



2022 EU-wide Transparency Exercise

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

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

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Key Metrics

Intesa Sanpaolo S.p.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	46,992	47,247	45,629	41,321	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	45,475	45,736	44,874	40,566	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	53,256	53,511	52,877	48,528	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	51,739	52,000	52,122	47,773	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	62,431	62,452	61,336	56,845	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,821	61,857	61,327	56,837	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	328,177	326,903	330,514	325,341	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	329,098	327,834	330,941	325,736	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.32%	14.45%	13.81%	12.70%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.82%	13.95%	13.56%	12.45%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.23%	16.37%	16.00%	14.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.72%	15.86%	15.75%	14.67%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.02%	19.10%	18.56%	17.47%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.79%	18.87%	18.53%	17.45%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	792,111	805,561	825,225	916,977	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.72%	6.64%	6.41%	5.29%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	53,256	53,511	52,877	48,528	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	51,739	52,000	52,122	47,773	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	792,111	805,561	825,225	916,977	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	790,701	804,212	824,326	916,189	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.72%	6.64%	6.41%	5.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.54%	6.47%	6.32%	5.21%	[A.2]/[B.2]	

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Capital

Intesa Sanpaolo S.p.A.

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	62,431	62,452	61,336	56,845	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,992	47,247	45,629	41,321	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	37,080	37,104	37,111	34,873	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	21,824	22,081	22,372	22,029	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	109	-234	-1,200	-2,126	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (g) and 36(1) point (i) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4	3	4	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-480	-492	265	-115	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,163	-7,754	-7,789	-8,132	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (d) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-1,871	-1,914	-1,915	-1,924	C.01.00 (0320,0050)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-280	-318	-301	-293	C.01.00 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	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	-138	-155	-100	-110	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0467,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-138	-155	-100	-110	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (n), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	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 (0520,0050)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) to (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0550,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-28	-28	-33	-34	C.01.00 (0551,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0554,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	-242	-242	0	0	C.01.00 (0552,0050)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-35	-35	-275	-337	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	1,516	1,512	755	755	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 49 and 49 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,516	1,512	755	755	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,264	6,264	7,248	7,207	C.01.00 (0530,0050)	Article 46 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,264	6,264	7,248	7,207	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	53,256	53,511	52,877	48,528	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,175	8,941	8,459	8,317	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	9,491	9,164	8,503	8,416	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	591	693	703	647	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	-906	-916	-747	-747	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	328,177	326,003	330,514	325,341	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-922	-931	-428	-395	C.01.00 (0050,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.32%	14.45%	13.81%	12.70%	CA1 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.23%	16.37%	16.00%	14.92%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.02%	19.10%	18.56%	17.47%	CA2 (3)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	45,475	45,736	44,874	40,566	GA1-A.1.13-A.1.21-MINA2-A.1.13-A.1.21-A.1.14-MINA4-A.1.13-A.1.13(A.1)	-
Memo Items	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.82%	13.95%	13.56%	12.45%	(B-1)/(E-B-1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,516	1,512	755	755	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-906	-916	-747	-747	C.01.00 (0440,0050)	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-922	-931	-428	-395	C.01.00 (0440,0040)	-	

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

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	270,460	273,599	274,272	270,212	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	88,930	88,190	87,074	87,376	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,158	1,173	1,300	1,330	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	144,968	146,842	152,420	149,701	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	35,405	37,395	33,478	31,804	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	6,269	5,643	5,181	4,484	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	502	463	527	554	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	8,396	9,101	9,789	9,559	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	15,943	12,577	15,220	14,048	C 02.00 (r0520, c0010)
Of which the standardised approach	1,516	1,603	4,100	3,843	C 02.00 (r0530, c0010)
Of which IMA	14,427	10,974	11,120	10,204	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	911	1,137	1,288	1,330	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,378	25,305	25,305	26,335	C 02.00 (r0590, c0010)
Of which basic indicator approach	530	598	598	598	C 02.00 (r0600, c0010)
Of which standardised approach	3,479	2,907	2,907	2,661	C 02.00 (r0610, c0010)
Of which advanced measurement approach	22,369	21,800	21,800	23,075	C 02.00 (r0620, c0010)
Other risk exposure amounts	229	215	221	150	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	328,177	326,903	330,514	325,341	

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

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

2022 EU-wide Transparency Exercise

P&L

Intesa Sanpaolo S.p.A.

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	7,806	10,420	2,622	5,437
Of which debt securities income	959	1,281	349	727
Of which loans and advances income	6,598	8,746	2,114	4,368
Interest expenses	1,837	2,514	678	1,393
(Of which deposits expenses)	547	780	258	557
(Of which debt securities issued expenses)	1,004	1,336	326	668
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	113	161	34	140
Net Fee and commission income	7,123	9,678	2,301	4,580
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1,007	1,121	212	286
Gains or (-) losses on financial assets and liabilities held for trading, net	331	407	294	536
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	152	65	246	547
Gains or (-) losses from hedge accounting, net	35	36	-1	41
Exchange differences (gain or (-) loss), net	134	180	-69	-254
Net other operating income /(expenses)	699	953	241	464
TOTAL OPERATING INCOME, NET	15,563	20,508	5,204	10,385
(Administrative expenses)	7,612	10,898	2,381	4,944
(Cash contributions to resolution funds and deposit guarantee schemes)	730	761	376	390
(Depreciation)	1,027	1,411	355	704
Modification gains or (-) losses, net	-26	-30	-2	-1
(Provisions or (-) reversal of provisions)	177	100	33	99
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-73	-137	53	52
(Other provisions)	250	238	-20	47
Of which pending legal issues and tax litigation ¹⁾	0	92	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,607	2,884	694	1,286
(Financial assets at fair value through other comprehensive income)	12	30	33	47
(Financial assets at amortised cost)	1,595	2,853	661	1,239
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	30	84	9	9
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	714	832	226	488
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,067	5,173	1,580	3,440
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,035	4,220	1,028	2,364
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,035	4,220	1,028	2,364
Of which attributable to owners of the parent	4,006	4,185	1,024	2,354

