	ő	0		ő	ő	0	
	Institutions	588	373	143		685	338	117	
	Corporates	1,087	909	704		817	750	616	
	of which: SME	26	26	18		12	1	1	
	Retail of which: SME	15	8	6		44	18	13	
UNITED STATES	or which: SME Secured by mortgages on immovable property		1	1		1	1	1	
	of which: SME	0	ő	0		3	3	1	
	Excosures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	26	26	40		25	25	38	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0 139	0	0	
	Collective investments undertakings (CIU) Equity	3/1	186	186		1.99	100	.361	
	Eduity Other exposures	15	15	10		13	13	10	
	Standardised Total ²				6				5

 4j
 6j
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					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Summary and a second se	5,033 488 0 0 3,842 693 26 1 1 1 3 5 1 6 1 1 0 2 98 2 6 3 2 6 3 2 6 3 2 6 3 2 6 3 2 6 3 2 6 3 2 6 3 2 6 3 2 6 3 2 6 3 2 6 4 3 6 4 2 8 6 2 6 6 3 2 6 6 2 6 6 3 7 6 2 6 6 3 7 6 2 6 6 3 7 6 2 6 6 3 7 6 7 2 6 6 3 7 6 7 7 6 7 6 7 7 6 7 7 6 7 7 6 7 7 8 6 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 7 8 7 8 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 8 7 8 9 7 8 8 7 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8	5,813 45 48 80 0 0 3,756 59 9 4 1 0 1 1 0 288 288 288 288 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 9 0 209 467 46 46 6 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	5346 40 90 105 105 105 49 49 49 49 2 73 0 0 0 0 0 273 0 0 0 20 0 2 0 0 0 20 0 0 0 0 0 0 0 0	5,650 344 0 0 3,999 851 5 5 5 5 5 5 5 5 5 2 2 3 0 0 0 0 0 0 0 2 27 2 0 2 2 2 2 0 0 0 0	9 69 0	
	Standardised Total ²				7				4

Coupler exposure, where the second seco

					Standardise	ed Approach			
			As of 31,	03/2021			As of 30,	/06/2021	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	kisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Codel allowermouths of central backs Backet on conversation of central abacks Backet on conversations Helliter of levelshower backs Inclusions Inclusions of units: SRE Societaria for montaness and indiversable encentry of units: SRE Resources (or directions) Counter (or montaness and indiversable (CEO) Counter (or montaness and indiversable) Counter (or montaness and indive	12,755 22 2 0 0 287 27 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	12,743 22 23 24 23 23 23 23 23 2 23 2 2 2 2	0 4 1 1 226 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	13,145 49 20 320 321 11 11 11 11 11 11 11 11 11 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13,59 9 2 2 0 0 2 19 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 1 10 104 8 8 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				3				10
		 Original exposure, unlike E Total value adjustments an exposures, but includes gene 	d provisions per country of co						



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

					Standardise	ed Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	3	3		1	1	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		8	7	2	
	Corporates	736	525	524		738	524	522	
	of which: SME	34	33	32		34	33	31	
	Retail	1,868	1,690	1,268		1,868	1,685	1,265	
SLOVAKIA	of which: SME	43	41	31		43	41	31	
0201711071	Secured by mortoages on immovable property	0	0	0		2	2	1	
	of which: SME Exposures in default	229	104	106	134	237	105	110	130
	Items associated with particularly high risk	0	0	0		0		0	
	Covered bonds	74	74	13		74	74	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	
	Eaulty	0	0	0		0	0	0	
	Other exposures	520	415	232	279	523	416	232	275
	Standardised Total ²					tors or crariit risk mitigation both			2/5

(1) Original exposure, unlike Exposure value, is reported before taking inte account any effect due to next conversion factors or cold risk mitigation radinitypes (e.g., subditution effects).
(2) Total value adjustments and providence provide output of accurationable reposures, additional valuation adjustments (MAR) and other own funds reductions related to the excertisation exposures, additional valuation adjustments (MAR) and other own funds reductions related to the excertisation exposures, additional valuation adjustments.

					Standardise	d Approach			
			As of 31,	03/2021			As of 30/	06/2021	
	(min Fig. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	1,526	1,642	0		1,873	1,988	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		3.572	0	0	
	Institutions	3,072	2,778	366 908		3,5/2	3,370 395	340 338	
	Corporates	1,004	909	900		80P	335	338	
	of which: SME Retail	10	10	/ 7		0 5	4	2	
	of which: SME	3	2	2		3	2	2	
GERMANY	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	0	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	15	15	2		25	25	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 ²								

10 Opping regioner, while Conservation, is reported before taking the accent of the Lot is to certain converse theories on the Auditional Head of the Certain Conservation and the Audit Head (Head)
 (2) Taking addresses and provide the accent of the Audit Audit Audit Certain Conservation and Audit Audit

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(m)n EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	4,610	0	264		3,659	3,616	563	
	Institutions Corporates	4,610	4,123 2,195	1.977		3,659	3,616	563	
	of which: SME	2,002	2,193	1,9/7		1,104	1,005	000	
	or which: SME Retail	12	23	10		90	72	17	
		12	3	3		00	23	17	
UNITED KINGDOM	of which: SME Secured by mortcases on immovable property of which: SME		2	1		16	- -	2	
	of which: SME	â	- 0			10	0		
	Exposures in default	ō	0	0	0	ō	ō	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	

CO Operat openans, such Episson order, a registration for balany may account any effect tas to inset increases and effect tas to inset interese and effect tas to inse

					Standardisi	eu approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4,396	4,974	61		4,458	5,032	71	
	Regional governments or local authorities	224	294	59		234	302	61	
	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	2,995	2,509	2,507		2,973	2,461	2,460	
	of which: SME	1,520	1,230	1,230		1,542	1,236	1,236	
	Retail	3,561	2,737	2,052		3,607	2,760	2,070	
CROATIA	of which: SME	78	69	52		81	71	53	
CRUATIA	Secured by mortgages on immovable property	1,252	1,245	436		1,324	1,317	461	
	of which: SME	8	8	3		7	7	2	
	Exposures in default	484	228	267	237	439	215	254	205
	Items associated with particularly high risk	43	37	56		56	48	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)	0	0	0		1	1	8	
	Equity	2	2	2		2	2	2	
	Other exposures	541	527	240		621	606	225	

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 (1) Diginal exposes, unlike Exposers value, in reported before taxing into account an effect due to cost cross-blacks or cost? ele antigatore taxing (s.g. substatore effects).
 651
 656

 (2) Total value adjustments and provides per controly of contreparty exclude trace free controls and ender reductions related to the resonance. Just before cost of the durbance of the durbance in the reductions related to the resonance. Just before cost of the durbance in other reductions related to the resonance. Just before cost of the durbance.

					Standardis	ed Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(mh £88, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,247	685	1		1,254	965	2	
	Regional governments or local authorities 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 Corporates	494 2.331	291 1.732	105		1,698	905 1.091	250	
	of which: SME	2,331	1,/32	1,022		1,579	1,051	1,045	
	Retail	15	8	6		340	30	22	
LUXEMBOURG	of which: SME	0	0	0		1	0	0	
LOXENDOORG	Secured by mortgages on immovable property of which: SME	0	0	0		48	15	5	
	or which: SME Exposures in default	2	1	1	0	2	0	0	1
	Items associated with particularly high risk	109	109	164		49	49	73	
	Covered bonds	50	50	5		50	50	5	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 710		0	0	0 1,157	
	Equity	2	2	510		1,405	1,1,1	3	
	Other exposures	176	176	137		159	159	129	
1	Standardized Total ²				10				9

(1) Organi exposure, unlike Exposure value, is reported helve taking into account any effect due to notic consolin due registerio indepense or solarit due integration indepense (e.g. substitution effects).
(2) Total value adjustments and providents per controly of constrainty excludes Bose for securitization exposures, additional valuation adjustments (MAR) and other own finds reductions related to the exposures. Note indexed on end on effect additional values of the exclusion of the

					Standardise	ed Approach			
			As of 31,	03/2021			As of 30,	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	3.119	2.637	2,018		3.269	2,756	2.121	
	Regional governments or local authorities	3,119	2,037	2,010		3,209	2,/30	2,121	
	Public sector entities	61	19	39		75	47	45	
	Multilateral Development Banks		0	0					
	International Organisations	ō	0	0		0	ō	ō	
	Institutions	264	222	222		176	140	142	
	Corporates	2,270	1,171	1,025		2,385	1,261	1,089	
	of which: SME	512	241	202		539	224	172	
	Retail	1,816	739	516		1,832	756	527	
EGYPT	of which: SME	287	222	129		299	234	136	
LOITI	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	60	/3	128	40	40	
	Items associated with particularly high risk	42	40	60		36	35	54	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corborates with a ST credit assessment Collective investments undertakings (CIU)	3	3	3		3	3	12	
	Equity	6	5	7		7	7		
	Other exposures	430	410	341		472	472	362	
	Standardised Total ²				124				1

(1) Original exposure, unlike Exposure value, is reported before taking tits account any effect our to creat rule and process, and and any original account any effect our to creat rule and process. The interpret of the analysis rule rule rule account any effect our process, additional valuation adjustments (Allek) and other own funds reductions related to the exposures, but related our event out of the adjustments.



