

2025 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.

2025 EU-wide Transparency Exercise

Leverage ratio

Intesa Sanpaolo S.p.A.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	49,257	46,858	47,185	47,686	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	49,257	46,858			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	838,618	821,853	824,130	823,751	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	838,618	821,853			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.87%	5.70%	5.73%	5.79%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.87%	5.70%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise
Capital

Intesa Sanpaolo S.p.A.

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	57,708	56,997	56,370	57,227	CGI.00.00010.0010	Articles 41(1)(b) and 72 of CR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,555	39,307	39,634	40,018	CGI.00.00020.0010	Article 52 of CR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	36,236	35,790	35,796	34,996	CGI.00.00030.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) point (b) and 42 of CR
	A.1.2	Retained earnings	21,507	20,984	20,945	21,650	CGI.00.00030.0010	Articles 24(1)(a)(i), 30(2) and 31(1) point (b) of CR
	A.1.3	Accumulated other comprehensive income	-2,082	-2,332	-2,216	-1,882	CGI.00.00030.0010	Articles 41(1)(b), 24(1) point (b) and 31(1) point (b) of CR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	CGI.00.00030.0010	Articles 41(1)(b) and 31(1) point (b) of CR
	A.1.5	Funds for general banking risk	0	0	0	0	CGI.00.00030.0010	Articles 41(1)(b), 24(1) point (b) and 31(1) point (b) of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	CGI.00.00030.0010	Article 64 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	141	96	-35	93	CGI.00.00030.0010	Articles 27 to 29 and 31(1) point (b) of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,381	-7,520	-7,634	-7,816	CGI.00.00030.0010 + CGI.00.00040.0010	Articles 41(1)(b), 24(1) point (b) and 31(1) point (b) of CR, Articles 43(1)(b), 30(2) point (b) and 37 point (b) of CR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences, net of associated DTIs	-2,516	-2,742	-2,507	-2,295	CGI.00.00030.0010	Articles 24(1) point (b) and 31(1) point (b) of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-229	-233	0	0	CGI.00.00030.0010	Articles 36(1)(a)(i) and 40 and 139 of CR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	CGI.00.00030.0010	Articles 41(1)(b), 24(1) point (b) and 31(1) point (b) of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	CGI.00.00040.0010	Articles 43(2), 36(1) point (a) and 44 of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	CGI.00.00040.0010	Articles 36(1) point (a) of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-52	-48	-42	-51	CGI.00.00040.0010 + CGI.00.00050.0010 + CGI.00.00060.0010 + CGI.00.00070.0010 + CGI.00.00080.0010 + CGI.00.00090.0010 + CGI.00.00100.0010	Articles 41(1)(b), 36(1) point (b) (i) and (ii) of CR, Articles 36(2) point (b) (i), 34(3) point (b) and 25 of CR, Articles 36(2) point (b) (ii), 37(2) of CR, Articles 36(2) point (b) (iii) and 133(1) of CR and Articles 36(2) point (b) (iv), and 133(1) of CR
	A.1.14.1	Of which: from securitisation positions (-)	-52	-48	-42	-51	CGI.00.00040.0010	Articles 36(1) point (b) (i), 34(3) point (b) (i), 34(3) point (b) and 25 of CR
	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	CGI.00.00040.0010	Articles 42(1), 36(1) point (b) (i), 41, 46, 49(2) and (3) and 79 of CR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	CGI.00.00040.0010	Articles 36(1) point (b) (i) and 30, Article 36(2) point (b) and 48(2) of CR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	CGI.00.00040.0010	Articles 42(1), 36(1) point (b) (i), 41, 46, 47, 48(1) point (b), 48(2) (b) and 79 of CR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	CGI.00.00040.0010	Articles 41(1)(b) of CR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-61	-76	-119	-123	CGI.00.00040.0010	Articles 36(1) point (b) and Article 47 of CR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	CGI.00.00040.0010	Articles 36(1) point (b) and Article 133(2) of CR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	CGI.00.00040.0010	Articles 36(1) point (b) of CR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CR	-941	-941	-877	-877	CGI.00.00050.0010	Articles 1 CR
	A.1.20	CET1 capital elements or deductions - other	-402	-402	-412	-412	CGI.00.00050.0010	-
	A.1.21	Transitional adjustments	0	0	0	0	CGI.00.00050.0010	CGI.00.00050.0010 + CGI.00.00060.0010 + CGI.00.00070.0010 + CGI.00.00080.0010 + CGI.00.00090.0010 + CGI.00.00100.0010
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	CGI.00.00050.0010	Articles 48(2) to (5) and 48(1) and 48(7) of CR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	CGI.00.00050.0010	Articles 479 and 480 of CR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	CGI.00.00050.0010	Articles 48(1) to 477, 478 and 480 of CR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,702	7,551	7,551	7,668	CGI.00.00060.0010	Articles 61 of CR	
A.2.1	Additional Tier 1 Capital instruments	8,702	7,551	7,551	7,668	CGI.00.00060.0010	CGI.00.00060.0010 + CGI.00.00070.0010	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	CGI.00.00060.0010	CGI.00.00060.0010	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	CGI.00.00060.0010	CGI.00.00060.0010 + CGI.00.00070.0010 + CGI.00.00080.0010 + CGI.00.00090.0010 + CGI.00.00100.0010 + CGI.00.00110.0010 + CGI.00.00120.0010 + CGI.00.00130.0010 + CGI.00.00140.0010 + CGI.00.00150.0010 + CGI.00.00160.0010 + CGI.00.00170.0010 + CGI.00.00180.0010 + CGI.00.00190.0010 + CGI.00.00200.0010 + CGI.00.00210.0010 + CGI.00.00220.0010 + CGI.00.00230.0010 + CGI.00.00240.0010 + CGI.00.00250.0010 + CGI.00.00260.0010 + CGI.00.00270.0010 + CGI.00.00280.0010 + CGI.00.00290.0010 + CGI.00.00300.0010 + CGI.00.00310.0010 + CGI.00.00320.0010 + CGI.00.00330.0010 + CGI.00.00340.0010 + CGI.00.00350.0010 + CGI.00.00360.0010 + CGI.00.00370.0010 + CGI.00.00380.0010 + CGI.00.00390.0010 + CGI.00.00400.0010 + CGI.00.00410.0010 + CGI.00.00420.0010 + CGI.00.00430.0010 + CGI.00.00440.0010 + CGI.00.00450.0010 + CGI.00.00460.0010 + CGI.00.00470.0010 + CGI.00.00480.0010 + CGI.00.00490.0010 + CGI.00.00500.0010 + CGI.00.00510.0010 + CGI.00.00520.0010 + CGI.00.00530.0010 + CGI.00.00540.0010 + CGI.00.00550.0010 + CGI.00.00560.0010 + CGI.00.00570.0010 + CGI.00.00580.0010 + CGI.00.00590.0010 + CGI.00.00600.0010 + CGI.00.00610.0010 + CGI.00.00620.0010 + CGI.00.00630.0010 + CGI.00.00640.0010 + CGI.00.00650.0010 + CGI.00.00660.0010 + CGI.00.00670.0010 + CGI.00.00680.0010 + CGI.00.00690.0010 + CGI.00.00700.0010 + CGI.00.00710.0010 + CGI.00.00720.0010 + CGI.00.00730.0010 + CGI.00.00740.0010 + CGI.00.00750.0010 + CGI.00.00760.0010 + CGI.00.00770.0010 + CGI.00.00780.0010 + CGI.00.00790.0010 + CGI.00.00800.0010 + CGI.00.00810.0010 + CGI.00.00820.0010 + CGI.00.00830.0010 + CGI.00.00840.0010 + CGI.00.00850.0010 + CGI.00.00860.0010 + CGI.00.00870.0010 + CGI.00.00880.0010 + CGI.00.00890.0010 + CGI.00.00900.0010 + CGI.00.00910.0010 + CGI.00.00920.0010 + CGI.00.00930.0010 + CGI.00.00940.0010 + CGI.00.00950.0010 + CGI.00.00960.0010 + CGI.00.00970.0010 + CGI.00.00980.0010 + CGI.00.00990.0010 + CGI.00.01000.0010	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	CGI.00.00060.0010	CGI.00.00060.0010 + CGI.00.00070.0010 + CGI.00.00080.0010 + CGI.00.00090.0010 + CGI.00.00100.0010 + CGI.00.00110.0010 + CGI.00.00120.0010 + CGI.00.00130.0010 + CGI.00.00140.0010 + CGI.00.00150.0010 + CGI.00.00160.0010 + CGI.00.00170.0010 + CGI.00.00180.0010 + CGI.00.00190.0010 + CGI.00.00200.0010 + CGI.00.00210.0010 + CGI.00.00220.0010 + CGI.00.00230.0010 + CGI.00.00240.0010 + CGI.00.00250.0010 + CGI.00.00260.0010 + CGI.00.00270.0010 + CGI.00.00280.0010 + CGI.00.00290.0010 + CGI.00.00300.0010 + CGI.00.00310.0010 + CGI.00.00320.0010 + CGI.00.00330.0010 + CGI.00.00340.0010 + CGI.00.00350.0010 + CGI.00.00360.0010 + CGI.00.00370.0010 + CGI.00.00380.0010 + CGI.00.00390.0010 + CGI.00.00400.0010 + CGI.00.00410.0010 + CGI.00.00420.0010 + CGI.00.00430.0010 + CGI.00.00440.0010 + CGI.00.00450.0010 + CGI.00.00460.0010 + CGI.00.00470.0010 + CGI.00.00480.0010 + CGI.00.00490.0010 + CGI.00.00500.0010 + CGI.00.00510.0010 + CGI.00.00520.0010 + CGI.00.00530.0010 + CGI.00.00540.0010 + CGI.00.00550.0010 + CGI.00.00560.0010 + CGI.00.00570.0010 + CGI.00.00580.0010 + CGI.00.00590.0010 + CGI.00.00600.0010 + CGI.00.00610.0010 + CGI.00.00620.0010 + CGI.00.00630.0010 + CGI.00.00640.0010 + CGI.00.00650.0010 + CGI.00.00660.0010 + CGI.00.00670.0010 + CGI.00.00680.0010 + CGI.00.00690.0010 + CGI.00.00700.0010 + CGI.00.00710.0010 + CGI.00.00720.0010 + CGI.00.00730.0010 + CGI.00.00740.0010 + CGI.00.00750.0010 + CGI.00.00760.0010 + CGI.00.00770.0010 + CGI.00.00780.0010 + CGI.00.00790.0010 + CGI.00.00800.0010 + CGI.00.00810.0010 + CGI.00.00820.0010 + CGI.00.00830.0010 + CGI.00.00840.0010 + CGI.00.00850.0010 + CGI.00.00860.0010 + CGI.00.00870.0010 + CGI.00.00880.0010 + CGI.00.00890.0010 + CGI.00.00900.0010 + CGI.00.00910.0010 + CGI.00.00920.0010 + CGI.00.00930.0010 + CGI.00.00940.0010 + CGI.00.00950.0010 + CGI.00.00960.0010 + CGI.00.00970.0010 + CGI.00.00980.0010 + CGI.00.00990.0010 + CGI.00.01000.0010	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	40,217	46,658	47,185	47,666	CGI.00.00070.0010	Articles 62 of CR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,451	5,599	5,185	5,541	CGI.00.00070.0010	Articles 71 of CR	
A.4.1	Tier 2 Capital instruments	7,620	6,752	6,432	6,759	CGI.00.00070.0010	CGI.00.00070.0010 + CGI.00.00080.0010	
A.4.2	Other Tier 2 Capital components and deductions	822	787	753	782	CGI.00.00070.0010	CGI.00.00070.0010 + CGI.00.00080.0010 + CGI.00.00090.0010 + CGI.00.00100.0010 + CGI.00.00110.0010 + CGI.00.00120.0010 + CGI.00.00130.0010 + CGI.00.00140.0010 + CGI.00.00150.0010 + CGI.00.00160.0010 + CGI.00.00170.0010 + CGI.00.00180.0010 + CGI.00.00190.0010 + CGI.00.00200.0010 + CGI.00.00210.0010 + CGI.00.00220.0010 + CGI.00.00230.0010 + CGI.00.00240.0010 + CGI.00.00250.0010 + CGI.00.00260.0010 + CGI.00.00270.0010 + CGI.00.00280.0010 + CGI.00.00290.0010 + CGI.00.00300.0010 + CGI.00.00310.0010 + CGI.00.00320.0010 + CGI.00.00330.0010 + CGI.00.00340.0010 + CGI.00.00350.0010 + CGI.00.00360.0010 + CGI.00.00370.0010 + CGI.00.00380.0010 + CGI.00.00390.0010 + CGI.00.00400.0010 + CGI.00.00410.0010 + CGI.00.00420.0010 + CGI.00.00430.0010 + CGI.00.00440.0010 + CGI.00.00450.0010 + CGI.00.00460.0010 + CGI.00.00470.0010 + CGI.00.00480.0010 + CGI.00.00490.0010 + CGI.00.00500.0010 + CGI.00.00510.0010 + CGI.00.00520.0010 + CGI.00.00530.0010 + CGI.00.00540.0010 + CGI.00.00550.0010 + CGI.00.00560.0010 + CGI.00.00570.0010 + CGI.00.00580.0010 + CGI.00.00590.0010 + CGI.00.00600.0010 + CGI.00.00610.0010 + CGI.00.00620.0010 + CGI.00.00630.0010 + CGI.00.00640.0010 + CGI.00.00650.0010 + CGI.00.00660.0010 + CGI.00.00670.0010 + CGI.00.00680.0010 + CGI.00.00690.0010 + CGI.00.00700.0010 + CGI.00.00710.0010 + CGI.00.00720.0010 + CGI.00.00730.0010 + CGI.00.00740.0010 + CGI.00.00750.0010 + CGI.00.00760.0010 + CGI.00.00770.0010 + CGI.00.00780.0010 + CGI.00.00790.0010 + CGI.00.00800.0010 + CGI.00.00810.0010 + CGI.00.00820.0010 + CGI.00.00830.0010 + CGI.00.00840.0010 + CGI.00.00850.0010 + CGI.00.00860.0010 + CGI.00.00870.0010 + CGI.00.00880.0010 + CGI.00.00890.0010 + CGI.00.00900.0010 + CGI.00.00910.0010 + CGI.00.00920.0010 + CGI.00.00930.0010 + CGI.00.00940.0010 + CGI.00.00950.0010 + CGI.00.00960.0010 + CGI.00.00970.0010 + CGI.00.00980.0010 + CGI.00.00990.0010 + CGI.00.01000.0010	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	CGI.00.00070.0010	CGI.00.00070.0010 + CGI.00.00080.0010 + CGI.00.00090.0010 + CGI.00.00100.0010 + CGI.00.00110.0010 + CGI.00.00120.0010 + CGI.00.00130.0010 + CGI.00.00140.0010 + CGI.00.00150.0010 + CGI.00.00160.0010 + CGI.00.00170.0010 + CGI.00.00180.0010 + CGI.00.00190.0010 + CGI.00.00200.0010 + CGI.00.00210.0010 + CGI.00.00220.0010 + CGI.00.00230.0010 + CGI.00.00240.0010 + CGI.00.00250.0010 + CGI.00.00260.0010 + CGI.00.00270.0010 + CGI.00.00280.0010 + CGI.00.00290.0010 + CGI.00.00300.0010 + CGI.00.00310.0010 + CGI.00.00320.0010 + CGI.00.00330.0010 + CGI.00.00340.0010 + CGI.00.00350.0010 + CGI.00.00360.0010 + CGI.00.00370.0010 + CGI.00.00380.0010 + CGI.00.00390.0010 + CGI.00.00400.0010 + CGI.00.00410.0010 + CGI.00.00420.0010 + CGI.00.00430.0010 + CGI.00.00440.0010 + CGI.00.00450.0010 + CGI.00.00460.0010 + CGI.00.00470.0010 + CGI.00.00480.0010 + CGI.00.00490.0010 + CGI.00.00500.0010 + CGI.00.00510.0010 + CGI.00.00520.0010 + CGI.00.00530.0010 + CGI.00.00540.0010 + CGI.00.00550.0010 + CGI.00.00560.0010 + CGI.00.00570.0010 + CGI.00.00580.0010 + CGI.00.00590.0010 + CGI.00.00600.0010 + CGI.00.00610.0010 + CGI.00.00620.0010 + CGI.00.00630.0010 + CGI.00.00640.0010 + CGI.00.00650.0010 + CGI.00.00660.0010 + CGI.00.00670.0010 + CGI.00.00680.0010 + CGI.00.00690.0010 + CGI.00.00700.0010 + CGI.00.00710.0010 + CGI.00.00720.0010 + CGI.00.00730.0010 + CGI.00.00740.0010 + CGI.00.00750.0010 + CGI.00.00760.0010 + CGI.00.00770.0010 + CGI.00.00780.0010 + CGI.00.00790.0010 + CGI.00.00800.0010 + CGI.00.00810.0010 + CGI.00.00820.0010 + CGI.00.00830.0010 + CGI.00.00840.0010 + CGI.00.00850.0010 + CGI.00.00860.0010 + CGI.00.00870.0010 + CGI.00.00880.0010 + CGI.00.00890.0010 + CGI.00.00900.0010 + CGI.00.00910.0010 + CGI.00.00920.0010 + CGI.00.00930.0010 + CGI.00.00940.0010 + CGI.00.00950.0010 + CGI.00.00960.0010 + CGI.00.00970.0010 + CGI.00.00980.0010 + CGI.00.00990.0010 + CGI.00.01000.0010	
B.1	TOTAL RISK EXPOSURE AMOUNT	207,425	206,366	204,636	208,508	CGI.00.00010.0010	Articles 92(1), 94 and 98 of CR	
B.1	Of which: Transitional adjustments included	0	0	0	0	CGI.00.00010.0010		
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			204,636	208,508	CGI.00.00010.0010		
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.64%	13.20%	13.01%	12.97%	CR1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.56%	15.81%	15.49%	15.46%	CR1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.40%	18.03%	18.50%	18.55%	CR1 (3)	-
CAPITAL RATIOS (%)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			13.01%	12.97%		
	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			15.49%	15.46%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor) </						