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	153,468				140,832				141,929				126,275				IAS 1.54 (f)
Financial assets held for trading	55,688	30,378	25,123	187	47,196	22,625	24,383	187	48,261	22,426	25,696	140	47,213	16,869	30,139	205	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,001	1,228	1,390	3,383	6,139	1,646	1,244	3,249	6,344	1,730	1,271	3,343	6,558	1,846	1,216	3,496	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	4	0	1	3	4	0	1	3	4	0	1	2	1	0	1	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	64,818	55,729	8,697	391	67,595	59,098	8,004	492	66,268	58,012	7,811	444	60,369	52,153	7,797	420	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	528,394				542,824				555,631				549,910				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,369	0	1,369	0	1,732	0	1,732	0	4,661	0	4,661	0	8,007	0	8,007	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	932				392				-2,865				-6,313				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	54,551				55,574				55,292				58,969				
TOTAL ASSETS	865,224				862,288				875,526				850,990				IAS 1.9(a), I.G 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	58,875	1,260	35	-23	-13	-35	63,417	211	35	-35	-10	-35	62,194	261	36	-41	-20	-36	56,678	454	36	-44	-33	-36	Annex V.Part 1.31, 44(b)
	Loans and advances	1,184	33	0	-1	-1	0	723	20	0	-3	-1	0	1,462	17	0	-10	-1	0	1,097	60	0	-6	-1	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	41,295	5,289	88	-37	-48	-58	43,998	4,748	85	-24	-56	-57	56,633	4,743	84	-32	-63	-57	49,894	5,004	79	-33	-77	-56	Annex V.Part 1.31, 44(b)
	Loans and advances	410,751	64,499	17,929	-836	-1,996	-9,029	433,055	56,183	15,025	-740	-1,735	-8,104	437,431	52,592	14,143	-752	-2,005	-7,525	435,774	55,705	11,177	-722	-2,050	-5,009	Annex V.Part 1.32, 44(a)

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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	57,628	56,388	58,791	55,234	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,266	3,674	3,848	4,753	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	707,305	712,582	720,579	693,489	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,122	4,867	5,205	3,933	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	272	52	-2,494	-5,069	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	6,683	6,398	6,079	5,329	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,494	1,184	1,132	940	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	16,159	13,105	17,420	28,075	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	89	30	37	92	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	798,017	798,281	810,597	786,777	IAS 1.9(b);IG 6
TOTAL EQUITY	67,207	64,008	64,929	64,213	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	865,224	862,288	875,526	850,990	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	250,909	299,947	22,909		253,283	305,152	22,515	
	Regional governments or local authorities	1,127	1,187	130			1,150	266	
	Public sector entities	1,665	1,888	593		1,675	1,837	571	
	Multilateral Development Banks	2,564	2,851	0		2,462	2,750	0	
	International Organisations	929	929	0		1,211	1,210	0	
	Institutions	22,434	17,554	5,498		22,954	17,986	4,834	
	Corporates	50,379	29,496	27,093		52,160	30,884	27,662	
	of which: SME	11,332	6,786	5,786		11,570	6,844	5,800	
	Retail	25,108	14,887	9,805		25,949	14,197	9,519	
	of which: SME	4,611	2,303	1,545		3,990	2,147	1,259	
	Secured by mortgages on immovable property	6,939	6,409	2,807		7,048	6,559	2,411	
	of which: SME	1,295	1,252	463		1,185	1,138	421	
	Exposures in default	1,838	1,352	1,444	2,431	2,854	977	1,135	1,594
	Items associated with particularly high risk	589	497	743		516	428	640	
	Covered bonds	1,856	1,852	0		1,860	1,879	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	3,883	3,279	4,005		4,012	3,072	4,429		
Equity	1,596	1,596	1,584		1,541	1,541	2,131		
Other exposures	18,710	18,652	17,412		18,709	18,660	17,668		
Standardised Total ²	393,812	406,732	93,108	3,350	397,442	405,544	89,133	2,582	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	185,475	225,821	17,899		183,154	224,124	16,332	
	Regional governments or local authorities	241	246	41		143	150	26	
	Public sector entities	404	294	276		225	163	140	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,181	3,294	1,888		5,904	3,271	1,860	
	Corporates	25,141	10,534	9,789		24,296	9,670	9,128	
	of which: SME	6,470	3,331	2,668		6,107	2,916	2,331	
	Retail	12,662	5,245	3,605		12,136	5,118	2,869	
	of which: SME	1,849	656	375		1,606	515	295	
	Secured by mortgages on immovable property	2,559	2,403	864		2,558	2,435	888	
	of which: SME	975	947	382		836	817	305	
	Exposures in default	1,243	726	811	1,712	1,569	464	544	871
	Items associated with particularly high risk	284	233	350		213	179	268	
	Covered bonds	403	403	0		380	397	44	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1,776	1,463	1,035		1,518	1,266	1,754		
Equity	1,287	1,287	1,295		1,215	1,214	1,274		
Other exposures	15,936	15,956	10,088		15,902	15,981	10,987		
Standardised Total ²	326,812	336,732	93,108	2,120	327,442	336,544	89,133	1,122	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	7,202	7,152	1		9,040	8,890	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	4	4		4	4	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	811	463	182		869	507	146	
	Corporates	875	807	562		1,211	1,116	724	
	of which: SME	8	1	2		1	2	1	
	Retail	104	47	35		85	43	32	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	8	3	1		12	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	32	32	48		27	27	40	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	187	134	49		172	131	43		
Equity	0	0	0		0	0	0		
Other exposures	11	11	11		11	11	11		
Standardised Total ²	9,014	9,014	931	4	11,171	11,171	931	4	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	5,361	5,665	4		5,541	5,850	0	
	Regional governments or local authorities	43	43	59		39	39	12	
	Public sector entities	306	306	61		313	313	61	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,993	2,325	246		3,395	3,228	147	
	Corporates	176	703	607		1,560	1,150	137	
	of which: SME	44	24	20		45	24	20	
	Retail	54	17	13		35	14	10	
	of which: SME	3	2	2		2	1	1	
	Secured by mortgages on immovable property	91	29	10		129	55	19	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	273	273	31		280	280	31	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	2	2	4		2	2	4		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	10,676	10,676	931	4	12,811	12,811	931	3	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	2,294	2,288	130		3,129	3,093	138	
	Regional governments or local authorities	130	137	34		134	138	24	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	18	4		20	18	4	
	Corporates	761	535	532		689	508	506	
	of which: SME	29	29	28		28	28	28	
	Retail	1,850	1,672	1,241		1,810	1,634	1,225	
	of which: SME	43	41	31		45	43	32	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	211	87	81	131	200	80	60	140
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	3,455	3,455	931	274	4,996	4,996	931	286	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	12,283	12,292	0		12,015	12,022	0	
	Regional governments or local authorities	33	23	9		37	28	6	
	Public sector entities	1	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	209	207	104		218	217	106	
	Corporates	486	455	41		547	534	51	
	of which: SME	11	10	8		31	30	29	
	Retail	30	4	3		10	4	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	59	59	6		59	59	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				6				6	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	1,294	1,095	3		1,406	1,023	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	15	0		0	13	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,619	984	307		1,687	868	178	
	Corporates	1,341	1,109	1,083		1,253	1,099	1,027	
	of which: SME	38	29	22		37	17	17	
	Retail	59	29	22		109	3	3	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	40	11	1		51	21	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	1	2	0	0	1
	Items associated with particularly high risk	49	49	73		46	46	69	
	Covered bonds	42	42	42		42	42	42	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1,582	1,380	1,146		2,077	1,881	1,388		
Equity	2	2	2		1	1	1		
Other exposures	13	178	13		102	100	174		
Standardised Total ²				6				6	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	4,766	5,338	70		5,457	6,024	74	
	Regional governments or local authorities	246	311	62		261	322	65	
	Public sector entities	616	55	34		610	52	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	32	22		54	38	26	
	Corporates	2,062	2,236	2,273		3,262	2,774	2,770	
	of which: SME	1,251	1,217	1,217		1,664	1,283	1,283	
	Retail	3,574	2,717	2,038		3,534	2,687	2,000	
	of which: SME	66	66	49		81	71	54	
	Secured by mortgages on immovable property	1,399	1,393	487		1,471	1,464	512	
	of which: SME	7	6	2		9	8	3	
	Exposures in default	454	225	269	211	413	205	247	159
	Items associated with particularly high risk	41	37	55		70	36	54	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	56	50	23		63	61	28		
Standardised Total ²				322				299	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	1,130	1,103	0		853	958	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,528	4,393	429		5,039	4,838	300	
	Corporates	376	381	371		372	381	381	
	of which: SME	4	4	4		4	4	4	
	Retail	3	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	38	38	4		43	43	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				2				2	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	400	124	0		521	124	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,311	1,384	63		1,485	1,405	34	
	Corporates	1,184	924	792		1,065	864	728	
	of which: SME	0	0	0		0	0	0	
	Retail	68	21	16		62	26	19	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	18	9	3		13	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	110	110	11		110	110	11	
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	1		0	0	3		
Other exposures	2	2	2		1	1	1		
Standardised Total ²				4				2	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	188	188	0		183	183	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	157	167	51		193	152	50	
	Corporates	830	826	866		895	825	816	
	of which: SME	27	27	11		27	27	11	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	93	93	9		107	107	11	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	204,350	312,319	21,091	286	242,552	290,894	22,650	311
	Regional governments or local authorities	1,051	1,121	266	0	1,279	1,245	245	0
	Public sector entities	1,854	800	523	0	1,544	706	430	0
	Multilateral Development Banks	2,005	2,347	0	0	1,854	1,963	0	0
	International Organisations	1,765	1,765	0	0	272	272	0	0
	Institutions	24,323	18,838	5,949	0	25,215	18,426	7,943	0
	Corporates	52,765	29,308	27,192	0	49,874	27,993	25,478	0
	of which: SME	11,262	7,068	6,076	0	11,668	6,623	5,768	0
	Retail	25,596	14,281	9,541	0	26,053	14,723	9,792	0
	of which: SME	4,026	2,264	1,263	0	4,267	2,281	1,517	0
	Secured by mortgages on immovable property	7,044	6,549	2,405	0	7,053	7,053	2,574	0
	of which: SME	1,169	1,121	416	0	1,571	1,513	576	0
	Exposures in default	2,807	910	1,667	1,591	2,963	1,009	1,174	1,572
	Items associated with particularly high risk	430	357	534	0	387	323	482	0
	Covered bonds	1,897	1,896	211	0	1,940	1,939	205	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	4,206	4,206	4,272	0	4,659	4,652	4,672	0	
Equity	782	782	1,349	0	803	803	1,401	0	
Other exposures	17,681	17,681	17,681	0	18,549	18,549	18,549	0	
Standardised Total ⁴	406,965	413,263	88,273	2,516	389,226	396,818	88,723	2,520	