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

		1RB Approach As of 30/09/2020 As of 31/12/2020											
				As of :	0/09/2020					As of 3	31/12/2020		
		Original I	Exposure ¹	Exposure	posure Risk exposure amount		Value adjustments and	original Exposure ¹		Exposure Value ³	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	66,652 388.742	427 23.237	32,090 220.491	13,786 117.155	104 5.149	275	63,770 386,749	415 18.720	30,131 210.510	14,221 112.144	101 4.088	286
	Corporates Corporates - Of Which: Specialised Lending	388,742 16.679	23,23/	220,491 14.085	8,467	5,149	13,107 832	386,749	18,720	210,510	8.190	4,088	11,156 769
	Corporates - Of Which: SME	10,285	13,213	59.835	32.088	3.076	7.621	97,696	9,775	53.828	29.789	2,261	5.855
	Retail	192.854	11.412	174,633	35.800		6.662	194,269	9.003	174,450	35,200	2,092	5,760
	Retail - Secured on real estate property	134,252	5,449	132,863	25,046	1,771	2,162	136,433	4,597	134,965	24,779		2,250
Consolidated data	Retail - Secured on real estate property - Of Which: SME	9,195	1,673	9,062	2,394	431	742	8,639	1,126	8,512	2,165		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	125,057	3,776	123,800	22,653	1,340	1,420	127,794	3,472	126,453	22,614	1,242	1,672
	Retail - Qualifying Revolving	2,164	8	1,910	296	1	8	2,159	7	1,907	292	1	10
	Retail - Other Retail	56,438	5,955	39,861	10,457		4,492	55,677	4,398	37,578	10,129	570	3,500
	Retail - Other Retail - Of Which: SME	30,378 26.059	3,772 2,183	15,902 23.959	3,850	507 239	2,728	30,384 25,294	2,853	14,480	3,609	403 168	3,500 2,234 1,266
	Retail - Other Retail - Of Which: non-SME	26,059	2,183	23,959 8.927	29,730	239	1,/64	25,294 9,415	1,545	23,097 9.397	6,520 31,659	168	1,266
	Equity Other non-credit-obligation assets	8,927	/8	8,927	29,730	0		9,415	112	9,397	31,659	0	
	IRB Total ²				196.471						193.225		
					eported before taking is position unlike in the r			dit conversion fa	ctors or credit ris	k mitigation tech		n effects).	

							IRB Ap	proach							
		As of 30/09/2020								As of :	s of 31/12/2020				
		Original Exposure ¹				Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, 56)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	26,463	333	18,083	7,151	82	223	26,872	324	17,478	7,067	81	241		
	Corporates Corporates - Of Which: Specialised Lending	287,113 10.161	22,534 1.133	165,170 8.628	88,222 4.923	4,970	12,337 597	283,084 9,849	18,170	155,223 8.163	83,222 4.475	3,929	10,43		
	Corporates - Of Which: Specialised denting Corporates - Of Which: SME	97,465	1,133	57.475	30.390	3.039	7.552	9,849	933	51.398	28.100	2.212	5.788		
	Retail	183,716	11,285	165.547	34,686	2,429	6 593	184,891	8,876	165.121	34.071	1.995	5,691		
	Retail - Secured on real estate property	125,536	5.344	124.151	24.111	1,710	2.114	127,495	4,491	126.032	23.842	1,456	2,200		
	Retail - Secured on real estate property - Of Which: SME	9,160	1.672	9.027	2.370	430	741	8,605	1.124	8,478	2.142	275	576		
ITALY	Retail - Secured on real estate property - Of Which: non-St	116,376	3,672	115,124	21,741	1,281	1,374	118,891	3,367	117,554	21,700	1,180	1,624		
	Retail - Qualifying Revolving	2,163	7	1,908	296	1	8	2,157	7	1,906	292	1	10		
	Retail - Other Retail	56,017	5,933	39,488	10,279	718	4,471	55,238	4,378	37,184	9,938	538	3,481		
	Retail - Other Retail - Of Which: SME	30,057	3,757	15,611	3,686	480	2,714	30,057	2,839	14,175	3,432	371	2,220		
	Retail - Other Retail - Of Which: non-SME	25,960	2,175	23,877	6,593	238	1,758	25,181	1,539	23,009	6,505	167	1,262		
	Equity	8,493	78	8,493	28,675	0	0	8,790	112	8,771	29,882	0	0		
	Other non credit-obligation assets														
	IRB Total														

							IRB Ap	proach						
				As of	30/09/2020					As of 31/12/2020				
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure1	Exposure Value ¹	Risk exposur	amount	Value adjustment	
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,183	0	934	518	0	2	2,075	0	835	458	0	2	
	Corporates	21,264	28	8,428	3,625	7	76	19,787	20	8,108	3,248	5	62	
	Corporates - Of Which: Specialised Lending	671	0	558	332	0	- 4	611	0	509	257	0	4	
	Corporates - Of Which: SME	64	0	13	9	0	0	71	0	21	14	0	0	
	Retail	51	0	51	9	0	0	52	0	52	8	0	0	
	Retail - Secured on real estate property	49	0	49	8	0	0	50	0	49	8	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
UNITED STRIES	Retail - Secured on real estate property - Of Which: non-St	49	0	49	8	0		50	0	49	8	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	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	0	2	0			2	0	2	0	0		
	Equity	100	0	100	208	0	0	117	0	117	256	0	0	
	Other non credit-obligation assets													
	IRB Total													

							IRB Ap	proach					
				As of 3	10/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,327 7.832	0	3,918 2,850	581 1.463	0	5 29	4,521 8.118	0 60	3,021 3.128	556 1.582	0	3 27
	Corporates		61			15	29	8,118	60			19	2/
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	200	0	66	29	0	0	200	0	60	19	0	0
	Retail	30	2	29	4	0	1	29	1	29	6	0	1
	Retail - Secured on real estate property	27	î	25	6	ő	â	26		26	6		
	Retail - Secured on real estate property - Of Which: SME	1		10	0		0	1		10	0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	26	1	26	6	0	0	26	1	25	5	0	1
	Retail - Qualifying Revolving	0	ō	0	ō	ō	ō	0	ō	0	ō	ō	ō
	Retail - Other Retail	3	1	3	1	0	1	3	1	2	i	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	3	1	2	1	0	0	3	1	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 56)		Of which: defaulted	value ²		Of which: defaulted	and provisions		Of which: defaulted	Value.		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,140	0	538	234	0	3	1,203	0	606	214	0	1
	Corporates	5,687	2	2,940	1,585	1	16	7,279	2	3,606	1,998	1	22
	Corporates - Of Which: Specialised Lending	221	0	211	120	0	3	161	0	154	71	0	2
	Corporates - Of Which: SME	8	0	6	4	0	0	10	0	7	5	0	0
	Retail	9	1	9	2	0	0	10	1	10	2	0	1
	Retail - Secured on real estate property	8	0	8	1	0	0	8	0	8	2	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SIAN	Retail - Secured on real estate property - Of Which: non-Si	8	0	8	1	0	0	8	0	8	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	1	1	0	0	0	1	1	1	0	0	1
		1	1	1	0	0	0	1	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	1	0	1	0	0	0	1	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0		0	0	0	U	0	0
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	o credit conversion	factors or credit r	isk mitication tech	niques (e.a. substi	tution effects).		

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	8 5.369	0 20	0 4,441	0 3.082	0 50	0 76	8 5.571	0 73	0 4.572	0 3.144	0 60	0
	Corporates Corporates - Of Which: Specialised Lending	1.069	70	1.008	3,082	30	78	1,109	73	1.043	3,144	80	35
	Corporates - Of Which: SME	2.168	59	1,841	1,210	35	43	2,215	5	1,903	1.225	47	44
	Retail	8,393	99	8,363	971	82	55	8,585	104	8.564	980	90	56
	Retail - Secured on real estate property	8,076	87	8,076	807	55	42	8,264	92	8,264	805	59	43
SLOVAKIA	Retail - Secured on real estate property - Of Which: SM	33	1	33	23	1	1	32	1	32	22	2	1
SLOVANIA	Retail - Secured on real estate property - Of Which: no		86	8,043	784	54	41	8,232	90	8,232	783	57	42
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	317	13	287	164	27	13	321	13	301	175	32	13
		317	13	287	164	27	13	321	13	301	175	32	13
	Retail - Other Retail - Of Which: non-SME 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
	IRB Total												
	•	(1) Original expo	are. unlike Exposu	re value, is reports	d before taking into accou	nt any effect due t	to credit conversion	factors or credit r	isk mitigation tech	niques (e.g. substi	tution effects).		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,928	0	1,187	364	0	2	1,235	0	458	150	0	0
	Corporates	6,497	105	3,123	1,647	25	85	6,452	64	2,685	1,560	15	59
	Corporates - Of Which: Specialised Lending	43	43	43	10	10	29	0	0	0	0	0	0
	Corporates - Of Which: SME	41	3	50	52	1	2	47	2	61	51	0	1
	Retail	39	1	38	9	0	1	44	1	42	10	0	1
	Retail - Secured on real estate property	34	1	34	8	0	1	39	1	38	9	0	1
GERMANY	Retail - Secured on real estate property - Of Which: St		0	0	0	0	0	0	0	0	0	0	0
GERTINUT	Retail - Secured on real estate property - Of Which: no	n-S/ 34	1	34	8	0	1	39	1	38	9	0	1
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0		1	0	0	-		3	1	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Or Which: hon-SME Equity		0	5	1	0	0	0	0	<u>_</u>	0	0	0
	Other non credit-obligation assets		0		0			0			0	0	0
	IRB Total												
		(I) Original owned	ture unlike Europe	an utilize is annote	d before taking into accou	at new effect due 1	and maning	factors on condit a	ick milliontion tech	ain or lo a adutti	tution efforts)		