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	24,533	32,045	6,732	13,110
Of which debt securities income	3,317	4,449	1,144	2,435
Of which loans and advances income	15,185	20,274	4,456	8,723
Interest expenses	12,652	16,345	3,079	5,637
(Of which deposits expenses)	6,150	7,908	1,499	2,836
(Of which debt securities issued expenses)	3,259	4,375	1,008	1,929
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	214	281	70	213
Net Fee and commission income	6,990	9,446	2,437	4,855
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	348	335	43	257
Gains or (-) losses on financial assets and liabilities held for trading, net	597	-135	1,451	2,195
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-753	-785	-256	-520
Gains or (-) losses from hedge accounting, net	-5	7	-14	-14
Exchange differences [gain or (-) loss], net	-18	676	-1,023	-1,428
Net other operating income / (expenses)	684	1,098	300	569
TOTAL OPERATING INCOME, NET	19,939	26,624	6,661	13,601
(Administrative expenses)	7,827	11,820	2,561	5,205
(Cash contributions to resolution funds and deposit guarantee schemes)	371	394	13	24
(Depreciation)	1,219	1,693	452	858
Modification gains or (-) losses, net	-4	-28	-6	-9
(Provisions or (-) reversal of provisions)	360	626	-44	34
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	15	79	-18	-16
(Other provisions)	345	547	-26	50
Of which pending legal issues and tax litigation ⁽¹⁾	0	-86	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)	763	1,170	268	596
(Financial assets at fair value through other comprehensive income)	9	38	11	12
(Financial assets at amortised cost)	753	1,133	257	584
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	88	0	3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	10	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	770	1,168	271	518
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	10,163	11,982	3,674	7,390
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7,192	8,683	2,623	5,234
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	7,192	8,683	2,623	5,234
Of which attributable to owners of the parent	7,167	8,666	2,615	5,216

⁽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."