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

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

(3) Only the most relevant countries are disclosed. There have been no other countries under the following risk. Countries of courtesy covering up to 99% of total original exposure or Top 10 countries ranked by original exposure.

(4) disclosed as of last quarter

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	185,962	239,852	16,490	0	171,239	219,721	16,432	0
	Regional governments or local authorities	201	150	39	0	127	126	24	0
	Public sector entities	183	147	126	0	119	102	77	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	6,498	3,575	9,781	0	6,880	4,191	2,192	0
	Corporates	25,063	9,800	9,020	0	23,833	8,600	8,600	0
	of which: SME	6,423	3,103	2,462	0	6,367	2,803	2,250	0
	Retail	22,596	12,596	3,059	0	22,553	12,545	3,062	0
	of which: SME	1,531	512	293	0	1,617	714	409	0
	Secured by mortgages on immovable property	2,246	2,121	862	0	2,263	2,168	865	0
	of which: SME	821	804	302	0	1,225	1,196	460	0
	Exposures in default	2,228	412	501	894	2,228	400	323	820
	Items associated with particularly high risk	174	144	218	0	146	121	182	0
	Covered bonds	410	410	425	0	425	424	460	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	1,492	1,263	1,948	0	1,725	1,478	2,033	0	
Equity	474	474	822	0	476	476	822	0	
Other exposures	14,851	14,851	10,896	0	15,422	15,422	10,901	0	
Standardised Total ⁴	406,965	413,263	88,273	1,138	389,226	396,818	88,723	1,862	

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

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

(3) Only the most relevant countries are disclosed. There have been no other countries under the following risk. Countries of courtesy covering up to 99% of total original exposure or Top 10 countries ranked by original exposure.

