

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.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	40,995	40,772	40,434	40,615	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	40,241	40,019	40,434	40,615	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	48,202	47,979	47,641	47,822	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	47,448	47,226	47,641	47,822	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	56,682	56,360	57,465	57,159	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	56,675	56,353	57,465	57,159	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	324,364	295,443	295,075	295,786	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	324,733	295,839	295,075	295,786	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.64%	13.80%	13.70%	13.73%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.39%	13.53%	13.70%	13.73%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.86%	16.24%	16.15%	16.17%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.61%	15.96%	16.15%	16.17%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.47%	19.08%	19.47%	19.32%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.45%	19.05%	19.47%	19.32%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	915,574	855,282	834,572	838,509	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.26%	5.61%	5.71%	5.70%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	48,202	47,979	47,641	47,822	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	47,448	47,226	47,641	47,822	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	915,574	855,282	834,572	838,509	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	914,853	854,738	834,572	838,509	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.26%	5.61%	5.71%	5.70%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.19%	5.53%	5.71%	5.70%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Intesa Sanpaolo S.p.A.

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		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	56,682	56,360	57,465	57,159	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1		40,995	40,772	40,434	40,615	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	36,168	36,553	36,618	38,222	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	20,959	20,229	19,875	18,909	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-2,660	-2,635	-2,214	-2,084	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-37	149	251	241	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,238	-8,201	-8,056	-7,660	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,944	-2,154	-2,150	-2,146	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-289	-240	-222	-231	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-77	-62	-44	-31	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 99 to 91 of ORP, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 25% of ORP, Articles 36(1) point (b) and 25%) of ORP, Articles 36(1) point b) (ii) and 25%) of ORP, Articles 36(1) point b) (iii) and 15%) of ORP, Articles 36(1) point b) (iv) and 15%) of ORP, Articles 36(1) point b) (iv) and 15%) of ORP.
	A.1.14.1	Of which: from securitisation positions (-)	-77	-62	-44	-31	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-37	-26	-29	-32	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-891	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-337	-330	-330	-417	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	754	753	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220.c0010)	Articles 483(1) to (3), and 484 to 497 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	754	753	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,207	7,207	7,207	7,207	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	7,207	7,207	7,207	7,207	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	ARTON OL OF CHR
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier I Capital components and deductions	0	0	0	0	C 01.00 (+0990,+0010) + C 01.00 (+0700,+0010) + C 01.00 (+0700,+0010) + C 01.00 (+0710,+0010) + C 01.00 (+0744,+0010) + C 01.00 (+0744,+0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,202	47,979	47,641	47,822	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,480	8,381	9,824	9,337	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,295	8,307	8,974	8,498	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		932	820	849	839	$\begin{array}{c} C0.1.00\left(e9240,c0010\right)+C01.00\left(e9240,c0010\right)+C01.00\left(e920,c0010\right)+C01.00\left(e9$	
	A.4.3	Tier 2 transitional adjustments	-747	-747	0	0	C 01.00 (r0880,c0010) + C 01.00	
	-						(r0900,c0010) + C 01.00 (r0960,c0010)	A 100 - 100
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	324,364	295,443	295,075	295,786	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	-369	-396	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.64%	13.80%	13.70%	13.73%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.86%	16.24%	16.15%	16.17%	CA3 (3)	•
CFT1 Canital	C.3	TOTAL CAPITAL RATIO (transitional period)	17.47%	19.08%	19.47%	19.32%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,241	40,019	40,434	40,615	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.39%	13.53%	13.70%	13.73%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	754	753	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-747	-747	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-369	-396	0	0	C 05.01 (r0440,c0040)	
		sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	270,455	244,091	243,168	241,901	C 02.00 (r0040, c0010) -{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	87,859	81,465	77,126	75,402	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,312	1,382	1,444	1,471	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	149,966	132,468	137,346	135,276	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	31,318	28,776	27,252	29,752	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5,610	4,035	3,864	4,030	C 07.00 (1099), 0220, 901) + C 07.00 (10110, 0220, 901) + C 07.00 (10130, 0220, 901) + C 08.01 (10040, 0260, 9011) + C 08.01 (10050, 0260, 9011) + C 08.01 (10040, 0260, 902) + C 08.01 (10040, 0260, 902) + C 08.01 (10050, 0260, 902) + C 08.01 (10040, 0260, 902) + C 08.00 (10040, 902) + C 08.00 (10
Credit valuation adjustment - CVA	726	901	847	943	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	8,989	10,592	10,392	10,058	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	12,060	10,190	11,252	12,324	C 02.00 (r0520, c0010)
Of which the standardised approach	3,882	2,887	2,567	2,682	C 02.00 (r0530, c0010)
Of which IMA	8,178	7,303	8,685	9,642	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	1,263	511	468	508	C 19.00 (0010, 0601)*12.5+C 20.00 (0010.0+959)*12.5+MAX(C 24.00(r0010, d099),C 24.00(r0010, d0100),C 24.00(r0010, d0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,335	25,486	25,486	26,490	C 02.00 (r0590, c0010)
Of which basic indicator approach	598	894	894	862	C 02.00 (r0600, c0010)
Of which standardised approach	2,661	2,593	2,593	2,593	C 02.00 (r0610, c0010)
Of which advanced measurement approach	23,075	21,999	21,999	23,035	C 02.00 (r0620, c0010)
Other risk exposure amounts	190	148	66	40	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	324,364	295,443	295,075	295,786	