							IRB AP	proacn					
				As of :	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisiona
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,559	0	1,014	152	0	7	1,697	0	759	133	0	5
	Corporates	6,026	0	3,712	2,131	0	45	6,468	0	4,121	2,433	0	47
	Corporates - Of Which: Specialised Lending	468	0	415	187	0	3	467	0	417	158	0	3
	Corporates - 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
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-St		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												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ⁵	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	24 325	0	1 159	0 96	0	0	17 316	0	1 161	0 91	0	0
	Corporates Corporates - Of Which: Specialised Lending	325	0	199	29	0	2	316	0	161	23	0	2
	Corporates - Of Which: SME	0	0	0.0		0			ő	~	2	ő	
	Retail	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CRUATIA	Retail - Secured on real estate property - Of Which: non-S		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	0
	Retail - Other Retail	0	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	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	, i		, in the second s		Ű			, in the second s		-	, in the second se	
	IRB Total												
		(1) Orininal owned	une unlike Pennou	ne value is nervota	id hefree taking into accou	nt any effort due	to most mouersing	factors or could	rick mitination tark	ninues le n'aithdi	itation afforts)		

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

⁽²⁾ Original execure, unlike Execure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	Ō	0	0	Ō	0	0
	Institutions	396	0	75	137	0	1	405	0	116	187	0	1
	Corporates	122	0	2	1	0	0	121	0	2	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
EGYPT	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LOITT	Retail - Secured on real estate property - Of Which: non-St	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	U	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - 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
	Retail - Other Retail - Of Which: non-SME 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
	Uther non credit-obligation assets IRB Total												1
					d before taking into accou								

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2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of 1	31/03/2021					As of 1	30/06/2021		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	64,842	410 17.088	32,072	14,814	100	270	78,350	425 17.542	38,531	18,985	682 3.932	301
	Corporates Corporates - Of Which: Specialised Lending	366,644	17,088	198,157 12,793	104,017	3,706 243	10,675	361,555	955	193,398 11.842	98,786 7,040	3,932	10,917 779
	Corporates - Of Which: Specialised bending Corporates - Of Which: SME	91.037	9.024	49,216	27.073	2.053	5.646	95.063	10.678	51,517	28,745	2,405	6.912
	Retail	181.472	8,280	162 259	31.921	1.854	5.385	180.823	8.638	163,303	34,168	2,326	5,537
	Retail - Secured on real estate property	128,356	4.112	126,900	22.615	1,314	2,043	127,511	4,056	125,876	24.422	1,362	1,877
Constant data data	Retail - Secured on real estate property - Of Which: SME	7,274	949	7,162	1,841	205	505	6,517	926	6,332	1,742	294	427
Consolidated data	Retail - Secured on real estate property - Of Which: non-SP	121,082	3,163	119,738	20,773	1,109	1,538	120,994	3,141	119,545	22,680	1,068	1,449
	Retail - Qualifying Revolving	1,080	5	921	136	1	6	0	0	0	0	0	0
	Retail - Other Retail	52,036	4,163	34,437	9,170	539	3,338	53,312	4,572	37,426	9,746	964	3,660
	Retail - Other Retail - Of Which: SME	27,768	2,693	12,584	3,057	380	2,134	28,957	3,048	15,484	3,821	798	2,460
	Retail - Other Retail - Of Which: non-SME	24,268	1,470	21,853	6,113	159	1,204	24,355	1,524	21,943	5,926	166	1,200
	Equity	9,120	104	9,101	30,635	0		10,863	105	10,844	34,314	0	
	Other non credit-obligation assets				0						0		
	TBB Total ²				181,387						186,253		

							IRB Ap	proach					
	[As of 3	1/03/2021					As of 3	0/06/2021		
		Original E	xposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- HIGH		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	25,740	322 16.531	17,048	6,652 74.648	81	221	34,181 251.967	326	21,178	9,695	587 3.717	255
	Corporates Corporates - Of Which: Specialised Lending	259,359 9,343	16,531 925	140,104 7.875	4 225	3,545	9,915	251,96/ 8.669	17,023	134,571 6.975	68,886 3.261	3,/1/	10,247
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	9,343	8,937	46,749	25.431	2.008	5.582	92.062	10.578	49.006	27.051	2,268	6.844
	Retail	171,887	8,157	152.717	20,931	1.761	5,319	170.962	8,516	153,475	33,032	2,200	5,466
	Retail - Secured on real estate property	119,222	4,009	117,771	21.687	1.252	1,994	118.051	3,966	116.421	23.481	1.301	1.826
ITAI Y	Retail - Secured on real estate property - Of Which: SME	7,241	947	7,130	1,820	204	503	6,486	924	6,302	1,721	292	426
TIALY	Retail - Secured on real estate property - Of Which: non-SP	111,981	3,062	110,641	19,867	1,048	1,491	111,564	3,041	110,119	21,760	1,009	1,400
	Retail - Qualifying Revolving	1,078	5	920	136	1	5	0	0	0	0	0	0
	Retail - Other Retail	51,587	4,144	34,026	8,964	507	3,319	52,911	4,550	37,054	9,551	934	3,640
	Retail - Other Retail - Of Which: SME	27,425	2,680	12,263	2,864	349	2,120	28,613	3,035	15,160	3,635	769	2,446
	Retail - Other Retail - Of Which: non-SME	24,162	1,464	21,763	6,100	158	1,199	24,298	1,516	21,895	5,916	165	1,194
	Equity Other non-credit-obligation assets	8,473	104	8,455	28,802	0	0	9,955	105	9,937	32,177	0	0
	Other non-credit-obligation assets IRB Total												
		(1) Original exp											

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min ELR, %i)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,055	0	835	480	0	2	2,290	0	938	542	0	1
	Corporates	21,230	32	9,222	3,797	8	72	20,930	30	9,314 367	3,916	7	52
	Corporates - Of Which: Specialised Lending	616	0	493	282	0	4	474	0	367	241	0	11
	Corporates - Of Which: SME	71	0		14	0	U	72	0		16	0	0
	Retail	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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0	52	0	0	0	57	0	57	0	0	0
		33	0	52	2	0	0	37	0	3/	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	<u>,</u>	0	á	0	0	0
	Retail - Other Retail - Of Which: she	2	0	2	ő	0	0	2		2	ŏ	0	
	Equity	126		126	278		0	203		203	435	0	
	Other non-credit-obligation assets	120		120	270		0	205		203			
	IRB Total												
		(1) Original exc	osure, unlike Ex	nosure value is r	eported before taking in	to account any	effect due to crea	St conversion fai	tors or credit ris	k mitigation tec	holoues (e.o. substitutio	o effects)	

							IRB Ap	proach					
				As of 3	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %i)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	4,503 8,886	0 59	3,017 3,425	554	0	3 25	5,446 9.140	61	2,716	630 1.666	0	2 31
	Corporates - Of Which: Specialised Lending	199	39	5,425	1,559	14	25	247	01	3,362	31	10	31
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	9	1	4	3	0	0	8	1	4	31	0	
	Retail	26	i	26	6	ő	1	34	6	33	7	1	4
	Retail - Secured on real estate property	24	1	24	5	0	1	26	1	25	6	0	0
ED ANICE	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SI	24	1	23	5	0	1	26	1	25	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	1	2	0	0	0	8	5	8	1	0	3
	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 Equity	2	1	2	0	0	0	12	5	12	23	0	3
	Other non credit-obligation assets	0	0	0	0	0	0	12	0	12	23	0	
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is n	eported before taking in	nto account any	effect due to crea	lit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		ĺ
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ^s		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,145	0	543	192	0	1	1,430	0	668	249	0	1
	Corporates	7,977	3	4,240	2,247	1	24	7,686	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	4	0	0	19	0	7	4	0	0
	Retail	8	0	8	2	0	0	8	0	8	2	0	0
	Retail - Secured on real estate property	8	0	8	2	0	0	8	0	8	2	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Siran	Retail - Secured on real estate property - Of Which: non-St	8	0	8	2	0	0	8	0	8	2	0	0
	Retail - Qualifying Revolving 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
					č				0	0	š		0
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	21	0	21	39	0	0
	Other non credit-obligation assets	5			, i i i i i i i i i i i i i i i i i i i			21	0	21			
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to cre	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	8 5.476	0 72	0 4.530	0 3.168	0	0 93	8 5.615	0	0 4,587	0 3.258	0 136	0 90
		5,4/6	/2	4,530	3,168	58	93	5,615	//	4,587	3,258	135	90 37
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,254	60	1,031	1,231	43	44	2,316	77	2.004	1,039	136	51
	Retail	8,794	103	8,774	984	88	55	9,106	102	9,085	994	85	60
	Retail - Secured on real estate property	8,459	90	8,459	800	57	42	8,762	89	8,761	809	57	46
	Retail - Secured on real estate property - Of Which: SME	30	1	30	21	1	1	30	1	30	22	2	1
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-St	8,429	89	8,429	779	56	41	8,732	88	8,732	787	55	44
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	334	13	314	184	31	13	344	13	324	185	29	14
	Retail - Other Retail - Of Which: SME	334	13	314	184	31	13	344	13	324	185	29	14
	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 IRB Total											-	
					eported before taking in								