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Intesa Sanpaolo S.p.A.

ASSETS:	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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	82,304				47,597				44,098				47,850				IAS 1.54 (i)
Financial assets held for trading	41,486	14,637	26,681	168	41,465	14,921	26,390	154	44,495	16,840	27,439	216	46,158	16,139	29,861	157	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,919	212	1,669	4,045	5,994	216	1,671	4,097	6,109	270	1,729	4,109	6,112	291	1,744	4,079	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	6	0	1	4	6	0	2	4	6	0	2	4	5	0	1	4	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	80,988	73,386	7,251	352	77,296	69,754	6,810	732	90,186	81,543	7,952	691	89,819	80,848	8,288	683	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost	510,143				512,330				509,828				512,168				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	6,730	0	6,730	0	6,469	0	6,469	0	6,706	0	6,706	0	7,058	0	7,058	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,028				-3,602				-5,056				-4,706				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾	71,401				71,658				68,808				66,054				
TOTAL ASSETS	775,151				759,212				765,173				770,518				IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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	77,058	1,175	35	-24	-12	-35	73,628	1,401	36	-20	-11	-36	85,633	1,420	36	-25	-12	-36	84,171	1,645	35	-24	-12	-35	Annex V Part 1.31, 44(b)
	Loans and advances	1,471	25	0	-7	-1	0	927	64	11	-9	-9	-4	3,817	46	12	-2	-2	-8	2,562	97	10	-5	-9	-5	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	61,004	6,484	70	-21	-105	-53	61,468	5,666	90	-18	-104	-69	64,989	5,167	330	-20	-86	-103	68,232	4,257	886	-20	-38	-165	Annex V Part 1.31, 44(b)
	Loans and advances	404,633	35,695	9,441	-638	-1,562	-4,798	406,301	36,153	9,522	-564	-1,597	-4,711	402,219	34,412	9,724	-553	-1,564	-4,872	400,989	35,082	9,630	-560	-1,489	-4,836	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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	44,608	42,906	41,561	41,937	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	24,089	23,438	24,175	24,701	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	613,449	604,310	608,591	607,251	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	5,199	4,363	3,481	3,172	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,033	-1,819	-2,492	-1,799	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,468	5,478	5,242	4,530	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,200	1,080	1,313	1,120	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	16,945	14,132	16,536	22,939	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	7	5	1	10	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	707,933	693,894	698,409	703,861	IAS 1.9(b);IG 6
TOTAL EQUITY	67,218	65,318	66,764	66,658	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	775,151	759,212	765,173	770,518	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		38,769	38,614	36,224	38,465	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	56	23	60	41	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	9,135	7,241	7,480	5,636	Annex V.Part 1.31
Deposits	Central banks	3,422	1,231	2,627	2,880	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	465	333	481	723	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	15,676	14,961	18,053	19,080	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	10,156	9,638	11,615	11,728	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	47,355	43,652	57,248	60,672	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,473	4,693	3,852	4,172	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	70,012	54,469	54,161	55,125	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	19,593	21,150	19,466	19,151	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	111,721	119,861	111,700	107,919	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	92,380	97,220	92,086	92,755	ECB/2013/33 Annex 2.Part 2.9.1
	Households	250,444	256,023	254,573	255,271	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	231,931	235,755	235,524	239,284	Annex V.Part 1.42(f), 44(c)
Debt securities issued		138,370	136,674	133,231	129,447	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		10,337	11,792	11,662	11,606	Annex V.Part 1.37
Other financial liabilities		2,383	2,270	2,450	2,523	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		687,345	675,017	677,808	677,061	

2025 EU-wide Transparency Exercise

Market Risk
Intesa Sanpaolo S.p.A.

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT				
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
(mln EUR)	As of 30/09/2024		As of 31/12/2024		As of 30/09/2024										As of 31/12/2024												
Traded Debt Instruments	1,879	1,461	204	56	358	104						228	63	428	115												
Of which: General risk	1,388	1,028	103	30	184	61						142	35	237	54												
Of which: Specific risk	491	432	101	25	174	43						87	28	192	61												
Equities	4	37	12	12	72	25						47	17	107	30												
Of which: General risk	2	2	0	0	0	0						0	0	0	0												
Of which: Specific risk	2	2	37	12	72	25						47	17	107	30												
Foreign exchange risk	2,516	2,078	0	0	0	0						0	0	0	0												
Commodities risk	0	0	24	7	46	15						19	4	37	10												
Total	4,499	3,543	130	33	269	73	157	244	0	0	0	8,042	154	44	306	76	237	128	0	0	0	0	0	0	8,716		
	As of 31/03/2025		As of 30/06/2025		As of 31/03/2025										As of 30/06/2025												
Traded Debt Instruments	1,570	1,068	226	70	507	151						221	76	555	153												
Of which: General risk	907	630	131	46	166	58						106	36	157	52												
Of which: Specific risk	663	438	95	24	341	92						116	40	399	102												
Equities	5	5	57	15	147	50						56	20	168	58												
Of which: General risk	2	2	0	0	0	0						0	0	0	0												
Of which: Specific risk	2	2	57	15	147	50						56	20	168	58												
Foreign exchange risk	1,973	2,953	0	0	0	0						0	0	0	0												
Commodities risk	1	2	14	2	21	4						18	4	36	11												
Total	3,549	4,027	154	50	404	141	219	147	0	0	0	9,717	159	51	453	129	262	237	0	0	0	0	0	0	10,910		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	416,841	413,717	12,862	400,855	412,117	412,117	12,261	400,000
	Regional governments or local authorities	1,711	1,677	305	1,413	2,441	2,441	399	2,042
	Public sector entities	1,689	1,655	258	1,431	1,771	1,771	241	1,530
	Multilateral Development Banks	1,875	1,831	0	1,875	1,831	1,831	0	1,831
	International Organizations	4,394	4,350	0	4,394	4,621	4,621	0	4,621
	Institutions	31,284	24,495	5,481	25,803	17,455	17,455	1,877	15,578
	Corporates	17,661	20,117	17,734	1,424	15,465	15,465	29,441	22,559
	Real estate	1,282	1,233	3,465	5,045	5,054	5,054	6,331	3,283
	Secured by mortgages on immovable property and AOC exposures	20,959	12,684	8,143	12,684	23,217	12,818	8,218	8,218
	Exposures in default	3,689	1,979	1,198	2,491	3,612	2,065	1,145	2,467
	Items associated with particularly high risk	7,581	7,264	2,657	4,924	7,776	7,461	2,727	4,739
	Subordinated debt exposures	840	807	316	531	854	828	324	504
	Covered bonds	1,875	1,831	0	1,875	1,831	1,831	0	1,831
	Claims on institutions and corporates with a ST credit assessment	291	249	371	540	251	210	314	1,014
	Collective Investments Undertakings (CIU)	8,874	4,046	5,204	4,046	4,770	4,027	5,311	4,027
	Equity	783	783	2,288	783	748	748	2,288	748
Other exposures	17,211	17,254	1,305	15,946	16,726	16,111	13,370	13,370	
Standardized Total ⁽⁴⁾	335,642	343,960	75,160	260,800	326,646	327,816	76,462	251,354	

⁽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⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty categories cover up to 95% of total original exposure or Top 10 countries, unless the original exposure, adjusted for risk factor.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	Central governments or central banks	100,881	100,871	11,491	89,380	11,597	121,141	11,651	109,490
	Regional governments or local authorities	119	111	21	98	120	120	21	99
	Public sector entities	71	69	51	20	70	69	50	19
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	7,441	4,844	1,561	5,880	3,820	3,754	1,406	2,348
	Corporates	18,126	1,562	1,246	16,880	1,871	1,871	1,424	1,424
	Real estate	1,112	639	512	1,621	1,104	641	512	1,616
	Secured by mortgages on immovable property and AOC exposures	12,828	4,248	2,748	10,080	12,928	4,251	2,748	10,179
	Exposures in default	1,024	207	124	899	994	171	823	99
	Items associated with particularly high risk	1,199	1,179	486	713	1,270	1,246	461	785
	Subordinated debt exposures	127	127	57	70	147	147	53	94
	Covered bonds	652	392	251	301	657	396	250	300
	Claims on institutions and corporates with a ST credit assessment	139	134	173	212	134	93	129	129
	Collective Investments Undertakings (CIU)	1,340	1,340	273	1,067	1,370	1,370	273	1,097
	Equity	2,089	2,178	1,114	974	2,227	2,227	1,078	1,149
Other exposures	175	175	353	175	175	175	354	175	
Standardized Total ⁽⁴⁾	132,020	132,020	29,840	102,180	132,020	132,020	29,840	102,180	

⁽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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	16,649	16,647	2	16,647	16,576	16,576	2	16,574
	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 Organizations	0	0	0	0	0	0	0	0
	Institutions	3,700	2,941	650	3,050	920	906	382	524
	Corporates	421	421	284	137	3,950	3,950	1,213	2,737
	Real estate	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	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
	Subordinated debt exposures	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	248	219	427	279	279	279	371	371
	Equity	6	6	6	6	6	6	10	10
	Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	20,358	20,357	1,365	19,000	20,502	20,502	1,365	19,137	