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

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



2023 EU-wide Transparency Exercise P&L Intesa Sanpaolo S.p.A.

A-98	(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Section Comment Comm	Interest income		13,177	6,055	13,302
1.175	Of which debt securities income	1,149	1,622	640	1,505
Comment of sequence openings 977 1,578 1,574 3,670 1,574 3,770 1,574 3,770 1,574 3,770 1,574 3,770 1,574 3,770 1,574 3,770 1,574 3,770 1,574 3,770 1,574 3,770	Of which loans and advances income	7,060	10,330	4,012	8,529
1,075 1,07	Interest expenses	2,179	3,591	2,784	6,441
Common in the condition product of animal content and content of the content of	(Of which deposits expenses)	957	1,578	1,574	3,697
1984 255 46 138	(Of which debt securities issued expenses)	1,042	1,475	529	1,234
1.548 1.549 1.54	(Expenses on share capital repayable on demand)	0	0	0	0
The set of Channel and Channel Annel	Dividend income	184		46	128
1/2	Net Fee and commission income	6,748	8,969	2,128	4,346
Comment of the comm	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	172	164	333	540
State of Comments (as a comment (comment) State of Comments (as a comment (comment) State of Comm	Gains or (-) losses on financial assets and liabilities held for trading, net	145	1,502	-290	-131
1,1568 369 369 3	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	976	749	-48	-93
2-215 -1,568 -369 -288 -369 -288 -369 -288 -369 -288 -369 -288 -369 -288 -369 -288 -369 -274 -488 -369 -274 -488	Gains or (-) losses from hedge accounting, net	33	33	-13	-57
Medical Control (Notice (Control) 15,000 1	Exchange differences [gain or (-) loss], net	-215	-1,568	369	268
Administrative expresses 7,443 10,464 2,472 5,055	Net other operating income /(expenses)	674	846	234	448
Cash combinations to resolution funds and deposit guarantees schemes) 744 815 343 343 345	TOTAL OPERATING INCOME, NET	15,204	20,505	6,029	12,312
(Proprietation) 1,000 1,489 387 763	(Administrative expenses)	7,443	10,464	2,472	5,055
Modification gains or (-) losses, net	(Cash contributions to resolution funds and deposit quarantee schemes)	784	815	341	343
Procession or or Prevental of processions 133 342 17 127 1	(Depreciation)	1,070	1,483	387	763
(Prepared commitments for preclution funds and deposit guarantee schemes) (Commitments and guarantees given) (Commitments given) (C	Modification gains or (-) losses, net	8	-5	6	3
(Commitments and guarantees given) (Other provisions) (Other provision	(Provisions or (-) reversal of provisions)	133	342	17	127
(Other provisions) Of which personal issues and tax litigation	(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
Of which pending legal issues and tax litigation ¹ Of which pending legal issues and tax litigation ¹ Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ Of O	(Commitments and guarantees given)	49	133	-34	-33
Of which restructuring	(Other provisions)	84	209	51	161
(Increases or (*) decreases of the fund for general banking risks, net)** (Inpatient or (*) reversal of impairment on financial assets not measured at fair value through profit or loss) 1,803 2,703 269 701 (Financial assets at air value through other comprehensive income) (Financial assets at amortised cost) (Impatient or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 15 65 20 24 (Impatient or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 15 65 20 24 (of which Goodwill) Negative goodwill recognised in profit or loss 0 0 0 0 0 0 0 0 0 0 0 0	Of which pending legal issues and tax litigation ¹	0	-95	0	0
(Impalment or (-) reversal of impalment on financial assets not measured at fair value through profit or loss) 1,803 2,703 269 701	Of which restructuring ¹	0	0	0	0