							IRB Ap						
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,422	0	1,650	411	0	4	3,270	0	2,116	625	0	5
	Corporates	6,330	63	2,547	1,457	15	58	7,893	61	2,831	1,573	7	62
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	45	1	62	51	0	0	57	1	63	53	0	0
	Retail	41	1	40	9	0	1	41	1	40	10	0	1
	Retail - Secured on real estate property	38	1	38	9	0	0	39	0	38	9	0	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-S	38	1	38	9	0	0	39	0	38	9	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	31	0	31	91	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustmer and
	(min EJ.R, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,888	0	980	175	0	5	2,696	0	1,644	335	0	4
	Corporates	6,551	0	4,279	2,382	0	52	7,128	0	4,580	2,561	0	36
	Corporates - Of Which: Specialised Lending	443	0	397	148	0	4	399	0	357	133	0	6
	Corporates - Of Which: SME	6	0	3	3	0	0	16	0	10	7	0	0
	Retail	152	3	151	34	1	1	126	3	125	24	1	1
	Retail - Secured on real estate property	118	3	118	23	1	1	117	3	117	22	1	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTILD KINGDON	Retail - Secured on real estate property - Of Which: non-St	118	3	118	23	1	1	117	3	117	22	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	33	0	33	11	0	0	8	0	8	1	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	8	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	29	0	28	3	0	0	8	0	8	1	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	46	0	46	88	0	0
													-
	IRB Total												

								IRB Ap	proach					
					As of :	31/03/2021					As of :	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	Ū	0	Ū
	Institution		17	0	1	0	0	0	17	0	1	0	0	0
	Corporates		277	0	132	75	0	2	269	0	125	82	0	2
		Corporates - Of Which: Specialised Lending	35	0	34	12	0	1	33	0	32	13	0	2
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	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
CROATIA		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
CROWING			0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	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	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Medal * Other Medal * Of Which: non-SME	0			ő	0	5		0	0	ŏ		0

							IRB Ap	proach					
				As of 1	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 660	0	0 532	0 286	0 0	0	0 588	0	0 461	0 157	0	0
	Corporates Corporates - Of Which: Specialised Lending	7,332 243	22 22	4,910 224	2,354 95	0	39 12	7,452 233	29 0	5,254 198	2,416 92	8	41
	Corporates - Of Which: SME Retail	44 14	0	44 14	56 2	0	0	40 15	0	40 15	42 2	0	0
LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	13 0	0	13 0 13	2	0	0	14 0 14	0	14 0 14	2	0	0
LOXENDOONG	Retail - Secured on real estate property - Ut Which: non-si Retail - Qualifying Revolving Retail - Other Retail	13	0	0	0	0	0	0	0	14	0	0	0
	Retail - Other Retail - Of Which: SME	0	ō	0	0	0	0	0	0	0	0	0	ō
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	6	0	6	23	0	0	8	0	8	0 26	0	0
	IRB Total												

(1) Original ex

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	Ō	0	0	0	0	0	0	0	Ō	Ū	0	0
	Institutions	400	0	81	137	0	1	427	0	87	154	0	0
	Corporates	116	0	2	1	0	0	111	0	1	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
EGYPT	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Lonin	Retail - Secured on real estate property - Of Which: non-St	1	0	1	0	0	0	1	0	1	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	U	0	0	0	0	0	U	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	



							Intesa Sanpaolo S.p.A							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through pront of 1000	comprenentarie income								
[0-3M[0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total	-	47 52	0 5	47 47	0	0 5	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0	0	0 0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Belgium	0 0 257	0 0 247	0 0 11	0	0 0 189	0 0 57	0 0	0	0	0	0	0	
[10Y - more Total	-	1,235 1,492	1,193 1,440	73 84	0	189 394 583	768 826	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y]		5 10	5 10	5 10	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Cyprus													
[3Y - 5Y [[5Y - 10Y] [10Y - more	Cyprus													
[10Y - more Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more	_													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y]	Denmark													
[5Y - 10Y [[10Y - more Total	-													
[0-3M[[3M-1Y]														
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Estonia													
107 - 1071 [10Y - more Total	-													



								Intesa Sanpaolo S.p.A							
Interface Control / Marcine The plant and region parameter for the state of the plant and the plant							Dir	ect exposures							
Rescale Rate: Statistics Rate: S		(min EUR)			On balance st	ieet				Deriva	tives		Off balar	ice sheet	
Restart Reprint Provide Property Propert													Off-balance sh	eet exposures	
Reduct Harting Curry / Face Mark Arrive - Market Harting and and any setting any setting and any setting any setting any setting any				Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short	of which: Financial assets	designated at fair value	fair value through other	or which: Pinancial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
1 fright I frigh	[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Finland	0 0 0 2 0	0 0 0 2 0											
IP of ref in the second of the seco	[0-3M]		4 717 62	4 667	664	0	0 53 53	0	0	0	0	0	0	0	0
Difference Lab Lab <thlab< th=""> Lab <thlab< th=""> <thlab< td=""><td>[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]</td><td>France</td><td>63 284 167</td><td>48 284 135</td><td>0</td><td>0</td><td>20 284 130</td><td>27 0 6</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td></td></thlab<></thlab<></thlab<>	[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	France	63 284 167	48 284 135	0	0	20 284 130	27 0 6	0	0	0	0	0	0	
1 200 200 200 200 200 200 <	[10Y - more Total	-	3,258 7,227	6,961	127 884	0	918	2.223	0 0 0	0	0	0	0	0 0	42
ideal ideal <th< td=""><td>[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more</td><td>Germany</td><td>265 249 301 918 1.208</td><td>201 235 111 881 1.172</td><td>163 238 291 644 37</td><td>0 0 0 0 0</td><td>101 11 10 58 851</td><td>321</td><td></td><td></td><td></td><td>0 0 0 0 0</td><td>U 0 0 0 0</td><td>0 0 0 0 0 0</td><td></td></th<>	[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	265 249 301 918 1.208	201 235 111 881 1.172	163 238 291 644 37	0 0 0 0 0	101 11 10 58 851	321				0 0 0 0 0	U 0 0 0 0	0 0 0 0 0 0	
Total - - - - - 1/2 0 1/17 1/20 0 0 0 0 4 599 655 1 () 3/1 - <td>[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-100]</td> <td>Croatia</td> <td>10 1,018 163 360 266 679 58</td> <td>10</td> <td>4 15 59 30 12 42</td> <td></td> <td>0 980 81 43 62 11 0</td> <td>6 20 23 286 191 625 48</td> <td>0 0 0 0 0 0</td> <td>0 0 0 0 0 0 0</td> <td>0 0 0 46 0 0</td> <td>0 0 0 509 0</td> <td>0 17 0 0 1 8 27</td> <td>0 0 0 0 0 0 0</td> <td>2</td>	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-100]	Croatia	10 1,018 163 360 266 679 58	10	4 15 59 30 12 42		0 980 81 43 62 11 0	6 20 23 286 191 625 48	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 46 0 0	0 0 0 509 0	0 17 0 0 1 8 27	0 0 0 0 0 0 0	2
I vi - 2vi fi 1 vi -	[0 - 3M [-	0 2,553	2,548	0 172	0	1,177 0	1,200	0	0	46 0	509 0	55 0	0	126
Image: for 3Mf 264 264 1 0 25 237 0 0 3 192 11 1 3M · 171 200 200 1 0 25 237 0 0 3 192 11 1 3M · 171 200 200 1 0 25 207 0	[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece	4 0 12 14 3	4 0 12 11 0	4 0 0 14 3	0000	0			0 0 0 0	0000	0000	0000	0	0
for-3Mr 0<	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107]	Hungary	264 227 19 340 204 39	264 227 19 340 204 39 12	1 2 1 0 3 0 0		26 225 19 334 202 36 0	237 0 6 0 3 12		0 0 15 0 19 0	3 0 0 1 0 8 0	192 0 50 1 122 0			
f 0- 3Hr 1,603 1,440 283 0 11 1,256 0 0 0 0 6,582 f 3M- Vf 7,540 6,911 1,598 0 1,599 3,946 7 1 0 0 1,079 f 3M- Vf 3,499 2,995 2,164 0 951 374 8 107 0 0 2,25 f 3V- xyr 2,064 165 401 0 1157 475 5 63 0 0 6 6	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Ireland	0 0 15 0 0 440 286	0 0 15 0 0 436 272		0 0 0 0 0 0 0 0	0 0 15 0 0 344 164	0 0 0 0 92 50		34 0 0 0 0 0 0 0		364 0 0 0 0 0 0 0	11 0 0 0 0 0 0 0	0 0 0 0 0 0 0	35
[57-107] 14300 12,458 2,442 0 4,465 7,981 7,199 6,383 7 14 6,56 1007_mome 22,155 20,275 3,724 0 4,466 7,981 7,199 6,383 7 14 6,56 1007_mome 22,155 20,275 3,724 0 1958 16,172 61,27 13,466 104 1058 4,77	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	1,603 7,540 3,489 2,084 7,383 14,900 22,155	1,440 6,911 2,995 1,676 5,630 12,458 20,275	283 1,598 2,164 421 2,283 2,442 3,724	0 0 0 0 0 0 0	11 1,959 951 1,187 2,281 4,466 1,968	1,296 3,948 374 475 2,805 7,981 16,317	0 7 8 6 33 7,199 612	63 71 6,383 1.346	0 0 0 0 5 7 104	0 0 0 0 7 14 1,058	1,079 235 6 12 636 477	0 1 0 0 0 0 0 3	1
Total - 59,155 51,386 12,915 0 12,211 33,197 7,864 7,973 116 1,080 9,278 f0-3Mf 0 0 0 0 0 0 0 0 0 9,278 f3M-1Yf 0 <td>Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]</td> <td>Latvia</td> <td>0 0 0 0 0 0 0 0 32 32 0</td> <td>51,386 0 0 0 0 0 32 0</td> <td>12,915 0 0 0 0 0 0 0</td> <td></td> <td>12,821</td> <td>33,197 0 0 0 0 0 32 0</td> <td>7,864</td> <td></td> <td></td> <td>1,080 0 0 0 0 0 0 0</td> <td>0 0 0 0 105 0</td> <td>4 0 0 0 0 0 0 0</td> <td>22,059</td>	Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Latvia	0 0 0 0 0 0 0 0 32 32 0	51,386 0 0 0 0 0 32 0	12,915 0 0 0 0 0 0 0		12,821	33,197 0 0 0 0 0 32 0	7,864			1,080 0 0 0 0 0 0 0	0 0 0 0 105 0	4 0 0 0 0 0 0 0	22,059