⁽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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	10,170	10,170	0	10,170	10,170	10,170	0	10,170
	Regional governments or local authorities	474	474	34	440	475	475	33	442
	Public sector entities	412	412	10	402	412	412	9	403
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	2,689	2,689	326	2,363	3,076	3,076	386	2,690
	Corporates	644	645	524	121	878	1,074	582	496
	Real estate	30	29	20	10	30	29	17	13
	Secured by mortgages on immovable property and AOC exposures	21	14	10	11	21	14	11	12
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	186	186	42	144	182	182	42	140
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	641	646	61	580	651	651	66	585
	Claims on institutions and corporates with a ST credit assessment	54	49	49	5	54	49	47	47
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	14,766	14,766	665	14,101	15,156	15,156	665	14,491	

⁽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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
SPAIN	Central governments or central banks	16,270	16,270	0	16,270	17,290	17,290	0	17,290
	Regional governments or local authorities	21	21	25	0	21	21	25	0
	Public sector entities	16	15	6	1	20	20	10	10
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	187	181	80	107	243	254	100	143
	Corporates	118	70	56	42	118	71	59	59
	Real estate	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	11	11	8	3	11	11	9	6
	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
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	212	212	21	191	228	228	21	207
	Claims on institutions and corporates with a ST credit assessment	1	1	1	0	1	1	1	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	16,486	16,486	203	16,283	17,519	17,519	203	17,316	

⁽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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SLOVAKIA	Central governments or central banks	2,417	2,415	191	2,226	2,559	229	48	
	Regional governments or local authorities	242	242	42	200	232	42	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	55	12	0	43	38	34	0	
	Corporates	654	617	543	702	616	579	312	
	of which: SME	388	371	299	404	387	312	244	
	Retail	171	207	233	173	208	244	184	
	of which: SME	304	291	183	305	291	184	148	
	Secured by mortgages on immovable property and AOC exposures	13	13	4	9	13	13	4	
	of which: SME	11	11	4	7	11	11	4	
	Exposures in default	50	21	22	27	40	18	22	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	133	133	14	119	141	141	13	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0		
Collective Investments Underlings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾	370	401	224	177	431	521	241		

⁽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 are country-by-country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
LUXEMBOURG	Central governments or central banks	5,729	5,729	64	5,665	5,743	5,743	83	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	125	125	0	125	125	125	0	
	International Organisations	305	305	0	305	311	311	0	
	Institutions	677	424	0	413	413	353	112	
	Corporates	383	325	278	631	634	4,504	2,088	
	of which: SME	27	26	26	27	15	15	15	
	Retail	65	65	0	65	127	127	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	2	2	2	2	2	2	2	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0		
Collective Investments Underlings (CIU)	1,280	949	1,469	1,156	884	1,264	1,264		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾	7	7	7	0	7	7	7		

⁽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 are country-by-country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
GERMANY	Central governments or central banks	1,323	1,661	0	1,088	1,344	0	0	
	Regional governments or local authorities	120	120	0	120	120	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	2,188	2,088	202	1,986	2,415	2,415	275	
	Corporates	227	206	151	208	248	248	197	
	of which: SME	4	4	4	4	4	4	4	
	Retail	4	4	4	4	4	4	4	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	71	71	7	71	71	71	8	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0		
Collective Investments Underlings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾	3	3	3	0	3	3	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 are country-by-country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	1,722	1,617	0	1,722	1,662	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	2,084	2,084	274	1,810	1,808	175	0	
	Corporates	544	545	295	639	651	379	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	79	36	27	66	33	24	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	4	4	4	4	4	4	4	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	108	108	11	134	134	13	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0		
Collective Investments Underlings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾	1	1	1	0	1	1	1		

⁽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 are country-by-country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
CROATIA	Central governments or central banks	4,541	4,751	51	4,700	4,112	61	0	
	Regional governments or local authorities	201	249	50	208	254	51	0	
	Public sector entities	924	1,162	14	1,080	1,065	127	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	179	82	64	179	78	64	0	
	Corporates	4,244	3,371	3,077	4,416	3,550	3,228	0	
	of which: SME	1,449	1,102	861	1,494	1,120	895	0	
	Retail	1,817	1,094	2,309	1,896	1,591	2,381	0	
	of which: SME	75	67	36	76	66	39	0	
	Secured by mortgages on immovable property and AOC exposures	2,079	2,063	722	2,143	2,125	743	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	306	87	96	321	93	100	224	
	Items associated with particularly high risk	38	37	53	30	35	51	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0		
Collective Investments Underlings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	883	853	297	857	853	323	0		
Standardized Total ⁽⁴⁾	0	0	0	0	0	0	0		

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

⁽²⁾ Total value adjustments and provisions are country-by-country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
NETHERLANDS	Central governments or central banks	870	870	0	870	865	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	544	514	126	395	342	90	0	
	Corporates	470	468	308	628	594	322	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	10	6	4	10	6	4	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	8	5	2	8	5	2	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	150	150	18	150	150	18	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0		
Collective Investments Underlings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾	0	0	0	0	0	0	0		

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

⁽²⁾ Total value adjustments and provisions are country-by-country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾			
Consolidated data		184,574	224,274	184,574	184,574	224,028	184,574	184,574	184,574	224,028	184,574	184,574
Regional governments or local authorities		2,709	2,805	402	2,709	2,802	2,802	2,802	2,802	2,802	402	402
Public sector entities		2,090	2,139	276	2,090	2,093	2,093	2,093	2,093	2,093	276	276
Multilateral Development Banks		2,171	2,138	0	2,171	2,135	2,135	2,135	2,135	2,135	0	0
International Organisations		5,078	4,999	0	5,078	5,070	5,070	5,070	5,070	5,070	0	0
Institutions		19,454	16,793	3,952	19,454	16,529	16,529	16,529	16,529	16,529	3,952	3,952
Corporates		44,323	25,402	17,413	44,323	44,294	24,946	24,946	24,946	24,946	16,833	16,833
of which: SME		1,430	1,300	1,360	1,430	1,402	1,402	1,402	1,402	1,402	1,360	1,360
Retail		27,705	14,279	9,569	27,705	28,054	14,504	14,504	14,504	14,504	9,569	9,569
of which: SME		3,038	2,247	1,255	3,038	3,047	1,887	1,887	1,887	1,887	1,255	1,255
Secured by mortgages on immovable property and ADC exposures		11,668	10,800	5,704	11,668	12,270	5,704	5,704	5,704	5,704	5,704	5,704
of which: SME		1,036	1,076	1,036	1,036	1,033	1,033	1,033	1,033	1,033	1,036	1,036
Exposures in default		1,870	117	171	1,870	1,775	125	125	125	125	602	602
Items associated with particularly high risk		82	82	305	82	82	311	311	311	311	161	161
Subordinated debt exposures		4,015	4,014	413	4,015	3,989	3,989	3,989	3,989	3,989	439	439
Covered bonds		0	0	0	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		6,097	5,306	8,300	6,097	6,080	5,314	5,314	5,314	5,314	8,803	8,803
Collective investments undertakings (CIU)		8,750	8,750	28,990	8,750	8,750	30,019	30,019	30,019	30,019	40,046	40,046
Equity		17,111	17,600	11,017	17,111	17,542	11,454	11,454	11,454	11,454	11,812	11,812
Other exposures												
Standardised Total ⁽⁴⁾		340,812	344,122	90,067	340,812	340,297	340,297	340,297	340,297	340,297	96,530	1,877

(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 2025 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the highest value.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾			
ITALY		82,039	124,138	11,320	82,039	124,128	10,412	10,412	82,039	124,128	10,412	10,412
Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0
Public sector entities		66	66	56	66	100	87	87	66	100	57	57
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0	0	0	0
Institutions		4,452	3,423	3,424	4,452	4,362	3,396	3,396	4,452	4,244	4,244	4,244
Corporates		14,721	6,432	4,430	14,721	14,700	5,070	5,070	14,721	14,700	4,244	4,244
of which: SME		2,997	1,305	1,029	2,997	3,059	1,460	1,460	2,997	3,059	1,460	1,460
Retail		15,556	5,127	3,401	15,556	16,795	3,610	3,610	15,556	16,641	2,784	2,784
of which: SME		944	169	102	944	940	355	355	944	940	355	355
Secured by mortgages on immovable property and ADC exposures		2,120	2,024	1,294	2,120	2,098	2,019	2,019	2,120	2,098	1,294	1,294
of which: SME		190	190	190	190	190	190	190	190	190	190	190
Exposures in default		632	216	244	632	270	200	200	632	278	238	238
Items associated with particularly high risk		12	12	79	12	16	16	16	12	16	40	40
Subordinated debt exposures		1,380	1,380	140	1,380	1,310	1,310	1,310	1,380	1,310	138	138
Covered bonds		0	0	0	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		1,154	1,125	1,491	1,154	1,125	1,491	1,491	1,154	1,125	1,491	1,491
Collective investments undertakings (CIU)		7,561	7,561	17,961	7,561	7,521	17,921	17,921	7,561	7,521	18,881	18,881
Equity		24,328	24,328	13,225	24,328	24,280	13,225	13,225	24,328	24,280	13,225	13,225
Other exposures												
Standardised Total ⁽⁴⁾		94	94	383	94	94	383	383	94	94	383	383