(Financial assets at fair value through other comprehensive income) (Financial assets at an orbited cost) (Inpalment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpalment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpalment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpalment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpalment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpalment or (·) on 0 (Inpal	(Increases or (-) decreases of the fund for general banking risks, net) ²	9			0
(Financial assets at amortised cost) (Impairment or (*) eversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 15 65 20 24 (of which Goodwill) (not which Goo	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,803	2,703	269	701
(Impairment or (?) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 15 65 20 24 (of which Goodwill) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at fair value through other comprehensive income)	50	44	12	27
(of which Goodwill) (of which Goodwill was and Goodwill was an	(Financial assets at amortised cost)	1,753	2,659	257	674
Negative goodwill recognised in profit or loss 0 0 0 0 Share of the profit or loss of investments in subsidiries, joint ventures and associates 731 1,028 222 579 PROFIT or (r) Loss for non-current assesses and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 0 PROFIT OR (r) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 4,695 5,57 2,751 5,880 PROFIT OR (r) LOSS AFER TAX FROM CONTINUING OPERATIONS 3,304 4,379 1,965 4,228 Profit or (r) LOSS FOR THE YEAR 3,304 4,379 1,965 4,238 PROFIT OR (r) LOSS FOR THE YEAR 3,304 4,379 1,965 4,238 Of width attribute to converse of the parent 3,284 4,379 1,965 4,228	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	15	65	20	24
Share of the profit or (-) loss for investments in subsidaries, joint ventures and associates 731 1,028 222 579	(of which Goodwill)	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 0 0 RPOFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 4,695 5,567 2,751 5,5800 7,597 0,751 5,5800 4,238 970 1,965 4,238 RPOFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 0 0 0 10 0 0 0 0 10 0 0 0 0 10 0 0 0	Negative goodwill recognised in profit or loss	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 4,695 5,657 2,751 5,880 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 3,304 4,379 1,955 4,238 Profit or (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 4 2 0 <td>Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates</td> <td>731</td> <td>1,028</td> <td>222</td> <td>579</td>	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	731	1,028	222	579
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUUING OPERATIONS 3,304 4,379 1,965 4,238 Profit or (-) Loss five tax from discontinued operations 0 0 0 0 0 0 4,239 1,965 4,238 Of which a Lybrate Year Of which a Lybrate Year 3,284 4,354 1,955 4,222	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 after tax from discontinued operations 0 0 0 0 PROFIT OR (·) LOSS After tax from discontinued operations 3,304 4,379 1,965 4,238 Of Which attribute to converse of the parent 3,304 4,334 1,956 4,222 Application of the parent of the paren	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,695			5,880
PROFIT OR (-) LOSS FOR THE YEAR 3,304 4,379 1,965 4,238 Of which attributable to owners of the parent 3,284 4,354 1,956 4,222	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,304	4,379	1,965	4,238
Of which attributable to owners of the parent 3,284 4,354 1,956 4,222	Profit or (-) loss after tax from discontinued operations	0	0	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	3,304	4,379	1,965	4,238
	Of which attributable to owners of the parent (1) Information available only as of end of the year	3,284	4,354	1,956	4,222