							Intesa Sanpaolo S.p.A.							
							As of 31/12/2020							
						Diree	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	1ce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of	[Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure announc
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Lithuania	0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Luxembourg	32 17 0 3	32 17 0 3	30 17 0 0		2 0 0 3	0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	1
[5Y - 10Y [[10Y - more Total	Luxembourg	93 134 160 439	93 134 160 439	21 0 76 144	0 0 0 0	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 4 4	0 0 0	26
[0 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [5Y - 10Y [[10Y - more Total	Maita													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 0 25 437 74 536	0 0 0 25 435 0 460	0 0 25 61 74 159		0 0 0 324 0 324	0 0 0 0 53 0						0 0 0 0 0	
Total [0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more	Poland	0 536 0 0 14 48 37 18	0 0 0 14 48 37 18	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 45 0 18	53 0 0 14 3 37 0	0 0 0 0 0 0					0 0 0 0 0 0	0
Total [0 - 3M / [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugai	118 0 1 0 4 64 194 417	0 118 0 1 0 4 64 87 346	0 1 0 4 2 107 118	0 0 0 0 0 0 0 0	64 0 0 0 0 62 0 300	54 0 0 0 0 0 87 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		11
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	10 681 25 65 116 30 30 9 122 63 429	501 25 65 116 30 9 121 61 426	232 0 0 1 0 19 2 21	0 0 0 0 0 0 0 0 0 0 0	362 24 65 115 29 0 37 61 332	87 1 0 0 9 66 0 75				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	7
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Slovakia	0 425 133 5 5 88 478 78 78 788	0 429 133 5 5 88 477 77 785			0 332 125 0 0 76 421 49 672	0 73 8 5 5 12 55 28 113					1 22 2 0 1 2 1 2 2 9		168
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	33 788 31 71 32 51 51 51 51 79 369 369	785 33 51 71 32 51 51 51 79 369	U 0 0 1 1 0 0 0 0	U 0 0 0 0 0 0 0 0	672 31 43 30 4 46 8 11 172	2 8 41 26 6 43 68					29 1 0 0 0 0 11 12		37



							Intesa Sanpaolo S.p.A.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					1	1		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	481 185 366 174 174 1,945 1,945 1,945 3,636 13,513	481 126 342 142 1,467 6,181 3,239 11,978	0 59 4 32 478 565 396 1,533		481 125 330 104 1,445 3,284 2,108 7,878	0 0 12 37 22 2,897 1,131 4,100						0 0 0 0 0 0	
10431 [0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [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	7,878								6
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													4
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 0 0 0 147 266 413	0 0 0 0 129 247 376	0 0 0 0 18 76 94	0 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 - 3M [[3M - 1Y] [1Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0 0 21 71 355 84 0 532	0 0 21 71 356 84 0 532	0 0 20 18 0 0 0 38		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		4
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	79 334 0 0 0 0 0 0 0 79	79 0 0 0 0 0			79 0 0 0 0 0 0								



							Intesa Sanpaolo S.p.A							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		•	On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Japan	316 44 21 1,979	0 316 44 21	316 37 0	0 0	0 7 21 1,979	0 0 0	0 0 0	0 0	0 0	0 0	0	0	
[3Y - 5Y] [5Y - 10Y]	Japan	0	1,979 0 0	0 0	0	0	0	0	0 0	0 0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y]		2,360 49 1,101	2,360 49 1,101	352 8 445	0	2,007 41 656	0	0	0	0	0	0	0	10
[1Y - 2Y [[2Y - 3Y]	U.S.	114 16	114 16	21	0	93 16	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		109 1,412 2,874	88 1,410 2,835	24 135 142	0	85 1,155 1,625	0 121 1,107	0 0 0	0 0 0	0 0	0 0	0 0	0 0	
Total [0 - 3M [[3M - 1Y [5,675 0	5,613 0	776 0	0 0	3,671 0	1,228 0	0 0	0 0	0 0	0	0 0	0 0	2
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	China	2 14 124 220	2 14 124 220	0 12 0	0	0 2 124	2	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		220 87 448	220 87 448	0 0 12	0	124 154 87 367	66 0 68	0 0 0	0	0	0	0	0	87
Total 「 0 - 3M 「 「 3M - 1Y 「		0 0	0 0	0	0	0	0	0	0	0	0	0	0	8/
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Switzerland	2 0 0	2 0 0	0 0	0 0	2 0 0	0 0 0	0 0 0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more Total	4	0 0 2	0 0 2	0	0 0 0	0 0 2	0 0 0	0	0	0	0	0	0	15
[0-3M[[3M-1Y] [1Y-2Y]		0	0 0 67	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA	38 53	38 53 186	0	0	33 40	4 12 103	0	0	0	0	0	0	
[5Y - 10Y] [10Y - more Total		186 89 433	89 433	0	0 0 0	83 89 313	103 0 120	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	120
[0 - 3M [[3M - 1Y [[1Y - 2Y [143 228 247	143	0 1 0	0 0 0 0	140 217 203	2 10 43	0	0 0 0	0 0	0	0 0 2	0 0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other Central and eastern Europe countries non EEA	663 201 214	246 663 201 210	2 1 7	0	298 191 26	364 8 179	0	0	0	0	0 3 0	0	
[10Y - more Total		11 1,708	11 1,702	23	1	0 1,076	0 604	0	0 0 0	0 0 0	0 0	0 5	0	1,198
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0 0 0	0	0	0	0	0	0 0 0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Middle East	198 3,411 542 335	0 198 3,411 542 335	0 0 1	0 0 0	0 0 20	198 3,411 521 252	0 119 0	0 2,800 0	0 0	0	0 0 195	0 0 0	
f 10Y - more Total f 0 - 3M f		335 4,487	335 4,486	0 1	0 0	82 102	252 4,383	0 119	0 2,800	0 0	0 0	195 487 681	0	257
[3M - 1Y [[1Y - 2Y [Latin America and it	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean	3 96 647	3 96 646	0 0 34	0	0 0 192	3 96 420	0 0	0 0	0 0	0	0 0	0 0	
[10Y - more Total		217 979	217 978	13 47	0	202 409	3 522	0	3 3	0	0	0 1	0	471



General governments exposures by country of the counterparty

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

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

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

(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). Inspective 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 hem 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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe 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.



							Intesa Sanpaolo S.p.A							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [5 0	5	0	0	5 0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0 45	0 45	0	0	0 45	0	0	0	0	0	0	0	
[10Y - more Total		95 145	0 50	95 95	0	0 50	0	0	0	0	0	0	0	9
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Belgium	0 184 2,654	0 0 174	0	0	0 118	0 0 56	0	0	0 0	0 0 0	0 0	0	
[10Y - more Total [0 - 3M [[3M - 1Y]		2,654 2,839 0	2,609 2,783 0	139 149 0	0 0 0	1,818 1,936 0	698 754 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0 0	0	0	0	Ő	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Cyprus													
[3Y - 5Y] [5Y - 10Y] [10Y - more	Cyprus													
[10Y - more Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more	4													
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Denmark													
[5Y - 10Y [10Y - more Total														
[0-3M[[3M-1Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Estonia													
[5Y - 10Y [[10Y - more Total	-													



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	1ce sheet	
												Off-balance s	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	Finland	0 0 0 138	0 0 0 138	0 0 0 138	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
Total [0 - 3M [[3M - 1Y]		138 351 7	138 351 0	138 298 7	0 0	0 53 0	0 0	0	0	0 0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France	312 22	304	8 16	0	278 0 112	26 6	0	0	0	0	0	0	
ſ5Y - 10Y ſ ſ10Y - more Total	-	118 1,244 4,464 6,519	112 1,169 4,079 6,020	75 385 796	000	632 2,260 3,336	536 1,818 2,386	0	0	0	0	0	0	82
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [Germany	151 47 440 7 483 1,702	151 0 329 0 136 1,283	136 47 339 7 444 1,129	0 0 0 0 0	14 0 101 0 39 361	0 0 0 211							82
Total		1,281 4.110 67	1,134 3.033 67	147 2.249	0 0	853 1.368 46	281 492	0	0 0	0	0 0	0	0 0	2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia	837 37 392 292 712 92	835 37 392 291 711 92	15 59 2 28 16 41 11	0 0 0 0	753 14 84 95 11 21	23 20 280 181 659 60					15 0 1 5 35		
[10Y - more Total [0 - 3M [2,429 25	2,425 25	172 25	0	1,024	60 1,229 0	0 0	0	0 0	0 0	58	0	166
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece	2 8 0 2 16 46	2 3 0 1 13 27	2 8 0 2 16 46	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	0 0 0 291 0	0 0 0 3.600 0	0	0 0 0 0	0 0 0 0	0 0 0 0	
Total [0 - 3M [[3M - 1Y [99 0 68	72 0 68	99 0 0	0 0	0 67	0 0 0	291 0 1	3,600 0 29	0 1 0	0 264 0	0 16 4	0 0 0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Hungary	28 266 315 351 24 1,052	28 266 315 351 24 1,051	1 3 4 12	000000000000000000000000000000000000000	27 260 312 147 0 813	0 5 0 200 12 218	1 0 7 7	34 29 0 107 0 199	0 0 5 0	0 5 0 36 0 305	0 0 0 0	0	22
Total		0	0	0 0	0	0	218 0 0	8 0 0	199 0 0	0 0	305 0 0	20 0 0	0 0	22
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	15 0 134 308 109	15 0 134 254 98	0 0 72 11	000000000000000000000000000000000000000	15 0 134 147 50	0 0 89 47	0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0	0 0 0	0 0 0 0	
[3M - 1Y [565 2,643 5,562	500 2,612 5,045	83 1,187 3,984	0	346 50 566	136 1,398 986	0 2	0 105	U 0 0	0 0 0	0 5.528 958	0 0 0	1
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	2,043 5,552 4,901 7,072 19,681 19,665	5,045 3,914 3,507 5,788 15,980 16,213	2,999 2,999 2,152 1,275 3,809 4,516	0 0 0 0	1,508 1,419 2,453 6,761 2,116	136 1,398 986 393 470 3,335 9,098 12,890	4 5 36 2,052 1,571	50 22 156 6,338 2,013	0 0 24 1 4	0 0 35 2 60	6 16 9 961 1.510	0 0 0 3	
Total	1	63,566 0	53,060 0	19,920 0	0	14,873	28,570	3,671	8,684	29	98	1.510 8,987	3	21,242
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Latvia	0 0 0 32	0 0 0 32 0	0 0 0 3	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 29 0	000000000000000000000000000000000000000	0	0	0 0 0	0 0 0 98 0	0	
Total	1	32	32	3	0	0	29	0	0	0	0	98	0	25