(4) disclosed as of last quarter

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	11,172	10,572	1	0	10,472	10,256	1	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	744	424	125	0	905	593	174	0
	Corporates	1,453	1,379	978	0	1,336	1,045	743	0
	of which: SME	1	1	0	0	1	1	0	0
	Retail	4	2	1	0	30	16	12	0
	of which: SME	1	1	0	0	1	1	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	24	24	36	0	22	22	33	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	234	202	267	0	234	202	272	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	11	11	11	0	11	11	11	0	
Standardised Total ⁴	11,172	11,172	11,172	0	11,172	11,172	11,172	0	

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

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

(3) Only the most relevant countries are disclosed. There have been no other countries under the following risk. Countries of courtesy covering up to 99% of total original exposure or Top 10 countries ranked by original exposure.

(4) disclosed as of last quarter

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	6,423	6,732	0	0	7,092	7,301	0	0
	Regional governments or local authorities	46	46	54	0	14	14	33	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4,144	4,051	191	0	2,332	2,187	311	0
	Corporates	955	1,112	585	0	941	1,035	624	0
	of which: SME	92	73	29	0	44	27	21	0
	Retail	65	36	27	0	69	48	36	0
	of which: SME	2	1	1	0	2	1	1	0
	Secured by mortgages on immovable property	137	54	10	0	185	94	33	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	263	263	29	0	223	223	22	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	7	7	9	0	6	6	8	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	6,423	6,732	6,423	0	7,092	7,301	6,423	0	

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

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

(3) Only the most relevant countries are disclosed. There have been no other countries under the following risk. Countries of courtesy covering up to 99% of total original exposure or Top 10 countries ranked by original exposure.

(4) disclosed as of last quarter

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	1,612	1,376	144	0	1,190	1,148	150	0
	Regional governments or local authorities	149	120	24	0	149	126	23	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4	4	4	0	4	4	4	0
	Corporates	709	511	458	0	696	499	446	0
	of which: SME	271	272	229	0	289	288	231	0
	Retail	12,781	12,605	11,079	0	12,796	12,796	11,617	0
	of which: SME	264	253	160	0	266	257	162	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	195	0	51	140	189	0	41	140
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	17	17	10	0	16	16	10	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	514	413	210	0	524	422	214	0	
Standardised Total ⁴	1,612	1,376	1,612	283	1,190	1,148	1,612	286	

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

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

(3) Only the most relevant countries are disclosed. There have been no other countries under the following risk. Countries of courtesy covering up to 99% of total original exposure or Top 10 countries ranked by original exposure.

(4) disclosed as of last quarter

Intesa Sanpaolo S.p.A.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	11,556	11,561	0		7,348	7,354	0	
	Regional governments or local authorities	21	14	3		23	15	3	
	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	221	219	107		235	233	117	
	Corporates	473	461	438		354	347	325	
	of which: SME	28	28	25		25	25	24	
	Retail	1	1	1		11	11	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	57	57	6		84	84	8		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1	1	1		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				2				2	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	1,450	1,150	11		2,922	2,612	44	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,063	983	204		2,057	1,058	241	
	Corporates	1,627	1,217	1,188		814	646	647	
	of which: SME	19	19	19		23	23	23	
	Retail	74	30	22		112	90	10	
	of which: SME	51	20	7		58	39	10	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	46	46	69		46	46	69		
Claims on institutions and corporates with a ST credit assessment	44	44	0		44	44	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	2,332	2,009	1,556		2,415	2,161	1,527		
Other exposures	1	1	1		1	1	1		
Standardised Total⁴				3				3	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	5,871	6,423	76		6,261	6,872	76	
	Regional governments or local authorities	241	301	60		251	318	62	
	Public sector entities	602	54	34		647	56	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	52	42	25		71	51	29	
	Corporates	3,307	2,795	2,795		3,276	2,765	2,762	
	of which: SME	1,687	1,275	1,275		1,665	1,194	1,194	
	Retail	3,462	2,694	1,953		3,581	2,671	2,003	
	of which: SME	78	78	51		80	51	72	
	Secured by mortgages on immovable property	1,493	1,486	520		1,517	1,511	529	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	409	185	216	204	423	189	218	212
	Items associated with particularly high risk	62	46	68		63	41	62	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		4	4	4		
Other exposures	654	662	702		672	662	702		
Standardised Total⁴				324				328	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	1,650	1,712	0		807	1,091	0	
	Regional governments or local authorities	0	0	0		222	222	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,217	5,081	397		4,825	4,794	299	
	Corporates	359	348	263		371	374	285	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	1		1	1	1	
	of which: SME	3	3	2		3	3	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	40	40	4		27	27	3		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	4	4	4		4	4	4		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				2				2	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	920	149	0		910	172	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,260	1,212	359		1,163	1,070	250	
	Corporates	1,038	819	703		1,080	809	704	
	of which: SME	1	1	1		1	1	1	
	Retail	66	26	19		57	27	20	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	106	106	11		104	104	10		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	2	2	2		2	2	2		
Standardised Total⁴				1				1	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	917	917	0		820	820	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	174	174	54		182	182	66	
	Corporates	624	616	466		702	588	492	
	of which: SME	17	17	7		23	23	9	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	111	111	11		131	131	13		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				1				1	