⁽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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Carrying amount		Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	124,632				117,436				82,733				85,116				IAS 1.54 (i)
Financial assets held for trading	47,795	11,155	36,445	195	42,614	10,345	32,087	183	41,720	11,704	29,830	186	44,099	13,773	30,146	180	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,763	1,036	1,162	3,565	5,706	981	1,221	3,504	6,103	1,265	1,297	3,541	5,873	1,256	1,358	3,259	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	53,954	45,611	7,977	366	49,717	41,937	7,422	357	54,783	47,442	6,935	406	60,442	53,568	6,558	316	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	553,065				523,411				531,394				520,487				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	10,355	0	10,355	0	10,062	0	10,062	0	9,083	0	9,083	0	8,949	0	8,949	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-9,525				-9,753				-9,038				-8,996				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	63,061				63,266				62,672				65,989				
TOTAL ASSETS	849,100				802,460				779,452				781,961				IAS 1.9(a), IG 6

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

(min	EUR)	As of 30/09/2022								As of 31	/12/2022					As of 31	/03/2023			As of 30/06/2023						
		Gross carry	ing amount ⁽²⁾		Accun	ulated impairn	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accun	nulated impairr	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	49,524	634	37	-38	-38	-37	46,501	213	36	-26	-28	-36	51,686	410	36	-25	-31	-36	57,523	772	36	-36	-38	-36	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	1,733	18	0	-10	-1	0	1,081	654	0	-8	-19	0	1,076	409	0	-10	-6	0	692	388	0	-5	-3	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	49,322	4,695	73	-37	-80	-50	51,735	4,039	75	-24	-58	-50	53,480	8,116	75	-24	-70	-50	55,391	7,895	73	-30	-74	-53	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	445,499	49,971	11,293	-763	-1,854	-5,331	418,571	46,053	10,596	-682	-1,928	-5,187	423,431	43,364	10,706	-684	-1,789	-5,424	415,680	38,631	10,148	-780	-1,671	-4,973	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	53,870	46,533	45,768	47,705	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	6,501	8,795	10,893	13,608	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	700,785	671,246	639,185	631,317	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	5,037	5,346	5,106	5,090	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7,808	-8,031	-7,292	-7,414	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,140	5,505	5,325	4,785	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,044	995	1,064	1,041	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	21,561	10,266	17,824	23,399	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	89	15	0	0	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	786,219	740,669	717,873	719,532	IAS 1.9(b);IG 6
TOTAL EQUITY	62,881	61,791	61,578	62,429	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	849,100	802,460	779,452	781,961	IAS 1.IG6

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



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		46,865	41,859	40,911	41,159	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	75	85	157	115	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	9,223	7,156	7,198	8,997	Annex V.Part 1.31
	Central banks	117,008	98,444	77,894	47,207	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	431	384	691	627	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,218	10,279	10,735	12,314	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,265	8,054	8,100	7,909	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	41,413	38,661	41,884	46,699	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	5,253	5,126	5,886	5,404	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	43,744	39,283	38,990	53,214	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	24,596	21,775	19,597	20,696	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	131,496	127,713	115,700	112,928	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	124,116	118,693	102,833	97,771	ECB/2013/33 Annex 2.Part 2.9.1
	Households	280,583	279,065	267,960	261,163	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	265,619	264,164	252,638	244,590	Annex V.Part 1.42(f), 44(c)
Debt securities issued		82,998	86,990	97,214	111,541	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	12,292	12,540	13,603	13,531	Annex V.Part 1.37
Other financial liabilities		2,571	2,385	2,307	2,383	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		766,195	731,919	700,952	697,720	