							Intesa Sanpaolo S.p.A							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)		1	On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[1Y - 2Y [[3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania		0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000			000000000000000000000000000000000000000			
10-3M [[3M-1Y]		7 14	7 14	5 14	0	2	0	0 2	0 69	8 0	500 0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg	0 0 39	0 0 39	0 0 39	0 0	0 0	0 0 0	0 32 8	0 70 93	0 0 0	0 0 0	0 0	0	
[5Y - 10Y [[10Y - more Total	4	131 541 733	131 541 733	6 541 606	0	125 0 128	0 0 0	161 802 1,004	818 3.341 4,391	1.021 261 1,290	1.800 800 3,100	0 4 4	0	24
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Maita													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	0 0 8 0 163 195	0 0 8 0 161 118	0 0 8 0 5 78	0 0 0 0 0 0	0 0 0 0 106 118	0 0 0 0 52 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [367	287	91 0	0	224	52 0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	14 3 62 19 26 124	14 3 62 19 26 124	0	000000000000000000000000000000000000000	0 0 45 0 26	14 3 17 19 0 53	0	0	0	000000000000000000000000000000000000000	0	0 0 0	11
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	14 0 0 5 195 160 1,031 1,393	124 0 0 6 196 85 847 1,134	0 0 6 3 75		71 0 0 0 193 0 193 847 3,040	0 0 0 85 0							
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [1	1,134 1 60 61	184 268 0 2	0	0	85 1 0	0	0	0	0	0	0	96
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Romania	60 61 112 4 89 127	112 4 81 124	0 0 8 12	0 0 0 0	58 61 105 0 20 115	0 7 4 61 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	
[10Y - more Total [0 - 3M [[3M - 1Y [454 1	443 1	22	0	359 0	73	0	0	0 0	0 0	0 4 22	0	7
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia	5 5 80 12 304 151	5 5 80 11 303 151	0 0 0 15	0 0 0 0	0 76 0 247 55	5 5 4 11 41 96	0 0 0 0	0	0	0 0 0	22 3 0 1 3	0	
Total	1	558	556 22	15	0	379 20	90 163 2	0	0	0	0 0	33 0	0 0	150
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovenia	99 71 38 27 77 77	99 71 38 27 77	0 1 0 0	000000000000000000000000000000000000000	93 36 27 19 27	7 33 12 8 49 56		0	0 0 0 0	0 0 0 0	1 0 0 1	0 0 0 0	
Total	1	93 427	93 427	26	0	11 233	56 167	0	0	0 0	0	10 12	0	47



							Intesa Sanpaolo S.p.A.							
							As of 30/06/2021							
						Direc	t exposures							_
[(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ce sheet	_
												Off-balance sh	eet exposures	
			<i></i>			1		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [72 734	62 731 181	72 261 8	0	0 472	0	0	0	0	0	0	0	
[1Y - 2Y [Spain	72 734 190 110 1,653 8,297 5,167	81 1,172 7,439 3,843	28 280 857 1,343	0 0 0 0	0 472 175 51 1,152 4,614 2,851	6 30 20 2,826 992 3,874	0 0 0 0	0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	
Total [0 - 3M [[3M - 1Y [16,042 0 0	13,510 0 0	2,850 0 0	0 0	9,315 0 0	3,874 0 0	0 0	0	0 0 0	0 0 0	0 0	0 0 0	9
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [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	
15Y - 10Y F 10Y - more Total	_	0	0	0	0	0	0 0 0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	0 4 0 0 136 0	0 4 0 0 136 0	0 0 0 0 0	0 0 0 0 0	0 4 0 0 136 0	0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	140 0 0 0 5 11 0	140 0 0 0 5 11 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	140 0 0 0 5 11 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 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
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Liechtenstein	16	16	0	0	16	0	0	0	0	0	0	0	0
10V - more Total [0 - 3M [[3M - 1Y [[1V - 2Y [[2V - 3Y [[3Y - 5Y] [5Y - 10Y [[10V - more Total	Norway				0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0 0 0				
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 0 0 71 131 520 722	0 0 0 71 100 495 666	0 0 0 16 31 55 102	0 0 0 0 0 0 0 0	0 0 0 56 100 464 620	0 0 0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 63 71 410 168 12	0 63 71 410 168 12	000000000000000000000000000000000000000	0 0 0 0 0 0	0 63 71 410 168 12	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	9 0 0 0 0 0	0 0 0 0 0 0 0	U
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	226 81 0 0 0 7 7 7 88	726 81 0 0 7 7 0 88	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	726 81 0 0 7 7 0 0 88		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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



							Intesa Sanpaolo S.p.A							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance st	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	itive fair value	Derivatives with	negative fair value			
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)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominai	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]		137 0 38 1,582 422	137 0 38 1,582	137 0 0 0	0 0 0	0 0 38 1,582	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Japan	3	422 3 0	0	0	422 3 0	0	0	0	0	0	0	0	
10tal 1 0 - 3M 1 1 3M - 1Y 1 1 1Y - 2Y 1		2,183 26 198 85	2,182 26 198 47	137 26 30	0	2,045 0 169 42	0 0 0	0	0	0	0	0	0	17
1 1Y - 2Y 1 [2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	U.S.	65 86 109 2,272 2,960	47 86 25 2.261	43 52 84 96	0	42 34 25 2.050	0	0	0	0	0	0	0	
[10Y - more Total	-	2,272 2,960 5,735	2,201 2,959 5,603	0 331	0	1,829 4,148	125 1,131 1,256	0	0 0 0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	China	0 52 29 151 221	0 52 29 151 221	0 7 13 0	0 0 0	0 43 16 135	0 2 0 15 67	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	
[5Y - 10Y [[10Y - more Total		221 126 579	126 579	0 0 20	0	153 126 475	67 0 85	0	0 0 0	0	0 0 0	0	0	104
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Switzerland	0 0 2 0 0	0 2 0 0	0 0 0 0	0 0 0 0 0	0 2 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	000000000000000000000000000000000000000		
[10Y - more Total [0 - 3M [-	2	0 2	0	0	0 2	0 0	0	0 0	0	0 0	0 0	0 0	38
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other advanced economies non EEA	0 103 24 29 192	0 103 24 29 192	0 0 5 16 0		0 103 15 0 90	0 0 4 13 102	0 0 0 0	0 0 0 0				0 0 0 0	
[10Y - more Total [0 - 3M [-	95 443 154	95 443 154 277	0 21 0	0 0	95 303 152	0 119 2	0 0	0 0 0	0	0 0	0 0	0 0	122
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Other Central and eastern Europe countries non EEA	154 277 322 51 629 256	277 321 50 626 253	0 0 7 4 1	0 0 1 0	263 290 0 436 43	13 31 44 184 210	0 0 0 0	0 0 0	0 0 0	0 0 0	0 1 0 0 0		
[10Y - more Total [0 - 3M [[3M - 1Y]	1	12 1,700	12 1,693 0	0 12 0	0 1 0	12 1,197 0	0 484 0	0 0	0	0	0 0	0 1	0	1,154
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	0 4 796 2,856 897 462	0 4 796 2,856 897 462	0 0 10 0 49 0		0 0 20 0 290 181	0 4 766 2,856 558 280	0 0 39 0	0 0 2.800 0		0 0 0 0	0 0 0 161 446		
Total [0 - 3M [}	5,014 122	5,014 122	0 0	0	491 122	4,463 0	39	2,800	0	0	607 1	0	292
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Latin America and the Caribbean	0 0 10 234 519 299	0 0 10 234 511 298	0 0 17 8		0 0 9 10 202 295	0 0 1 207 309 3		0 0 0 0		0			
Total		1,184	1,174	26	0	638	518	о 0	3	0	Ŭ 0	× 1	0	530



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	1
	(min cox)							Derivatives with po	citive fair value	Douiuntings with	n negative fair value	Off-balance sl	neet exposures	
								Derivauves with po		Derivatives with	r negative fail value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	KISK Weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	2,027 4 19 45 35 545 400 3,070	2,014 1 19 45 30 540 385 3,035	0 0 0 1 11 2 14		1,710 0 0 0 55 105 1.871	304 1 19 45 29 474 279 1.151	0 0 0 0 0 0 0 0				103 0 0 0 404 5 512		2,355
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	21 3,070 62 68 162 643 1,269 724	20 61 67 162 643 1,266 724			20 61 67 153 564 1,153 717	0 0 0 9 79 113 6					15 5 0 0 0 0 25		4,333
Total	1	2,948	2,942	0	0	2,735	207	0	Ŭ O	0	Ŭ O	46	Ŭ O	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 sovereign exposures is and 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 "Chers".