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

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

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	75,556	417	27,976	17,930	673	888	75,807	409	36,866	19,026	296
	Corporates	362,047	17,018	195,603	99,679	3,740	10,733	365,169	13,990	196,623	100,633	3,148
	Corporates - Of Which: Specialised Lending	15,664	960	13,221	7,733	295	766	16,209	1,055	12,421	7,740	246
	Corporates - Of Which: SME	92,888	9,497	49,241	27,659	2,097	6,107	91,380	7,732	47,628	27,233	1,717
	Retail	179,459	7,396	160,934	33,462	2,013	4,169	179,916	5,955	159,809	32,940	1,687
	Retail - Secured on real estate property	126,951	4,136	132,266	23,975	1,317	1,874	127,029	3,689	124,764	23,628	1,634
	Retail - Secured on real estate property - Of Which: SME	6,283	910	6,386	1,794	288	426	6,296	670	6,117	1,773	225
	Retail - Secured on real estate property - Of Which: non-SME	120,368	3,226	115,880	22,080	1,030	1,448	120,733	2,999	118,589	21,855	889
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52,469	3,261	35,708	9,587	696	2,296	52,887	2,886	35,303	9,312	552
	Retail - Other Retail - Of Which: SME	28,711	2,090	14,438	3,739	545	1,412	29,312	1,888	18,021	3,497	411
	Retail - Other Retail - Of Which: non-SME	23,758	1,211	21,289	5,849	155	884	23,674	1,078	21,286	5,815	141
Equity	11,160	75	11,143	0	0	0	11,129	92	11,111	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				186,476						189,312		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	32,644	319	20,844	10,318	563	240	32,723	314	20,791	10,147	232
	Corporates	249,199	16,495	133,020	68,793	3,541	10,094	245,970	13,513	129,872	67,465	2,946
	Corporates - Of Which: Specialised Lending	8,801	868	7,556	3,547	234	550	8,859	910	7,497	3,486	498
	Corporates - Of Which: SME	89,835	9,392	46,691	25,978	1,970	6,811	88,198	7,642	46,071	25,543	1,588
	Retail	169,307	7,280	150,839	32,321	1,926	4,098	169,611	5,883	149,548	31,776	1,529
	Retail - Secured on real estate property	117,238	4,037	115,263	23,989	1,259	1,620	117,644	2,982	114,846	23,675	983
	Retail - Secured on real estate property - Of Which: SME	6,556	908	6,360	1,776	287	424	6,270	669	6,091	1,785	225
	Retail - Secured on real estate property - Of Which: non-SME	110,702	3,129	108,903	21,159	972	1,195	110,893	2,314	108,754	20,520	758
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52,049	3,243	35,316	9,386	669	2,278	52,452	2,873	34,702	9,101	546
	Retail - Other Retail - Of Which: SME	28,342	2,056	14,078	3,548	513	1,397	28,821	1,795	18,088	3,298	405
	Retail - Other Retail - Of Which: non-SME	23,707	1,207	21,246	5,840	154	881	23,621	1,078	21,613	5,806	141
Equity	9,923	75	9,904	32,462	0	0	10,104	92	10,087	34,328	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,231	0	879	0	0	0	2,484	0	1	0	0
	Corporates	11,579	31	9,628	3,977	7	46	23,172	22	11,115	4,579	5
	Corporates - Of Which: Specialised Lending	377	0	312	125	0	1	564	0	494	163	0
	Corporates - Of Which: SME	74	0	168	17	0	0	61	0	45	36	0
	Retail	64	0	62	10	0	0	73	0	72	12	0
	Retail - Secured on real estate property	62	0	60	10	0	0	70	0	69	11	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	62	0	60	10	0	0	70	0	69	11	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	3	0	3	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	3	0	3	0	0
Equity	228	0	228	480	0	0	228	0	228	483	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	4,344	0	2,370	629	0	2	4,314	0	2,710	655	0
	Corporates	9,495	66	3,792	1,837	15	35	10,328	65	3,794	1,882	15
	Corporates - Of Which: Specialised Lending	247	0	168	77	0	3	246	0	173	86	0
	Corporates - Of Which: SME	8	1	3	0	0	0	9	1	5	3	0
	Retail	31	2	30	6	0	1	31	1	30	7	0
	Retail - Secured on real estate property	27	1	26	5	0	0	26	1	26	5	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	27	1	26	5	0	0	26	1	26	5	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	1	4	1	0	1	4	1	4	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	1	4	1	0	1	4	1	4	1	0
Equity	30	0	30	70	0	0	35	0	35	65	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	8	0	0	0	0	0	8	0	0	0	0
	Corporates	5,669	109	4,673	2,231	126	98	5,658	84	4,680	2,206	129
	Corporates - Of Which: Specialised Lending	1,099	4	1,090	1,046	0	37	1,099	5	1,099	1,011	0
	Corporates - Of Which: SME	2,360	83	2,054	1,334	126	59	2,279	79	2,024	1,325	129
	Retail	9,335	183	9,305	3,000	83	64	9,470	91	9,146	3,015	55
	Retail - Secured on real estate property	8,957	87	8,957	808	55	49	9,089	79	9,089	813	49
	Retail - Secured on real estate property - Of Which: SME	27	1	27	18	1	1	26	1	26	18	0
	Retail - Secured on real estate property - Of Which: non-SME	8,930	86	8,930	790	54	47	9,063	78	9,063	795	49
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	368	14	348	192	28	15	381	12	358	201	6
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	368	14	348	192	28	15	381	12	358	201	6
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³												