2023 EU-wide Transparency Exercise Market Risk

								1111	lesa sanpac	Jio J.p.A.												
	SA			IM												IM						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (M	lemorandum item)	INCREI DEFAU MIGRAT CAPITAL	ON RISK	ALL PRICE I	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRe 1)	12 WEEKS t- AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	1.422	649	254	93	433	154							217	65	382	116						
Of which: General risk	89 1.333	73 576	116	53	123 310	60							95	27	96 285	35						
Of which: Specific risk Equities	1.333	5/6	138 45	39 14	310 65	94 24							122 56	38 16	285 66	20						
Of which: General risk	1	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	1	45	14	65	24							56	16	66	20						
Foreign exchange risk Commodities risk	2,154	1,917	0	0	0	0							0	0 7	0	0 7						
Total	3,579	2,568	164	65	312	92	178	159	0	0	0	8,178	178	48	293	81	114	111	0	0	0	7,303
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	626	705	236	104	365	125							328	89	428	126						
Of which: General risk	72	98	117	65	113	50							195	61	152	53						
Of which: Specific risk	553	607	118	40	253	75							133	28	276	73						
Equities	2	2	48	14	71	17							58	19	68	24						
Of which: General risk	1	1	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	1 1,529	1 1,575	48	14	71	17							58	19	68	24						
Foreign exchange risk Commodities risk	1,529	1,5/5	22	8	14	8							28	5	16	5						
Total	2.158	2.283	203	81	268	83	205	224	0	0	0	8,685	263	84	307	84	201	185	0	0	0	9.642

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



	ancia surpado sipiri.												
					Standardised Ap	proach							
			As of 30/09	2022			As of 31,	12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(min EUR, %)												
	Central governments or central banks	235,582	284,708	24,023		230,247 1,259	278,980 1.374	22,641					
	Regional governments or local authorities	1,192 1.547	1,270	329 458		1,259	1,3/4	379 422					
	Public sector entities Multilateral Development Ranks	1,547	1.975	458		1,450	1,945	422					
	Multilateral Development Banks International Organisations	1,008	1,9/3	0		500	1,943						
	International Organisations Institutions	32.494	23.821	7.788		29,907	23.331	6.768					
	Institutions Corporates	48.675	27,255			45,233	24,761	22,516					
	of which: SME	11.304	6.333	5,473		11.008	5.716	5.020					
	Retail	26.152	14.653	9,737		23.911	12,551	8,237					
	of which: SME	4,178	2.597	1,538		3.857	2,181	1,285					
Consolidated data	Secured by mortgages on immovable property	7,460	6.906	2,524		6,769	6.235	2,244					
	of which: SME	1,519	1,469	555		1.016	966	355					
	Exposures in default	3,106	1.038	1.207	1.697	2.332	794	888	1.170				
	Items associated with particularly high risk	323	263	393	2,431	250	205	305	2,111				
	Covered bonds	1.902	1.900	215		2.039	2.038	230					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
1	Collective investments undertakings (CIU)	3,917	3,331	4,433		3,779	3,259	3,970					
l	Equity	723	723	1,200		716	716	1,179					
	Other exposures	20,177	20,044	12,474		19,387	19,273	12,820					
	Standardised Total ²	384,857 388,749 89,389 2,792 369,325 376,738 82,599 2,061											
		⁽³⁾ Original exposure, unlike Exposure value. ⁽³⁾ Standardised Total does not include the ⁽³⁾ Only the most relevant countries are discalculated as of last quarter.	securitisation position unlike idosed. These have been sele	in the results prior to the 2019 e ted under the following rule: Co	ixercise. cuntries of counterparty covering	a up to 95% of total original end	oosure or Yoo 10 countries ne						

		(4) Starting from the 2023 exercise, value	djustements and provisions fo	r the consolidated data include	general credit risk adjustments	, for the consistency with the da	itia per country of counterparty		
					Standardised A	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
	(mh EUR, %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Combing governments or central basins. Activated conversation of scal satisfations. Activated conversation of scal satisfations. Activated of Several constants. Activated of Several constants. Generalization Generali	162,845 122 122 0 0 5-417 22,841 1,646 1,656 1,255 1,176 1,146 460 0 0 1,722	211,784 120 0 0 3,654 9,101 2,530 5,485 1,159 1,159 1,29 1,29 1,29 1,29 1,29 1,29 1,29 1,2	16,007 34 40 40 40 40 40 40 40 40 40 40 40 40 40	820	157,096 127 103 0 0 7,454 21,832 5,542 12,534 1,342 1,611 5500 119 502 0 1,706	206,329 120 87 0 0 4,751 8,102 1,855 444 1,575 5,386 307 9,595 9,595 9,595 9,1499 1,499	16,125 24 70 0 0 0 2,099 7,604 1,405 2,877 258 88 7317 142 53 0 1,909 408	422
	Other exposures Standardised Total ²	15,153	15,153	10,816	1,041	16,159	16,159	11,261	596