(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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾			
UNITED STATES		19,134	19,133	0	19,134	19,130	2	2	19,134	19,130	2	2
Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0
Public sector entities		13	13	0	13	0	0	0	13	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0
International Organisations		739	693	116	739	720	708	708	739	708	138	138
Institutions		3,571	2,370	1,800	3,571	3,500	1,800	1,800	3,571	3,500	1,800	1,800
Corporates		0	0	0	0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0	0	0	0
Covered bonds		0	0	0	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	0	0	0
Collective investments undertakings (CIU)		175	175	453	175	175	453	453	175	175	453	453
Equity		0	0	0	0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		4	4	4	4	2	2	2	4	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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾			
FRANCE		11,120	11,116	0	11,120	11,100	11,100	11,100	11,120	11,100	11,100	11,100
Regional governments or local authorities		100	100	0	100	100	100	100	100	100	100	100
Public sector entities		100	100	0	100	100	100	100	100	100	100	100
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0	0	0	0
Institutions		8,680	8,680	8,680	8,680	8,680	8,680	8,680	8,680	8,680	8,680	8,680
Corporates		864	1,072	1,072	864	871	1,080	1,080	864	871	1,080	1,080
of which: SME		28	38	32	28	3	7	7	28	3	7	7
Retail		836	1,034	1,040	836	868	1,073	1,073	836	868	1,073	1,073
of which: SME		0	0	0	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0	0	0	0
Covered bonds		600	600	60	600	600	600	600	600	600	75	75
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		80	80	110	80	80	82	82	80	82	118	118
Equity		0	0	0	0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		30	30	30	30	2	2	2	30	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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach										
		As of 31/03/2025				As of 30/06/2025						
		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⁾			
SPAIN		18,146	18,117	8	18,146	18,147	18,147	18,147	18,146	18,147	18,147	18,147
Regional governments or local authorities		100	100	0	100	100	100	100	100	100	100	100
Public sector entities		11	11	6	11	14	14	14	11	14	7	7
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0
International Organisations		0	0	0	0</							

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SLOVAKIA	Central governments or central banks	2,502	2,502	213		2,506	2,574	202	
	Regional governments or local authorities	244	244	14		246	247	14	
	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	882	871	547		713	671	501	
	Corporates	756	736	336		558	539	255	
	of which: SME	376	367	157		306	298	145	
	Retail	130	126	187		153	151	189	
	of which: SME	28	27	41		38	37	57	
	Secured by mortgages on immovable property and ADC exposures	11	11	4		11	11	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	43	38	10	24	45	39	21	26
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	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)	4	4	11		4	4	10		
Equity	0	0	0		0	0	0		
Other exposures	102	102	250		579	607	341		
Standardised Total ⁽⁴⁾				224				229	

(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 but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
LUXEMBOURG	Central governments or central banks	4,544	4,544	39		4,544	4,544	25	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	271	271	14		249	255	12	
	International Organisations	0	0	0		421	421	0	
	Institutions	264	246	169		265	246	169	
	Corporates	6,462	4,330	1,765		6,040	3,233	1,471	
	of which: SME	37	37	37		39	39	39	
	Retail	30	4	4		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	0	0	1	1	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	110	110	133		110	110	140		
Collective investments undertakings (CIU)	2	2	4		2	2	4		
Equity	0	0	0		0	0	0		
Other exposures	20	20	0		20	20	0		
Standardised Total ⁽⁴⁾				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 but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
GERMANY	Central governments or central banks	1,130	1,130	0		1,854	2,090	0	
	Regional governments or local authorities	138	138	0		118	118	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,055	2,822	1,841		3,076	2,827	205	
	Corporates	356	354	200		356	304	211	
	of which: SME	0	0	0		0	0	0	
	Retail	5	5	4		10	10	48	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	0	0	1	1	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	76	76	8		77	77	8	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	85	85	154		57	57	115		
Collective investments undertakings (CIU)	0	0	1		0	0	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				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 but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	4,244	4,210	0		4,092	4,266	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	2,842	2,332	10		2,477	2,475	315	
	Corporates	407	407	200		580	458	206	
	of which: SME	0	0	0		0	0	0	
	Retail	126	24	19		111	10	8	
	of which: SME	4	4	4		4	4	4	
	Secured by mortgages on immovable property and ADC exposures	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	
	Subordinated debt exposures	146	146	26		120	120	13	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	109	109	286		98	98	236		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	0		1	1	0		
Standardised Total ⁽⁴⁾				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 but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
CROATIA	Central governments or central banks	2,423	4,243	81		2,651	5,613	59	
	Regional governments or local authorities	191	238	49		189	242	48	
	Public sector entities	1,115	1,017	34		1,174	1,020	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	112	39	11		117	29	12	
	Corporates	2,088	2,278	2,062		1,331	2,484	2,211	
	of which: SME	490	382	322		400	302	302	
	Retail	4,384	3,334	2,382		4,439	3,429	2,429	
	of which: SME	480	330	384		500	333	315	
	Secured by mortgages on immovable property and ADC exposures	4,115	3,993	2,313		4,398	4,239	2,433	
	of which: SME	390	390	479		348	348	409	
	Exposures in default	108	104	112	108	356	307	117	184
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	90	90	76		95	95	140	
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	78	78	30		85	87	32		
Standardised Total ⁽⁴⁾				204				274	

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 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
NETHERLANDS	Central governments or central banks	1,177	1,177	0		1,070	1,070	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	137	129	43		88	60	14	
	Corporates	108	105	69		105	69	14	
	of which: SME	0	0	0		0	0	0	
	Retail	12	12	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	9	9	1		11	10	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	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	100	100	0		101	101	0		
Claims on institutions and corporates with a ST credit assessment	24	24	58		24	24	59		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				4				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 but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach					IRB Approach						
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024		As of 31/12/2024			
		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, %)		0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0
Institutions		76,562	362	35,121	14,829	397	291	78,224	369	34,755	10,317	397	301
Corporates		103,926	8,273	136,712	94,358	1,377	4,810	119,241	9,007	154,946	89,280	1,361	5,079
Corporates - Of Which: Specialized Lending		19,624	1,949	14,857	9,106	425	501	19,657	1,911	14,459	7,402	156	484
Corporates - Of Which: SME		10,554	4,028	26,254	14,275	453	2,423	58,057	4,354	24,783	19,937	502	2,533
Retail		172,524	4,002	157,955	28,256	2,301	7,768	172,365	4,125	121,768	28,581	1,450	2,851
Retail - Secured on real estate property		118,102	1,256	119,842	19,212	540	719	118,656	1,234	118,966	19,357	554	655
Retail - Secured on real estate property - Of Which: SME		4,256	256	4,015	1,844	83	123	4,374	253	3,856	194	65	122
Retail - Secured on real estate property - Of Which: non-SME		12,546	1,000	15,828	18,188	456	596	14,282	981	116,110	18,163	469	513
Retail - Qualifying Revolving		211	0	95	30	0	0	211	0	97	20	0	0
Retail - Other Retail		44,201	2,742	37,128	9,064	807	2,047	43,877	2,878	37,206	9,206	889	2,192
Retail - Other Retail - Of Which: SME		22,830	1,486	9,472	2,311	367	781	21,397	1,526	9,580	2,375	422	800
Retail - Other Retail - Of Which: non-SME		11,370	1,256	27,656	6,753	440	1,266	22,480	1,352	27,626	7,831	467	1,392
Equity		10,109	29	10,109	33,226	0	0	10,230	26	10,230	33,583	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total ⁽⁴⁾					170,249						164,823		

⁽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⁾Incl. MGA and PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach					IRB Approach						
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024		As of 31/12/2024			
		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, %)		0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0
Institutions		12,286	327	18,430	8,200	382	219	34,241	336	17,816	384	384	267
Corporates		207,483	7,891	96,130	55,574	1,071	4,122	204,297	8,431	89,136	51,380	1,124	4,384
Corporates - Of Which: Specialized Lending		8,746	464	6,427	3,911	245	106	7,809	425	5,370	3,149	222	295
Corporates - Of Which: SME		17,615	3,948	23,730	12,647	384	2,339	55,115	4,232	22,260	12,318	438	2,470
Retail		103,776	2,109	144,100	26,469	1,075	2,145	109,855	3,888	144,440	25,106	1,175	2,644
Retail - Secured on real estate property		117,540	1,156	105,093	17,549	413	629	117,778	1,129	105,102	17,447	423	985
Retail - Secured on real estate property - Of Which: SME		4,519	295	3,977	1,913	81	122	4,317	292	4,839	961	81	151
Retail - Secured on real estate property - Of Which: non-SME		112,821	961	101,116	15,636	332	507	113,461	837	100,263	16,486	340	834
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		44,246	2,613	35,471	8,081	658	1,517	42,078	2,759	35,539	752	1,064	742
Retail - Other Retail - Of Which: SME		22,510	1,475	9,170	1,932	349	779	21,066	1,516	9,269	2,002	405	842
Retail - Other Retail - Of Which: non-SME		18,906	1,138	26,307	6,149	309	1,117	20,911	1,243	26,270	6,188	346	1,222
Equity		8,490	79	8,490	29,448	0	0	8,506	75	8,506	29,871	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total ⁽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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach					IRB Approach						
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024		As of 31/12/2024			
		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, %)		0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0
Institutions		24,319	48	10,615	5,111	0	45	26,758	55	12,012	6	0	0
Corporates		2,267	0	1,096	526	0	8	3,436	0	1,829	0	0	0
Corporates - Of Which: SME		6	0	4	3	0	0	10	0	4	0	0	0
Retail		105	0	27	0	0	0	108	0	28	0	0	0
Retail - Secured on real estate property		105	0	26	0	0	0	102	0	27	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		105	0	26	0	0	0	102	0	27	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		4	0	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	0	4	1	0	0	4	0	4	1	0	0
Equity		467	4	467	979	0	0	420	0	420	779	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total ⁽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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach					IRB Approach						
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024		As of 31/12/2024			
		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, %)		0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0
Institutions		5,531	67	3,888	1,300	0	2	5,214	0	3,179	1,222	0	2
Corporates		11,097	67	3,506	2,055	0	67	10,919	70	3,009	2,018	19	60
Corporates - Of Which: Specialized Lending		236	0	162	57	0	2	210	0	201	66	0	0
Corporates - Of Which: SME		38	0	1	1	0	0	3	0	1	0	0	0
Retail		38	1	32	10	0	0	33	1	32	11	0	1
Retail - Secured on real estate property		31	0	30	10	0	0	31	0	31	11	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		31	0	30	10	0	0	31	0	31	11	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		2	0	2	0	0	0	2	0	2	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		2	0	2	0	0	0	2	0	2	1	0	0
Equity		70	0	70	188	0	0	66	1	66	179	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total ⁽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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach					IRB Approach						
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024		As of 31/12/2024			
		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, %)		0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments ⁽³⁾		2,138	0	1,649	660	0	1	2,058	0	1,575	631	0	1
Institutions		9,339	2	4,339	2,676	0	7	9,175	3	4,297	2,658	0	10
Corporates		421	0	32	164	0	1	517	0	411	214	0	1
Corporates - Of Which: Specialized Lending		15	0	2	2	0	0	4	0	2	2	0	0
Corporates - Of Which: SME		12	0	12	3	0	0	12	0	12	3	0	0