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

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,175	0	593	263	0	1	1,188	0	1	1,188	0	623	278	0	1	1,188
	Corporates	7,287	3	4,174	2,889	0	19	8,995	3	4,989	3	4,989	3	2,318	0	0	20
	Corporates - Of Which: Specialised Lending	425	0	413	182	0	2	369	0	358	0	358	0	167	0	7	7
	Corporates - Of Which: SME	15	0	7	3	0	0	18	0	10	0	10	0	6	0	0	0
	Retail	9	0	9	2	0	0	8	0	8	0	8	0	8	2	0	0
	Retail - Secured on real estate property	8	0	8	2	0	0	8	0	8	0	8	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	8	0	8	0	8	0	8	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	1	0	1	0	0	0	0	0	
Equity	29	0	29	56	0	0	34	0	34	0	34	0	64	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	321	0	328	138	0	0	408	0	314	0	314	0	67	0	0	0
	Corporates	7,926	29	5,518	2,526	8	39	7,449	6	5,551	2,548	2	16	1	16	2	16
	Corporates - Of Which: Specialised Lending	399	0	179	85	0	1	197	0	178	78	0	1	1	78	0	1
	Corporates - Of Which: SME	40	0	40	41	0	0	32	0	32	34	0	0	0	34	0	0
	Retail	15	0	15	2	0	0	16	0	16	2	0	0	0	0	0	0
	Retail - Secured on real estate property	14	0	14	2	0	0	15	0	15	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	2	0	0	15	0	15	2	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	1	0	0	0	1	0	1	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	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0	
Equity	7	0	7	25	0	0	11	0	11	23	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	16	0	1	1	0	0	16	0	1	0	0	0	0	0	0	0
	Corporates	298	0	131	85	0	3	220	0	86	47	0	2	1	0	0	2
	Corporates - Of Which: Specialised Lending	33	0	23	13	0	2	39	0	314	12	0	12	0	12	0	12
	Corporates - Of Which: SME	0	0	0	0	0	0	5	0	3	1	0	0	0	0	0	0
	Retail	0	0	0	0	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	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	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	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,248	0	2,425	728	0	6	2,888	0	2,074	739	0	6	0	0	0	6
	Corporates	6,104	43	3,100	1,609	7	56	7,277	54	3,106	1,478	47	0	0	0	0	47
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	47	1	42	9	0	1	54	1	52	10	0	0	0	0	0	0
	Retail	45	0	41	9	0	1	51	0	50	10	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	45	0	41	9	0	1	51	0	50	10	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	3	0	5	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	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	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	3	0	5	0	0	0	0	0	0	0	
Equity	35	0	35	98	0	0	36	0	36	90	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,854	0	1,814	473	0	8	3,458	0	2,473	484	0	18	0	0	0	18
	Corporates	6,627	0	4,363	2,397	0	36	7,626	0	5,244	3,031	0	4	0	0	0	4
	Corporates - Of Which: Specialised Lending	412	0	386	142	0	4	557	0	516	216	0	4	0	0	0	4
	Corporates - Of Which: SME	16	0	19	8	0	0	29	0	13	9	0	0	0	0	0	0
	Retail	127	3	127	23	1	1	137	2	136	27	1	1	1	1	1	1
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	120	3	120	23	1	1	129	2	129	26	1	1	1	1	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	7	1	0	0	8	0	7	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	8	0	7	1	0	0	8	0	7	1	0	0	0	0	0	0	
Equity	57	0	57	108	0	0	47	0	47	89	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	36,639	403	38,633	19,781	452	331	75,467	382	36,930	20,091	422	315
	Corporates	362,862	13,513	198,902	105,713	3,005	9,979	387,120	11,309	200,487	104,012	2,770	8,020
	Corporates - Of Which: Specialised Lending	16,129	976	12,622	6,573	2,617	809	16,637	829	12,866	6,235	217	719
	Corporates - Of Which: SME	96,997	7,525	47,121	26,687	1,606	5,202	87,337	5,785	44,266	25,804	1,427	3,791
	Retail	181,741	5,889	160,132	32,093	1,511	3,429	180,543	4,441	157,485	29,962	1,229	2,947
	Retail - Secured on real estate property	178,558	5,953	175,364	22,881	956	3,116	177,261	3,173	173,266	20,995	713	846
	Retail - Secured on real estate property - Of Which: SME	6,363	654	6,000	1,681	220	294	5,845	427	5,693	1,528	133	182
	Retail - Secured on real estate property - Of Which: non-SME	122,255	2,299	119,364	21,249	736	3,022	121,707	1,746	117,565	19,397	0	0
	Retail - Qualifying Revolving	53,182	2,936	34,768	9,163	556	2,113	53,991	2,268	34,229	9,008	416	1,501
	Retail - Other Retail	20,881	1,895	14,666	3,517	416	1,214	20,515	1,298	13,887	3,380	287	651
	Retail - Other Retail - Of Which: SME	23,381	1,691	20,701	5,646	139	789	23,476	970	20,742	5,628	129	676
	Retail - Other Retail - Of Which: non-SME	10,229	87	10,219	24,472	0	0	9,743	87	9,723	24,798	0	0
Equity													
Other non credit-obligation assets													
IRB Total			191,058							185,863			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end-of-fiscal year.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	31,849	711	20,438	10,329	288	238	31,498	203	16,275	9,988	308	2
	Corporates	229,197	12,993	128,137	66,481	2,819	8,723	236,549	10,442	126,172	65,247	2,496	6,672
	Corporates - Of Which: Specialised Lending	8,777	879	7,274	3,421	230	496	8,706	732	7,313	3,419	199	436
	Corporates - Of Which: SME	87,876	7,446	44,532	25,025	5,142	14,351	5,294	41,630	24,061	3,301	3,891	
	Retail	171,243	5,790	149,775	30,809	1,487	3,359	188,974	4,341	146,962	28,745	1,102	2,276
	Retail - Secured on real estate property	118,389	3,888	115,490	21,074	939	3,265	117,429	2,990	113,143	19,655	696	796
	Retail - Secured on real estate property - Of Which: SME	6,138	603	5,975	1,643	220	292	5,821	426	5,649	1,541	133	161
	Retail - Secured on real estate property - Of Which: non-SME	112,461	2,217	109,429	20,312	719	973	111,608	1,664	107,494	18,414	563	635
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52,794	2,921	34,371	8,955	548	2,093	52,546	2,551	33,819	8,799	407	1,479
	Retail - Other Retail - Of Which: SME	29,427	1,822	12,312	3,319	409	1,206	29,124	1,283	13,118	2,170	277	605
	Retail - Other Retail - Of Which: non-SME	23,228	1,099	20,658	5,636	139	787	23,422	968	20,701	5,619	129	674
Equity	6,828	87	6,817	29,878	0	0	6,118	87	6,107	27,629	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,527	0	889	432	0	0	2,976	0	862	338	0	0
	Corporates	23,655	38	11,825	4,696	8	32	25,898	42	12,475	5,012	9	48
	Corporates - Of Which: Specialised Lending	525	0	418	150	0	1	1,194	0	865	273	0	5
	Corporates - Of Which: SME	75	0	30	0	0	0	76	0	29	0	0	0
	Retail	73	0	72	11	0	0	77	1	75	12	0	0
	Retail - Secured on real estate property	0	0	0	11	0	0	0	0	0	11	0	0
	Retail - Secured on real estate property - Of Which: SME	70	0	69	11	0	0	74	0	72	11	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	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	3	0	3	0	0	0	3	0	3	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	3	0	3	0	0	0	3	0	3	0	0	0
Equity	364	0	364	828	0	0	357	0	357	832	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
FRANCE	Central banks and central governments	4,669	0	2,328	703	0	0	4,681	0	2,339	0	0	0
	Institutions	10,770	65	4,192	1,980	15	29	10,668	63	3,791	868	15	30
	Corporates	246	0	102	69	0	11	246	0	102	91	0	11
	Corporates - Of Which: Specialised Lending	8	1	4	2	0	0	3	2	0	0	0	0
	Corporates - Of Which: SME	32	1	31	7	0	1	33	1	32	7	0	0
	Retail	28	1	27	6	0	0	28	0	28	6	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	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	4	1	4	1	0	0	4	0	4	1	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	4	1	4	1	0	0	4	0	4	1	0	0
Equity	59	0	59	150	0	0	67	0	67	373	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	0	0	0	0	8	0	0	0	0	0
	Corporates	5,729	78	4,638	3,163	100	90	5,908	78	4,767	3,279	125	87
	Corporates - Of Which: Specialised Lending	1,078	5	1,024	1,009	0	36	1,098	5	1,029	997	0	33
	Corporates - Of Which: SME	2,459	72	2,089	1,324	100	52	2,506	73	2,131	1,385	125	52
	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	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	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	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													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	1,194	0	579	242	0	1	1,094	0	542	306	0	2
	Institutions	8,075	5	5,152	2,233	0	10	5,451	3	5,495	2,462	1	13
	Corporates	354	0	344	137	0	8	233	0	243	95	0	1
	Corporates - Of Which: Specialised Lending	17	0	10	0	0	0	14	0	7	4	0	0
	Corporates - Of Which: SME	9	0	9	2	0	0	10	0	9	2	0	0
	Retail	8	0	8	1	0	0	9	0	9	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	8	0	8	1	0	0	9	0	9	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	43	0	43	82	0	0	48	0	48	123	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	637	0	423	120	0	0	611	0	421	216	0	0
	Institutions	7,468	6	5,462	2,533	1	20	7,664	6	5,771	2,503	2	25
	Corporates	296	0	177	77	0	0	272	0	200	112	0	0
	Corporates - Of Which: Specialised Lending	32	0	32	33	0	0	49	0	46	46	0	0
	Corporates - Of Which: SME	16	0	16	2	0	0	16	0	16	3	0	0
	Retail	15	0	15	2	0	0	15	0	15	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	43	0	43	103	0	0	19	0	19	50	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CROATIA	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	26	0	1	1	0	0	19	0	1	0	0	0
	Institutions	126	0	81	43	0	2	138	0	134	69	0	1
	Corporates	95	0	25	10	0	2	102	0	22	9	0	1
	Corporates - Of Which: Specialised Lending	5	0	3	1	0	0	5	0	3	1	0	0
	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	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	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	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													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	3,285	0	2,296	866	0	8	2,399	0	1,336	447	0	9
	Institutions	7,713	54	3,453	1,535	0	5	8,208	53	4,468	1,644	5	50
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	63	1	34	26	0	0	53	26	53	26	0	0
	Corporates - Of Which: SME	58	1	56	11	0	1	62	0	60	10	0	0
	Retail	56	0	55	10	0	0	59	0	58	10	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	56	0	55	10	0	0	59	0	58	10	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	3	0	2	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	2	0	2	0	0	3	0	2	0	0	0	0	
Equity	53	0	53	125	0	0	40	0	40	111	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	5,076	0	2,640	630	0	12	3,079	0	2,221	497	0	15
	Institutions	8,311	0	5,584	2,663	0	26	9,053	1	5,862	3,116	0	36
	Corporates	409	0	394	152	0	5	816	0	615	251	0	6
	Corporates - Of Which: Specialised Lending	21	0	11	8	0	0	26	0	15	12	0	0
	Corporates - Of Which: SME	144	1	143	29	0	1	154	1	153	31	0	1
	Retail	137	1	137	28	0	1	147	1	146	29	0	1
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	137	1	137	28	0	1	147	1	146	29	0	1
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	7	0	6	2	0	0	8	0	6	2	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	7	0	6	2	0	0	8	0	6	2	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	115	0	115	319	0	0	107	0	107	295	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	974	0	335	108	0	0	868	0	211	120	0	0
	Institutions	7,573	0	3,378	1,628	0	9	8,570	0	3,691	1,742	0	12
	Corporates	204	0	204	83	3	0	203	0	203	94	0	6