(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). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.

Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

					As of 30/09/2020	0								As of 31/12/202	0			
		Gro	is carrying amo	unt		Accumulation changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial		Gros	is carrying amou	int		Accumulat changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of wi	hich non-perforr	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
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
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
Central banks	39	0	0	0	0	4	0	0	0	38	0	0	0	0	4	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
Credit institutions	8,244	0	0	0	0	20	0	0	0	8,061	8	0	0	0	9	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
Non-financial corporations	5,688	0	38	38	36	16	22	22	0	5,967	0	36	36	36	22	22	22	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
Central banks	2,302	0	0	0	0	2	0	0	0	2,748	0	0	0	0	2	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
Credit institutions	19,065	15	89	89	89	19	18	18	0	17,966	1	83	83	83	22	18	18	0
Other financial corporations	52,557	184	769	769	741	154	406	392	242	50,862	4	615	615	589	150	307	295	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
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
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
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
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
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
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
OFF-BALANCE SHEET EXPOSURES	298,973	of non-performing exp	2,597	2,597	2,597	264	272		559	289,803		2,606	2,606	2,606	284	315	315	527

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

					As of 31/03/202	1								As of 30/06/202	1			
		Gro	ss carrying amo	unt			d impairment, a fair value due to		Collaterals and financial		Gro	ss carrying amou	int ⁵			ed impairment, a 1 fair value due to 1,5		Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perform	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perforr	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
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
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
Central banks	36	0	0	0	0	3	0	0	0	37	0	0	0	0	4		0	0
General governments	77,427	0	22	22	22	61	3	3	0	79,68	0	21	21	21	53	1	1	0
Credit institutions	8,304	8	0	0	0	8	0	0	0	7,742	11	0	0	0	7	, c	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
Non-financial corporations	6,059	0	35	35	35	24	22	22	0	6,492	. 0	35	35	35	19	22	22	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
Central banks	2,404	0	0	0	0	1	0	0	0	3,54	. 0	0	0	0	2	2 0	0	0
General governments	17,512	650	311	311	311	44	127	127	3	17,89	761	318	318	317	59	131	131	3
Credit institutions	18,783	1	79	79	79	22	17	17	0	21,68	1	79	79	79	15	5 18	18	0
Other financial corporations	51,119	5	607	607	587	163	308	300	195	51,36	133	571	571	543	168	306	294	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	5 7,194	7,131	4,959
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
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
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
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
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
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
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

(1) For the definition of non-performing exposures please refer to COMMESSION IMPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Pet 2-Template related instructions, subtle 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowances at a non-test cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the resolution allowance at the cost of the collective allowance for incurrents at anontized cost of the collective allowance is the terms of the collective allowance at the cost of the collective allowance at the sequence allowance is the terms of the collective allowance i

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	kposures with	Gross carry exposures measures	ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
		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
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	n 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 ²												
Loans and advances that have been forborne more than twice	2,055						1,499					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	2,931						1,241					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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.



Forborne exposures

Intesa Sanpaolo S.p.A.

			As of 31/	03/2021					As of 30/	06/2021		
	Gross carn exposures measures	ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		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
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 ²												
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 F18.00 / F19.00), 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.

	AS OT 30/09/2020							AS OF 31	/12/2020					AS 01 31	/03/2021					AS OF 3U	/06/2021			
						Accumulated	Gross car					Accumulated	Gross carr					Accumulated	Gross carr					Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ³		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
						copusares						C.p.Sarci						exposures						copusares
A Agriculture, forestry and fishing	4,436	519	519	4,419	310	0	4,218	379	379	4,201	250	0	4,216	370	370	4,199	249	0	4,052	350	350	4,035	244	0
B Mining and guarrying	4.398	195	195	4.398	163	0	4.489	163	163	4,489	140	0	5.338	170	170	5.338	154	0	3.691	143	143	3.691	133	0
C Manufacturing	75.174	6.088	6.088	74.863	3.944	8	67.917	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	21.937	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	39.701	2.353	2	34.282	2.046	2.046	34.248	1.343	1	36.804	2.045	2.045	36.772	1.362	2	35.872	1.831	1.831	35.843	1.244	1
H Transport and storage	16,057	1,009	1,009	16,054	702	0	14,878	677	677	14,874	512	1	14,458	666	666	14,456	521	1	14,318	554	554	14,315	453	1
I Accommodation and food service activities	7,945	944	944	7,938	581	2	7,434	491	491	7,426	341	2	7,741	491	491	7,735	353	2	7,799	475	475	7,793	360	2
3 Information and communication	8.084	248	248	8.082	190	0	8.068	191	191	8.065	128	0	9.997	189	189	9.992	132	0	10.144	173	173	10.139	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	64	0
L Real estate activities	23,289	4,522	4,522	22,983	2,256	19	19,439	2,280	2,280	19,144	1,186	4	19,548	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 artivities	5,679	492	492	5,677	338	1	4,914	339	339	4,914	219	0	5,741	353	353	5,740	246	0	5,309	348	348	5,309	224	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	9	0	0	9	0	0
P Education	273	26	26	273	14	0	252	17	17	252	7	0	261	17	17	261	8	0	261	16	16	261	9	0
Q Human health services and social work activities	2,445	168	168	2,445	100	0	2,320	114	114	2,320	82	0	2,387	115	115	2,387	84	0	2,353	80	80	2,352	57	0
R Arts, entertainment and recreation	1.221	161	161	1.221	88	0	920	108	108	920	58	0	969	112	112	969	62	0	966	105	105	966	64	0
S Other services	3,518	112	112	3,516	87	0	3,447	64	64	3,447	57	0	1,883	65	65	1,883	56	0	2,695	58	58	2,695	60	0
Loans and advances	249.604	26.286	26.286	248.651	15,767	110	227.164	15.321	15.321	226.350	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
							,						1020											

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), 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) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

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

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/05/2021		
	Loans and advance										Loans and advance					Loans and advance				
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unikely to pay that are not past due or past due <= 90 days
Gross carrying amount	527,207	491,314	1,495	35,893	4,810	490,316	469,098	1,614	21,218	4,262	492,856	471,805	1,739	21,051	4,265	496,157	476,523	2,964	19,634	3,789
Of which secured	343,791	317,618	828	26,173	3,356	322,491	307,854	922	14,637	2,951	328,864	314,366	935	14,498	2,820	335,303	321,934	902	13,369	2,589
Of which secured with immovable property	199,723	181,516	584	18,207	2,431	180,680	170,503	485	10,178	2,182	182,254	172,173	468	10,081	1,949	182,143	172,740	707	9,403	1,834
Of which instruments with LTV higher than 60% and lower or equal to 80%	64,268	61,160		3,108	505	59,661	57,764		1,897	475	61,126	59,268		1,858	406	61,737	60,096		1,641	320
Of which instruments with LTV higher than 80% and lower or equal to 100%	17,691	15,364		2,327	238	18,788	17,313		1,475	322	19,292	17,959		1,333	235	19,583	18,293		1,290	272
Of which instruments with LTV higher than 100%	19,514	12,721		6,793	653	15,162	11,709		3,453	543	15,364	11,796		3,568	471	15,288	11,978		3,310	400
Accumulated impairment for secured assets	13,722	1,632	27	12,089	809	7,845	1,830	30	6,015	725	7,960	1,890	35	6,071	691	7,481	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	6,226	1,641
Of which immovable property	187,182	176,355	508	10,827	1,887	171,876	165,393	449	6,483	1,662	173,473	167,133	438	6,341	1,518	173,448	167,559	664	5,888	1,460
Of which value above the cap	297,224	273,894	651	23,330	4,082	259,820	245,967	673	13,853	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	79,934	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 leans and advances divided by total leans and advances (excluding leans and advances classified as held for sale, cash balances at central banks and other demand deposite 3 of 5% or above.

EBA EUROPEAN BANKING AUTHORITY

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.