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		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		Of which: defaulted		Of which: defaulted		
SLOVAKIA	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,477	104	5,020	3,416	73	105	6,748	105	5,164	3,464	70	114			
	Corporates - Of Which: Specialized Lending	962	26	320	862	0	36	932	26	892	83	0	34			
	Corporates - Of Which: SME	2,669	72	2,267	1,428	69	64	2,278	71	2,320	1,415	64	71			
	Retail	17,713	219	11,468	2,610	274	212	11,837	212	11,594	2,644	268	181			
	Retail - Secured on real estate property	9,763	96	9,763	1,612	124	86	9,894	96	9,894	1,614	128	70			
	Retail - Secured on real estate property - Of Which: SME	37	2	37	31	2	1	37	2	37	31	2	1			
	Retail - Secured on real estate property - Of Which: non-SME	9,746	94	9,746	1,581	122	85	9,856	94	9,856	1,602	126	69			
	Retail - Qualifying Revolving	211	3	95	20	2	2	211	3	95	20	2	2			
	Retail - Other Retail	1,729	120	1,090	979	143	124	1,712	110	1,605	990	133	108			
	Retail - Other Retail - Of Which: SME	1,200	12	893	269	18	8	1,200	10	1,112	232	26	8			
	Retail - Other Retail - Of Which: non-SME	1,388	108	1,288	809	125	116	1,402	100	1,394	818	117	101			
Equity	0	0	0	0	0	0	0	0	0	0	0	0				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total	24,190	323	16,518	6,036	647	427	24,190	323	23,758	6,117	647	427				

⁽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⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach													
		As of 30/09/2024						As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,989	1	4,676	2,800	0	12	6,717	1	4,520	2,510	0	13		
	Corporates - Of Which: Specialized Lending	110	0	303	59	0	0	77	0	30	24	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail	38	0	17	5	0	0	18	0	18	5	0	0		
	Retail - Secured on real estate property	17	0	17	5	0	0	17	0	17	5	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	17	0	17	5	0	0	17	0	17	5	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			
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
IRB Total	70	0	4,693	2,805	0	12	70	0	4,550	2,515	0	13			

⁽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⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach													
		As of 30/09/2024						As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,099	0	1,795	480	0	7	2,099	0	1,712	466	0	4		
	Corporates	8,748	3	3,661	2,411	0	8	8,432	8	3,018	2,316	1	10		
	Corporates - Of Which: Specialized Lending	303	0	273	152	0	0	303	0	259	100	0	2		
	Corporates - Of Which: SME	4	0	2	2	0	0	4	0	2	2	0	0		
	Retail	64	1	63	21	0	0	65	1	64	19	0	0		
	Retail - Secured on real estate property	62	0	61	20	0	0	63	0	62	18	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	62	0	61	20	0	0	63	0	62	18	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	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	2	0	2	1	0	0	2	0	2	1	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
IRB Total	70	0	70	175	0	0	70	0	64	204	0	0			

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach													
		As of 30/09/2024						As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,433	0	1,795	452	0	7	2,779	0	2,113	456	0	4		
	Corporates	9,063	1	5,558	4,143	0	21	8,617	4	5,427	3,855	0	26		
	Corporates - Of Which: Specialized Lending	1,276	0	1,073	583	0	5	1,268	0	1,084	452	0	7		
	Corporates - Of Which: SME	2	0	1	1	0	0	2	0	1	2	0	0		
	Retail	148	1	144	42	0	1	145	1	142	41	0	1		
	Retail - Secured on real estate property	143	0	139	40	0	0	140	0	137	41	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	143	0	139	40	0	0	140	0	137	41	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	5	0	5	2	0	0	5	0	5	2	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	5	0	5	2	0	0	5	0	5	2	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
IRB Total	138	0	138	313	0	0	137	0	127	274	0	0			

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach													
		As of 30/09/2024						As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CROATIA	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	49	0	40	26	0	1	50	0	43	25	0	1		
	Corporates	128	0	17	8	0	1	17	0	16	4	0	1		
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail	1	0	1	0	0	0	1	0	1	0	0	0		
	Retail - Secured on real estate property	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			
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
IRB Total	49	0	40	26	0	1	49	0	43	25	0	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⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach													
		As of 30/09/2024						As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,218	0	628	164	0	0	1,253	0	670	159	0	0		
	Corporates	8,741	21	3,804	2,305	6	18	8,414	26	4,089	2,404	23	20		
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0		
	Retail	23	0	23	6	0	0	24	0	23	6	0	0		
	Retail - Secured on real estate property	22	0	21	6	0</									

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(in EUR, %)		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			
Consolidated data	Central banks and central governments ⁽³⁾	18,611	206	9,074	3,818	412	211	16,000	203	8,747	3,744	218
	Institutions	60,201	18	29,476	10,150	0	46	64,961	18	32,897	11,060	40
	Corporates	355,244	6,424	161,004	89,609	797	3,920	352,224	6,546	162,242	87,000	814
	Corporates - Of Which: Specialised Lending	20,300	367	16,921	6,981	175	868	20,037	324	14,250	6,000	147
	Corporates - Of Which: SME	55,797	3,251	26,260	14,320	375	2,351	53,745	3,267	25,070	13,921	378
	Retail	374,652	3,139	123,138	22,133	1,214	2,558	371,515	3,457	131,996	27,746	1,246
	Retail - Secured on real estate property	128,983	1,216	120,624	18,912	569	670	128,634	1,245	120,814	15,430	591
	Retail - Secured on real estate property - Of Which: SME	4,155	246	4,095	751	10	146	4,076	251	4,028	732	95
	Retail - Secured on real estate property - Of Which: non-SME	124,829	970	116,529	18,161	477	520	124,557	994	116,796	14,696	496
	Retail - Qualifying Revolving	211	3	93	20	8	2	212	3	95	21	10
	Retail - Other Retail	42,136	2,617	35,542	8,703	688	1,842	41,990	2,913	35,980	8,740	698
	Retail - Other Retail - Of Which: SME	22,049	1,362	10,772	2,483	320	793	21,326	1,311	10,416	2,359	339
	Retail - Other Retail - Of Which: non-SME	22,930	858	21,640	5,718	318	1,033	21,027	880	17,311	5,603	360
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	3,128	3,051	3,128	719	658	0	3,054	3,110	715	601	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾				125,479					120,354			

(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) Incl. RGA and P&As from Q2 2025.
 (3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (4) The most relevant countries are disclosed. There have been selected under the following risk Countries of concentration covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(in EUR, %)		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			
ITALY	Central banks and central governments ⁽³⁾	18,635	296	9,052	3,818	221	16,000	293	8,747	3,744	216	
	Institutions	11,726	0	30,362	3,825	0	11	14,041	0	10,914	4,100	0
	Corporates	199,388	5,878	87,668	47,619	579	3,335	199,208	6,002	89,520	48,915	572
	Corporates - Of Which: Specialised Lending	7,140	285	5,927	3,106	108	240	6,304	3,027	3,448	86	204
	Corporates - Of Which: SME	53,044	3,174	24,159	13,438	308	2,080	51,003	3,189	23,238	12,819	309
	Retail	161,385	3,080	140,100	24,005	109	1,960	161,247	3,111	140,655	24,000	107
	Retail - Secured on real estate property	118,048	1,113	109,900	16,842	448	652	118,463	1,137	109,838	17,117	464
	Retail - Secured on real estate property - Of Which: SME	4,112	244	4,051	709	90	138	4,032	250	3,952	683	93
	Retail - Secured on real estate property - Of Which: non-SME	113,936	869	105,847	16,133	359	464	114,431	887	105,906	16,434	371
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	46,340	2,129	35,779	7,165	512	1,449	45,546	2,214	33,659	7,702	525
	Retail - Other Retail - Of Which: SME	21,710	1,200	10,479	2,115	297	784	20,996	1,298	10,136	2,100	314
	Retail - Other Retail - Of Which: non-SME	21,212	732	20,372	4,848	164	579	21,326	788	20,340	5,012	156
Equity	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	3,075	2,980	3,075	708	650	0	2,966	3,084	707	643		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total ⁽⁴⁾				125,479					120,354			

(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) Incl. RGA and P&As from Q2 2025.
 (3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (4) The most relevant countries are disclosed. There have been selected under the following risk Countries of concentration covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	2,313	0	712	264	0	1	1,017	0	768	294
	Corporates	28,013	31	12,585	5,074	1	32	27,966	28	12,311	5,362
	Corporates - Of Which: Specialised Lending	3,370	0	2,306	706	0	6	3,803	0	1,971	654
	Corporates - Of Which: SME	10	0	507	4	0	1	4	0	5	0
	Retail	120	1	114	30	0	0	120	1	117	31
	Retail - Secured on real estate property	100	0	108	28	0	0	112	0	111	10
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	7	2	0	0	9	0	7	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	0	7	2	0	0	9	0	7	2
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	14	14	14	1	1	0	10	10	10	1	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾				125,479					120,354		