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

Intesa Sanpaolo S.p.A.

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
		751	741	0	0	374	366	0	0	0	0	0	185	0		
f 0 - 3M f		892	882	0	0	872	872	10	0	0	0	0	0	0		
f 3M - 1Y f		140	130	0	0	116	141	0	0	0	0	0	0	0		
f 1Y - 2Y f		313	303	0	0	158	145	0	0	0	0	0	96	1		
f 2Y - 3Y f		53	45	0	0	5	49	0	0	0	0	0	0	0		
f 3Y - 5Y f		346	346	1	0	1	344	0	0	0	0	0	142	1		
f 5Y - 10Y f		120	98	0	0	28	70	0	0	0	0	0	86	0		
f 10Y - more																
Total		2,616	2,544	1	0	1,554	990	0	0	0	0	0	509	2	2,360	
		654	621	139	0	331	183	0	0	0	0	0	0	0		
f 0 - 3M f		155	154	121	0	26	7	0	0	0	0	0	20	0		
f 3M - 1Y f		15	14	0	0	8	6	4	45	134	602	0	0	0		
f 1Y - 2Y f		89	88	1	0	47	49	14	30	6	7	0	0	0		
f 2Y - 3Y f		497	434	83	0	76	337	940	6,355	115	2,674	0	0	0		
f 3Y - 5Y f		748	705	35	0	503	203	32	201	0	3	0	0	0		
f 5Y - 10Y f		833	721	295	0	325	213	965	2,086	0	55	25	0	0		
f 10Y - more																
Total		2,990	2,738	675	0	1,317	988	1,963	8,716	255	3,341	46	0	260		