								As of 30,	09/2020															As of 31	/12/2020							
		carrying amount						,	ccumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount		carrying amount							Accumulated imp			anges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EJR)		Performing	Of which: exposions with forbarance measures	Of which: Instruments with significant increase in andit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but net credit- impained (Stage 2)		ng Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearsince measures	Of which: Instruments with significant installes recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Slage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant monitoria	47,374	46,875	1,343	11,364	409	255	399	716	591	57	449	125	54	92	1	89	32,515	32,076	1,199	12,225	440	230	355	650	538	a	472	112	55	92	217	91
of which: Households	16,105	17,855	395	3,659	249	135	209	284	225	15	184	63	31	42	1	45	8,718	8,596	369	3,071	123	76	105	177	151	17	137	27	16	21	17	16
of which: Collateralised by residential immovable property	13,092	12,930	316	2,512	161	102	146	138	110	11	5	28	18	23	1	25	6,142	6,054	308	2,248	55	61	79	110	8	13	87	16	12	14	0	
of which: Non-financial corporations	27,129	26,882	908	6,496	247	118	198	411	346	41	247	64	23	49	۰	41	21,922	21,608	790	7,997	314	152	260	459	374	43	326	45	39	70	197	75
of which: Small and Medium-sized Enterprises	23,347	23,130	849	5,808	216	93	160	348	292	38	215	55	18	42	۰	40	19,154	18,891	724	7,243	263	138	210	413	335	40	296	77	37	63	188	39
of which: Collateralised by commercial immovable property	12,843	12,702	653	2,954	141	79	115	224	195	29	н	27	13	23	٥	17	11,490	11,306	603	4,382	181	113	158	294	251	ж	222	44	28	39		30

								As of 30	/09/2020															As of 31	/12/2020							
	Gross	canying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	sanying amount							Accumulated imp		ulated negative char			a.	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-performi			ļ			Performing			Non-performin										1 1	
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due or 90 days			Of which: exposures with forbearance measures	Of which: Instrumental with significant increase in credit risk since initial recognition but not credit- impained (Stape 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not path-due or path-due <= 90 days			Of which: exposures with forbearance measures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19	performing
Loans and advances with expired EBA-compliant monatoria	18,751	18,377	667	3,486	373	200	242	326	212	45	157	115	58	52	٥	64	27,820	27,233	720	6,949	587	359	371	555	384	54	317	172	90	80	47	82
of which: Households	7,708	7,568	168	1,474	140	80	109	110	83	7	64	27		12	٥	19	14,852	14,576	264	1,350	285	155	192	251	195	12	160	63	19	28	2	52
of which: Collateralised by residential immovable property	5,374	5,292	136	1,133	82	59	24	54	48	5	41	6	4	5	۰	13	10,877	10,714	218	2,451	163	113	123	123	105	9	93	19	9	11	1	29
of which: Non-financial corporations	10,492	10,269	429	1,956	223	110	124	201	123	37	91	78	40	31	۰	45	12,354	12,063	444	1,475	290	194	170	287	195	40	152	99	62	44	45	31
of which: Small and Medium-sized Enterprises	5,182	5,033	256	1,202	149	54	111	125	61	28	65	45	15	26	٥	43	6,817	6,630	289	2,050	207	132	151	170	113	30	96	57	33	25	42	25
of which: Collateralised by commercial immovable property	4,873	4,744	389	1,088	130	66	71	115	61	35	68	35	17	17	۰	34	5,222	5,060	357	1,763	162	120	97	151	111	34	98	40	29	21	1	16

								As of 30,	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying arrount															Maximum amount of the guarantee that can be considered	
(win EXR)		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increases in credit risk since initial recognition but net credit- impained (Stage 2)	Non-perform	ng Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: expositivits with forbiariance measures	Of which:		Of which: exposures with forbiarance	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis			Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		10 Of which: exposures with forboarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbeasinge measures	Of which:		ng Of which: soposunis with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	24,733	24,707	20	811	26	5	24	64	61	1	10	3	1	3	21,611	7	31,961	31,931	34	2,369	30	9	27	67	61	1	21	5	1	4	27,710	12
of which: Households	2,405	2,395			10				8			1				3	2,521	2,514						5	4			1				2
of which: Collateralised by residential immovable property	۰	٥			0			٥	0			0				0	٥	0			0			0	۰			٥				•
of which: Non-financial corporations	22,228	22,212	20	652	16	4	15	55	53	1	9	2	1	2	19,201	4	29,323	29,300	33	2,104	22		20	61	57	1	19	4	1	4	25,161	11
of which: Small and Medium-sized Enterprises	12,835	12,820			15			44	42			2				4	17,244	17,223			21			44	40			4				10
of which: Collateralised by commercial immovable property	6	6			0			0	٥			0				0	21	21			0			0	۰			0				•



Information on loans and advances subject to legislative and non-legislative motionic and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Intesa Sanpaolo S.p.A.

1								As of 31	(03/2021															As of 30	/06/2021							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(ein B.R)		Performing	Öf which: exposures with forbearance measures	Of which: Instruments with significant increase in creater initial recognition but not credit- impaired (Stage 2)	Non-perform	ning Of which: exposures with forbearance measures	6 Of which: Unlikely to pay that are not past-due <= 90 days	-		Of which: soposunes with forbearance measures	Of which: Instruments with significant increase in could risk since initial not credit- inpained (Slage 2)		ng Of which: exposures with ferbaaranoa measures	Of which: Unikally to pay that are not past-due or past-due <= 90 days	Public guarantee noceived in the context of the COVID-19 crisis	Brillows to non- performing exposures		Performing	Of which: soposunes with forbeasinge measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: expoluses wit forbearance measures	Of which: h 2nstruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: expositures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the cortiant of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant moratoria	8,323	8,250	401	2,983	73	42	64	170	152	22	138	18		15	4	30	3,477	3,426	148	1,342	51	29	42	93	77	9	70	16	9	12	з	6
of which: Households	4,505	4,458	174	1,695	47	22	41	85	75		70	30	3	7	٥		661	860	64	414	21		15	24	19	3	17	5	1	3	٥	2
of which: Collateralised by residential immovable property	3,832	3,803	160	1,434	29	17	27	55	52	7	49	3	2	3	٥	6	739	728	58	345	11	6	•	14	12	2	11	2	1	1	٥	1
of which: Non-financial corporations	3,401	3,375	227	1,274	25	19	24	84	76	14	67		6		4	2	2,192	2,161	54	925	30	20	26	68	57	6	52	10	7	9	3	5
of which: Small and Medium-sized Enterprises	2,521	2,498	154	1,025	23	18	21	65	58	7	52	7	5	7	4	2	1,709	1,681	28	815	28	19	25	57	40	6	45	9	6		2	5
of which: Collateralised by commercial immovable property	2,569	2,561	183	915				60	57	11	50	2	2	2	٥	1	1,673	1,652	61	640	21	16	19	47	40	з	36	7	5	6	٥	3

								As of 31/	03/2021															As of 30	/06/2021							
	Gross	carrying amount							iccumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	carrying amount							Accumulated imp			inges in fair vals		*	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which: exposures with forbearance	Of which: Instruments with significant		Of which: exposures with forbeigrance				Of which: exposures with forbearance	Of which: Instruments with significant		Of which: exposures with forbiarance		Public guarantee	Informa to		Performing	Of which: expositions will forbearsnoe	Of which: Instruments with significant		Of which: exposures with forbearance				Of which: exposures with forbearance	with significant	Non-perform	Of which: exposures with forbearance		Public	Informs to
(min EUR)			measures	Increasie in credit risk since initial recognition but not credit- impaired (Stage 2)		measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			militario	increase in credit risk since initial recognition but not credit- impaired (Stage 2)		measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	guarantee received in the context of the COVID-19 crisis				moléures	increase in credit fisk since initial recognition but not credit- impained (Stage 2)		measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			measures	increase in credit risk since initial recognition but not credit- impained (Stage 2)		measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		non-
Loans and advances with expired EBA-compliant monatoria	50,889	49,735	1,557	16,981	1,153	746	923	1,133	792	197	689	340	195	198	237	159	53,461	52,182	4,081	19,540	1,279	804	794	1,233	884	214	754	349	186	165	275	198
of which: Households	18,909	18,452	832	4,967	457	256	303	367	253	38	229	104	39	50	18	81	21,735	21,145	1,112	6,295	591	318	355	421	288	43	243	133	49	3	24	118
of which: Collateralised by residential immovable property	13,249	12,981	581	3,429	268	184	201	185	349	25	135	37	22	24	1	48	15,907	15,554	822	4,567	352	229	241	221	170	28	147	51	29	31	1	70
of which: Non-financial corporations	30,019	29,338	2,648	10,705	682	477	497	737	512	157	445	225	145	148	217	87	29,855	29,183	2,897	12,039	673	473	435	784	580	169	405	205	127	109	249	80
of which: Small and Medium-sized Enterprises	22,963	22,445	2,387	8,756	518	378	424	578	414	139	367	164	109	122	205	72	23,211	22,707	2,515	9,947	504	355	340	623	475	145	421	345	85	85	233	71
of which: Collaboralised by commercial immovable property	14,242	13,850	1,612	5,528	392	313	301	\$	321	109	290	103	81	76		52	15,000	14,642	1,870	6,245	358	285	240	458	377	120	333	61	61	4	4	38

								As of 31/0	3/2021															As of 30	/06/2021							
	Gross													ι.	Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures w forbearance measures		Non-perform	ing Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbearance	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: oppsuns with forbearing measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposiums with forbearance measums	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures w forbearance measures	Of which: Instruments	Non-performi	ng Of which: sopoisunas with forbuarance melasures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 chills	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	36,238	36,178	42	2,923	59	16	47	80	68	1	24	12	2	0	31,581	10	37,627	37,526	55	4,144	100	19	8	94	73	1	30	22	3	13	32,785	35
of which: Households	2,896	2,884			12			7	5			2				4	3,079	3,059			20			7	4			3				7
of which: Collateralised by residential immovable property	۰	٥			٥			0	0			٥				0	٥	۰			٥			٥	0			٥				0
of which: Non-financial corporations	33,217	33,169	41	2,611	47	14	38	73	64	1	22	20	2	7	28,671	24	34,434	34,334	ĸ	3,801	80	17	8	87	69	1	28	19	3	12	29,695	27
of which: Small and Medium-sized Enterprises	20,091	20,049			42			я	45			9				20	21,310	21,238			72			ø	50			17				25
of which: Collaboratised by commercial immovable property	29	29			٥			0	0			٥				0	43	43			0			1	1			0				0