(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) Incl. RGA and P&As from Q2 2025.
 (3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (4) The most relevant countries are disclosed. There have been selected under the following risk Countries of concentration covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	6,016	0	4,214	1,812	0	1	2,229	0	5,495	1,802
	Corporates	11,077	18	5,494	2,687	0	10	11,003	15	5,311	3,066
	Corporates - Of Which: Specialised Lending	267	0	212	56	0	0	277	0	229	78
	Corporates - Of Which: SME	3	0	1	0	0	0	1	0	0	0
	Retail	34	1	31	10	0	0	35	0	30	10
	Retail - Secured on real estate property	31	1	31	10	0	0	33	0	33	10
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	2	0	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	2	0	2	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾				125,479					120,354		

(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) Incl. RGA and P&As from Q2 2025.
 (3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (4) The most relevant countries are disclosed. There have been selected under the following risk Countries of concentration covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			Exposure Value ⁽²⁾		Exposure Value ⁽²⁾		
SPAIN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	9,897	2	5,827	2,738	0	9	9,995	2	5,600	3,070
	Corporates	158	0	438	222	0	1	196	0	408	222
	Corporates - Of Which: Specialised Lending	4	0	2	1	0	0	2	0	0	0
	Corporates - Of Which: SME	17	0	17	5	0	0	17	0	17	4
	Retail	16	0	16	4	0	0	16	0	16	4
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	16	0	16	4	0	0	16	0	16	4
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	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
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾				125,479					120,354		

(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) Incl. RGA and P&As from Q2 2025.
 (3) IRB Total does not include the Securitisation position unlike in the results prior to the

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)							Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost														
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		241	241	0	0	0	0	241	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	197	197	0	0	0	0	197	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	439	439	0	0	0	0	197	241	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	France	452	452	0	0	0	438	13	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		75	75	0	0	0	75	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		82	82	0	0	0	81	1	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		37	37	0	0	0	37	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1,894	1,894	0	0	0	1,894	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	5,151	5,123	32	0	0	1,176	3,943	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	4,200	4,197	3	0	0	2,339	1,858	0	0	0	0	0	0	0	0	0	0	
Total	11,992	11,969	35	0	0	4,744	6,315	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Germany	35	10	14	0	0	10	15	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		104	109	2	0	0	102	2	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		109	104	15	0	0	104	15	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		24	18	9	0	0	15	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		140	101	105	0	0	35	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	233	173	108	0	0	123	108	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	805	749	19	0	0	749	37	0	0	0	0	0	0	0	0	0	0	
Total	1,451	1,326	271	0	0	1,128	52	0	0	0	0	0	0	0	0	0	0	1
[0 - 3M]	Croatia	247	247	9	0	0	218	20	0	0	0	0	0	0	25	0	0	0
[3M - 1Y]		212	212	10	0	0	195	7	0	0	0	0	0	0	10	0	0	
[1Y - 2Y]		130	130	12	0	0	12	93	0	0	0	0	0	0	1	0	0	
[2Y - 3Y]		221	221	19	0	0	19	202	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		219	219	13	0	0	0	207	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	424	423	9	0	0	26	388	0	0	0	0	0	0	11	0	0		
[10Y - more]	875	874	0	0	0	0	874	0	0	0	0	0	0	100	0	0		
Total	2,127	2,127	92	0	0	484	1,591	0	0	0	0	0	0	197	0	0	0	139
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	15	15	0	0	0	15	0	0	0	0	0	0	0	100	0	0	0
[3M - 1Y]		496	496	11	0	0	272	213	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		353	353	4	0	0	178	170	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		197	197	1	0	0	158	38	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		411	411	9	0	0	193	208	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	89	89	3	0	0	0	86	0	0	0	0	0	0	0	0	0		
[10Y - more]	32	32	1	0	0	1	31	0	0	0	0	0	0	11	0	0		
Total	1,554	1,553	30	0	0	816	707	0	0	0	0	0	0	100	0	0	0	18
[0 - 3M]	Ireland	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		36	30	0	0	0	30	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		146	146	0	0	0	146	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	203	203	29	0	0	29	174	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	380	380	77	0	0	77	302	0	0	0	0	0	0	0	0	0	0	10
[0 - 3M]	Italy	1,058	1,005	51	0	0	7	998	0	0	0	0	0	455	0	0	0	
[3M - 1Y]		610	543	295	0	0	102	241	0	0	0	0	0	6,034	0	0	0	
[1Y - 2Y]		1,513	1,271	240	0	0	295	916	0	0	0	0	0	1,514	0	0	0	
[2Y - 3Y]		1,250	1,121	126	0	0	532	208	0	0	0	0	0	206	0	0	0	
[3Y - 5Y]		5,433	4,727	702	0	0	1,504	3,223	0	0	0	0	0	360	0	0	0	
[5Y - 10Y]	10,397	10,088	296	0	0	2,785	7,304	0	0	0	0	0	2,046	1	0	0		
[10Y - more]	15,759	14,901	871	0	0	1,195	13,506	0	0	0	0	0	1,149	0	0	0		
Total	36,020	33,658	2,145	0	0	6,677	26,781	0	0	0	0	0	11,866	1	0	0	14,226	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		12	12	0	0	0	0	12	0	0	0	0	0	0	49	0	0	12
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	140	0	0	0	0	140	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		140	140	0	0	0	0	140	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		80	80	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		97	97	0	0	0	0	97	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		217	217	0	0	0	0	217	0	0	0	0	0	0	0	0	0	0
[10Y - more]	21	21	0	0	0	0	21	0	0	0	0	0	0	0	0	4	0	
Total		555	555	0	0	0	555	0	0	0	0	0	0	0	4	0	0	108
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands	0	30	0	0	0	0	30	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		29	29	0	0	0	0	29	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		796	796	0	0	0	0	796	0	0	0	0	0	0	0	0	0	0
[10Y - more]	35	35	0	35	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		890	890	35	0	0	94	761	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		14	14	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		139	139	0	0	0	0	139	0	0	0	0	0	0	0	0	0	0
[10Y - more]	379	379	0	0	0	0	379	0	0	0	0	0	0	0	0	0	0	
Total		311	311	7	0	0	96	207	0	0	0	0	0	0	0	0	0	29
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		185	185	0	0	0	0	185	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		89	89	0	0	0	0	89	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		355	355	0	0	0	0	355	0	0	0	0	0	0	0	0	0	0
[10Y - more]	379	379	0	0	0	0	379	0	0	0	0	0	0	0	0	0	0	
Total		1,008	1,008	0	0	0	576	432	0	0	0	0	0	0	0	0	0	13
[0 - 3M]	Romania	65	24	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		279	279	0	0	0	0	244	35	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		246	246	0	0	0	0	236	10	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		74	64	0	0	0	0	64	10	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		75	75	0	0	0	0	39	36	0	0	0	0	0	0	0	1	0
[5Y - 10Y]		353	151	4	0	0	0	121	24	0	0	0	0	0	0	14	0	0
[10Y - more]	68	55	0	0	0	0	12	43	0	0	0	0	0	0	18	0	0	
Total		964	964	9	0	0	782	173	0	0	0	0	0	0	33	0	0	16

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost						
[0 - 3M]	Other Central and eastern Europe countries non EEA	377	377	0	0	374	3	0	0	75	0	0	0	0	0	0	0
[3M - 1Y]		370	368	0	2	327	39	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		285	283	0	0	219	64	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		152	151	0	0	72	79	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		466	464	1	0	363	99	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	461	460	3	0	18	440	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0
Total	2,066	2,060	4	2	1,379	674	0	0	75	0	0	0	0	0	0	0	1,231
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2,314	2,313	0	0	0	2,313	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		48	48	0	0	0	48	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		57	57	0	0	40	17	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		350	350	0	0	200	150	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	853	853	0	0	60	792	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	1,005	1,005	4	0	0	1,005	0	0	0	0	0	0	0	0	0	0	
Total	4,675	4,674	7	0	272	4,402	0	0	0	0	0	0	0	0	0	0	126
[0 - 3M]	Latin America and the Caribbean	70	62	2	0	51	19	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		38	38	0	0	38	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		56	56	0	0	20	36	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		57	57	0	0	0	57	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		150	149	3	0	46	100	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	300	291	9	0	297	3	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	125	118	8	0	81	35	0	0	0	0	0	0	0	0	0	0	
Total	1,196	1,170	22	0	495	673	0	0	0	0	0	0	0	0	0	0	580
[0 - 3M]	Africa	455	455	0	0	13	442	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		508	506	0	0	506	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		49	46	0	0	0	46	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		166	166	0	0	504	62	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		128	128	0	0	0	128	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	522	512	0	0	9	503	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	29	27	0	0	27	0	0	0	0	0	0	0	0	0	0	0	
Total	1,906	1,881	0	0	1,059	822	0	0	0	0	0	0	0	155	0	0	1,251
[0 - 3M]	Others ⁽¹⁾	435	435	0	0	14	421	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		50	50	0	0	35	15	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		295	293	3	0	9	284	0	0	0	0	240	0	0	0	0	0
[2Y - 3Y]		194	194	1	0	178	15	0	0	0	389	6,083	0	0	0	0	0
[3Y - 5Y]		498	497	1	0	809	188	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	1,519	1,081	70	0	753	296	0	0	0	0	1,248	7	0	0	0	0	
[10Y+ more]	2,233	2,222	108	0	857	1,268	0	0	0	0	1,988	0	0	0	0	0	
Total	5,325	5,273	183	0	2,655	2,487	1,187	0	6,656	14	535	0	0	0	0	0	356

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.4.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2025