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

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

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		On performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ³			On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted		Of which Stage 3		Of which Stage 3							
Cash balances at central banks and other demand deposits	150,462	0	0	0	0	4	0	0	0	137,380	0	0	0	0	3	0	0	0			
Debt securities (including at amortised cost and fair value)	107,783	13	124	124	120	93	93	0	113,152	15	120	120	120	125	92	92	0	0			
Central banks	36	0	0	0	0	3	0	0	36	0	0	0	0	5	0	0	0	0			
General governments	75,681	0	20	20	20	53	2	2	78,694	0	17	17	17	72	2	2	0	0			
Credit institutions	7,435	13	0	0	0	9	0	0	7,458	15	0	0	0	4	0	0	0	0			
Other financial corporations	18,069	0	69	69	69	32	68	68	19,889	0	69	69	69	30	68	68	0	0			
Non-financial corporations	6,562	0	35	35	35	24	22	0	7,175	0	35	35	35	14	22	22	0	0			
Loans and advances (including at amortised cost and fair value)	486,367	1,770	18,593	18,593	17,929	2,840	9,159	9,029	7,315	506,794	1,232	15,996	15,996	15,025	2,484	8,258	8,104	5,577			
Central banks	3,536	0	0	0	0	2	0	0	4,483	0	0	0	0	5	0	0	0	0			
General governments	17,659	188	313	313	312	54	131	131	16,938	127	502	502	502	44	146	146	146	203			
Credit institutions	22,163	2	71	71	71	11	18	18	30,871	28	70	70	70	8	17	17	17	0			
Other financial corporations	53,552	304	523	523	503	182	287	282	48,847	32	470	470	466	139	206	204	108	0			
Non-financial corporations	220,768	695	12,488	12,488	12,048	1,788	6,671	6,602	4,630	225,043	428	9,534	9,534	9,175	1,623	5,508	5,435	3,182			
of which: small and medium-sized enterprises	96,941	537	9,648	9,648	9,361	1,020	5,207	5,167	3,793	92,746	231	6,533	6,533	6,305	907	3,754	3,712	2,417			
of which: Loans collateralised by commercial immovable property	30,936	302	4,918	4,918	4,588	747	1,870	1,858	2,061	36,009	110	3,438	3,438	3,248	697	1,401	1,378	1,066			
Households	178,688	590	5,224	5,224	4,992	823	2,053	1,997	2,532	180,620	616	5,000	5,000	4,812	665	2,381	2,300	2,084			
of which: Loans collateralised by residential immovable property	130,027	332	2,621	2,621	2,738	436	817	774	2,081	131,728	363	2,765	2,765	2,599	343	994	934	1,752			
of which: Credit for consumption	19,382	98	738	738	728	178	389	387	42	19,576	106	747	747	739	134	449	448	37			
DEBT INSTRUMENTS OTHER THAN MTF	754,552	1,784	18,717	18,717	18,053	2,964	9,252	9,122	7,315	757,327	1,247	15,717	15,717	15,146	2,612	8,350	8,197	5,577			
OFF-BALANCE SHEET EXPOSURES	282,011		2,116	2,116	2,080	287	241	241	542	288,742		1,831	1,831	1,822	218	228	228	405			

⁽¹⁾ For the definition of non-performance exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

	As of 31/03/2022										As of 30/06/2022											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due > 30 days and <=90 days			Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾						
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which: defaulted		Of which Stage 3		Of which Stage 3								
Cash balances at central banks and other demand deposits	138,891	1	0	0	0	3	0	0	0	122,888	0	0	0	0	3	0	0	0	0			
Debt securities (including at amortised cost and fair value)	124,887	7	120	120	120	186	92	92	0	112,845	1	115	115	115	187	92	92	0	0			
Central banks	34	0	0	0	0	7	0	0	0	33	0	0	0	0	0	0	0	0	0			
General governments	89,237	0	16	16	16	102	2	2	0	76,655	1	13	13	13	119	2	2	0	0			
Credit institutions	8,404	7	0	0	0	4	0	0	0	8,346	0	0	0	0	6	0	0	0	0			
Other financial corporations	19,672	0	0	0	0	69	68	68	0	21,063	0	68	68	68	38	68	68	0	0			
Non-financial corporations	7,240	0	35	35	35	34	22	22	0	6,749	0	34	34	34	18	22	22	0	0			
Loans and advances (including at amortised cost and fair value)	507,465	2,811	14,717	14,717	14,143	2,773	7,685	7,535	5,391	505,348	1,389	11,498	11,498	11,177	2,782	5,103	5,009	4,692	4,692			
Central banks	3,875	0	0	0	0	5	0	0	0	3,034	0	0	0	0	6	0	0	0	0			
General governments	16,869	355	513	513	513	46	145	145	204	17,303	230	508	508	508	43	153	153	174	174			
Credit institutions	29,155	0	65	65	65	65	17	17	0	26,870	0	62	62	62	19	21	21	0	0			
Other financial corporations	53,040	130	499	499	456	143	220	218	114	50,369	1	320	320	318	116	110	108	108	108			
Non-financial corporations	222,983	616	8,730	8,730	8,362	1,987	4,903	4,829	3,069	224,828	684	6,499	6,499	6,293	2,033	3,006	2,954	2,651	2,651			
of which: small and medium-sized enterprises	93,797	523	6,454	6,454	6,229	748	3,660	3,620	2,433	92,174	302	4,259	4,259	4,150	757	1,888	1,862	2,077	2,077			
of which: Loans collateralised by commercial immovable property	36,095	207	3,315	3,315	3,119	562	1,392	1,369	1,812	34,046	165	2,546	2,546	2,462	551	934	917	1,038	1,038			
Households	181,440	910	4,950	4,950	4,747	576	2,399	2,334	2,004	182,944	473	4,114	4,114	3,996	565	1,813	1,774	1,705	1,705			
of which: Loans collateralised by residential immovable property	132,408	326	2,670	2,670	2,512	280	977	914	1,877	134,203	237	2,039	2,039	1,944	264	617	589	1,404	1,404			
of which: Credit for consumption	19,099	116	738	738	731	122	447	445	35	19,380	84	774	774	769	120	480	478	478	478			
DEBT INSTRUMENTS other than HFT	770,940	2,819	14,836	14,836	14,262	2,932	7,777	7,618	5,391	741,082	1,390	11,613	11,613	11,292	2,972	5,195	5,101	4,692	4,692			
OFF-BALANCE SHEET EXPOSURES	297,757		1,417	1,417	1,415	349	211	211	384	299,302		1,382	1,382	1,381	261	217	217	371	371			

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated 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 PFRSIF Annexes (Annexes F, 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSIF sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	1	1	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,323	5,697	2,727	2,238	8,845	2,765	13,419	4,794	2,492	1,978	8,590	2,196
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	167	44	34	29	74	0	161	32	18	12	74	0
Credit institutions	80	70	14	13	0	0	74	66	13	13	0	0
Other financial corporations	468	212	196	159	111	20	506	241	130	125	201	15
Non-financial corporations	10,330	3,965	2,054	1,680	6,148	1,823	9,410	3,059	1,785	1,348	5,916	1,378
of which: small and medium-sized enterprises	6,754	2,831	1,428	1,205	4,769		5,911	2,137	1,159	957	4,265	
Households	3,278	1,407	429	356	2,512	922	3,268	1,396	546	480	2,399	803
DEBT INSTRUMENTS other than HFT	14,323	5,697	2,727	2,238	8,845		13,421	4,795	2,493	1,979	8,590	
Loan commitments given	683	203	10	7	171	69	683	185	11	8	219	44
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2022 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

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

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

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

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