(mln EUR)		Direct exposures														Risk weighted exposure amount												
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet														
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures														
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)			of which: Financial assets held for trading			of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount		Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		242	242	0	0	0	0	0	0	1	241	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]	212	212	0	0	0	0	0	0	0	212	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	16	16	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		470	470	0	0	0	0	0	229	241	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		34	34	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		33	33	0	0	0	0	0	0	32	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		215	215	0	0	0	0	0	0	215	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		1,247	1,246	0	0	0	0	0	0	1,252	564	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]	6,277	6,252	25	0	0	0	0	0	2,372	3,880	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	4,444	4,295	147	0	0	0	0	0	2,539	1,737	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		12,010	12,010	172	0	0	0	0	6,065	6,172	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31		
[0 - 3M]	Germany	164	164	0	0	0	0	0	144	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		29	29	0	0	0	0	0	20	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		50	50	25	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		115	21	99	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		738	628	110	0	0	0	0	580	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	1,277	1,064	14	0	0	0	0	769	295	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	2,175	1,950	264	0	0	0	0	1,553	358	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1		
Total		3,870	3,870	44	0	0	0	427	2,599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1		
[0 - 3M]	Croatia	326	326	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		18	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		580	579	13	0	0	0	0	262	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		71	71	0	0	0	0	0	109	457	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		662	662	13	0	0	0	0	0	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	806	805	9	0	0	0	0	33	616	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	459	459	0	0	0	0	0	10	784	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		3,070	3,070	44	0	0	0	29	399	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	124	
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		31	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		31	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hungary	107	107	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		512	511	0	0	0	0	0	327	177	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		405	405	9	0	0	0	0	194	202	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		334	334	71	0	0	0	0	52	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		469	468	8	0	0	0	0	211	249	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	448	443	32	0	0	0	0	172	284	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	31	31	0	0	0	0	0	2	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2,135	2,130	131	0	0	0	1,049	954	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	108	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		30	30	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		98	98	0	0	0	0	0	0	98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		48	48	0	0	0	0	0	0	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	203	203	0	0	0	0	0	0	174	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	46	46	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		456	456	0	0	0	0	0	389	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Italy	883	863	21	0</																							

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2025

(mln EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off-balance sheet exposures					
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions				
		Total gross carrying amount of non-derivative financial assets		Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost				Carrying amount	Notional amount		Carrying amount
[0 - 3M]	Other Central and eastern Europe countries non EEA	150	150	0	1	140	1	0	0	80	0	0	0	20	0	0	0	0	
[3M - 1Y]		433	431	0	0	398	33	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		462	460	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		91	91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		385	380	3	0	265	115	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		469	466	0	0	25	441	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,996	1,983	0	1	1,267	717	0	0	80	0	0	0	20	0	0	0	0	1,346
[0 - 3M]	Middle East	2,266	2,266	0	0	0	2,266	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		38	38	1	0	0	0	37	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		45	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		328	228	4	0	83	141	4	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		780	780	20	0	18	742	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	925	925	1	0	0	130	793	0	0	0	0	0	0	0	0	0	0	0	
Total		4,283	3,281	26	0	331	4,024	0	0	0	0	0	0	20	0	0	0	0	74
[0 - 3M]	Latin America and the Caribbean	55	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		53	53	0	0	20	33	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		35	35	1	0	0	34	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		47	47	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		150	150	0	0	65	85	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		315	708	6	0	267	438	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	147	145	8	0	83	54	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,202	1,191	18	0	490	689	0	0	0	0	0	0	0	0	0	0	0	566
[0 - 3M]	Africa	66	60	0	0	13	47	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		944	906	0	0	901	5	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		189	180	0	0	0	180	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		4	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		322	319	0	0	0	319	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		251	247	0	0	0	247	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	30	26	0	0	25	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,803	1,739	18	0	939	800	0	0	0	0	0	0	0	0	0	0	0	1,166
[0 - 3M]	Others ⁽¹⁾	479	479	35	0	17	427	2	2	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		207	206	40	0	156	11	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		326	323	10	0	30	288	126	6,314	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		692	690	1	0	512	177	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		675	665	9	0	645	20	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,210	1,046	77	0	1,322	320	94	1,214	0	0	0	0	0	0	0	0	0	0
[10Y - more]	2,664	2,661	196	0	948	1,520	612	2,611	0	0	0	0	0	0	0	0	0	0	
Total		6,764	6,714	367	0	3,630	2,763	1,035	10,248	0	0	0	0	155	0	0	0	0	421

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, 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, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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)	7,882	3,137	1,780	1,463	4,425	1,335	7,580	3,130	1,680	1,382	4,365	1,410
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	142	30	18	8	12	4	122	27	17	8	3	3
Credit institutions	75	75	15	15	49	49	71	71	13	13	49	49
Other financial corporations	441	247	125	120	211	92	411	239	127	117	192	91
Non-financial corporations	5,074	1,989	1,239	1,031	2,622	762	4,890	1,985	1,156	961	2,640	822
of which: small and medium-sized enterprises	2,507	1,411	826	727	1,535		2,421	1,405	779	704	1,498	
Households	2,150	797	382	289	1,530	428	2,085	807	367	284	1,481	445
DEBT INSTRUMENTS other than HFT	7,883	3,139	1,780	1,463	4,425		7,581	3,132	1,680	1,383	4,365	
Loan commitments given	167	51	6	5	58	12	151	28	5	4	56	11
QUALITY OF FORBEARANCE												
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.

2025 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2025								As of 30/06/2025			
	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
(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)	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)	7,641	3,159	1,668	1,404	4,357	1,380	7,538	3,097	1,609	1,356	4,142	1,368
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	119	26	17	8	3	3	105	24	12	5	4	4
Credit institutions	59	59	12	12	40	40	49	49	11	11	32	32
Other financial corporations	424	241	122	117	205	86	447	201	96	89	203	82
Non-financial corporations	5,043	2,028	1,153	980	2,702	810	4,998	2,032	1,140	970	2,524	812
of which: small and medium-sized enterprises	2,370	1,398	778	701	1,447		2,363	1,357	766	683	1,441	
Households	1,995	805	363	287	1,407	441	1,940	790	348	281	1,380	438
DEBT INSTRUMENTS other than HFT	7,643	3,160	1,669	1,405	4,357		7,540	3,098	1,609	1,356	4,142	
Loan commitments given	171	29	5	4	44	8	203	38	6	5	46	10
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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.

2025 EU-wide Transparency Exercise
 Breakdown of loans and advances to non-financial corporations other than held for trading
 Intesa Sanpaolo S.p.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
A Agriculture, forestry and fishing	3,759	186	186	3,758	163	0	3,688	203	203	3,687	172	0	3,660	210	210	3,659	173	0	3,667	195	195	3,666	167	1
B Mining and quarrying	2,464	110	110	2,464	227	0	2,545	80	80	2,545	193	0	2,364	78	78	2,364	184	0	2,111	72	72	2,111	172	0
C Manufacturing	45,314	1,482	1,482	45,023	965	10	45,741	1,656	1,656	45,472	1,009	11	44,951	1,699	1,699	44,625	1,063	12	44,536	1,763	1,763	44,258	1,130	12
D Electricity, gas, steam and air conditioning supply	9,370	87	87	9,289	96	0	11,082	77	77	11,081	86	0	10,813	75	75	10,813	74	0	10,706	73	73	10,705	75	0
E Water supply	2,352	45	45	2,352	32	0	2,230	40	40	2,230	29	0	2,560	54	54	2,560	32	0	2,343	50	50	2,343	29	0
F Construction	12,353	902	902	12,323	628	15	11,739	984	984	11,710	668	15	11,752	963	963	11,723	643	15	11,239	923	923	11,210	644	14
G Wholesale and retail trade	28,706	1,121	1,121	28,672	767	7	28,589	1,123	1,123	28,554	763	9	28,710	1,186	1,186	28,673	830	9	28,517	1,240	1,240	28,480	852	11
H Transport and storage	11,321	211	211	11,321	143	0	11,639	150	150	11,639	127	0	11,322	156	156	11,322	130	0	11,270	159	159	11,270	133	0
I Accommodation and food service activities	5,617	388	388	5,614	264	0	5,498	395	395	5,495	267	0	5,513	395	395	5,511	274	0	5,397	383	383	5,394	270	0
J Information and communication	7,369	171	171	7,563	114	1	8,321	125	125	8,516	101	1	8,070	156	156	8,064	99	1	8,769	151	151	8,764	105	1
K Financial and insurance activities	8,568	12	12	8,559	34	0	8,256	19	19	8,247	32	0	7,617	21	21	7,608	32	0	6,192	58	58	6,183	41	0
L Real estate activities	12,330	600	600	12,329	486	0	11,629	606	606	11,628	427	0	11,303	594	594	11,303	411	0	11,087	566	566	11,087	464	0
M Professional, scientific and technical activities	13,830	237	237	13,821	175	0	14,041	266	266	14,032	154	0	13,721	274	274	13,712	156	0	15,185	263	263	15,176	155	0
N Administrative and support service activities	4,638	146	146	4,637	94	0	4,938	145	145	4,936	98	0	4,974	149	149	4,963	100	0	4,613	152	152	4,596	102	0
O Public administration and defence, compulsory social security	9	0	0	9	0	0	9	0	0	9	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	297	12	12	297	8	0	301	12	12	301	8	0	300	13	13	300	9	0	265	13	13	265	9	0
Q Human health services and social work activities	2,161	80	80	2,161	80	0	2,154	84	84	2,154	84	0	2,143	141	141	2,142	94	0	2,106	141	141	2,105	106	0
R Arts, entertainment and recreation	731	69	69	731	60	0	698	70	70	698	60	0	697	71	71	697	62	0	644	37	37	643	27	0
S Other services	1,558	48	48	1,558	42	0	1,463	34	34	1,463	36	0	1,429	33	33	1,429	31	0	1,377	50	50	1,377	33	0
Loans and advances	172,847	5,911	5,911	172,461	4,375	34	174,761	6,079	6,079	174,398	4,313	36	171,900	6,256	6,256	171,470	4,397	38	170,025	6,289	6,289	169,637	4,451	39

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)