		(z) Total vasus adjustments and provisors per country or counterparty excuses mose for securescent exposures out miscosis general creat risk adjustments and								
					Standardised A	proach				
			As of 30/09/	2022			As of 31;	12/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)	12.420	12.220			11.506	11.306			
I	Central governments or central banks Regional governments or local authorities	12,420	12,220	1 0		11,506	11,506	1 1		
	Public sector entities	5	5	1		5	5	1		
	Multilateral Development Banks	30	30	0		23	23	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2,770 539	2,148 476	651 346		2,257 628	1,694 576	400 474		
	Corporates of which: SME	539	4/6	346		628	5/6	4/4		
	or which: SME Retail	27	11	8		24	9	7		
LINETED STATES	of which: SME	1	ï	1		1	i	i i		
UNITED STATES	Secured by mortgages on immovable property	13	5	2		1	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0		0	0	0		
	Items associated with particularly high risk	14	14	20		4	4	6		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	219	181	411		185	156	380		
	Equity	0	0	0		2	2	3		
	Other evensures	36	36	12		12	12	- 11		
ı	Standardised Total ²				5				4	

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Ordinal excesse, utilise Excesse value, is recorded before taking into account any effect due to credit convenion factors or credit risk mitication techniques (i.e., substitution effects).

Third value advantages and recorder of constraints are credit of convenient factors or credit risk advantages and recorder risk advantages.

		(2) Total value adjustments and provision	is per country of counterparty	ocludes those for securitisation	exposures but includes genera	I credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Could be extraorded to Could be seen to the seen to the seen to be all substitutes which could not be seen to be all substitutes which could not be seen to be all substitutes which could not be substituted to be all substitutes and substi	7,260 233 233 237 247 247 247 247 247 247 247 247 247 24	7,564 733 333 0 0 0 3,118 992 21 41 1 7 7 0 0 0 0 2 12 2 12 1 17 6 0	0 15 67 0 0 3755 635 131 131 0 0 25 25 0 0 0 0 22 22 0 0 8		7,003 70 282 0 0 3,600 8800 22 104 1 18 0 0 1 0 0 225	7,415 70 282 0 3,473 883 22 24 44 0 11 11 0 0 0 22 25 0 0 0 3,473 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 56 0 0	
	Other exosures Standardised Total ²	1,770	1,770		3	Ů			3

		(ii) the ratio adjustment and photoscrap or control or control or control or decreased in adjustment or in the second or control or									
					Standardised A	proach					
			As of 30/09/	2022			As of 31	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	6,829	6,880	9		6,621	6,682	11			
	Regional governments or local authorities Public sector entities	23	10			17	17				
	Multilateral Development Banks			ı ő							
	International Organisations	ō	0	0		0	0	0			
	Institutions	232	230	109		213	212				
	Corporates	526	391	392		434	314				
	of which: SME	24	23	23		24	23	23			
	Retail	11	4	3		11	3	2			
SPAIN	of which: SME Secured by mortgages on immovable property		0			0		0			
1	of which: SME		0	0		0		0			
	Exposures in default	i o	ō	ō	0	ō	i i	ō	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	62	62	6		87	87	11			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	1	1	1		2	2	2			
	Equity	0	0	0		0	0	0			
	Other exposures	Ü			,	0			$\overline{}$		
	Standardised Total ²				1 3				1 2		

Obtainal exposure, untilse Decourse value, in recorded before takins into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



	intesa sanpaolo s.p.A.								
					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31,	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	3,065	3,034 126	156		3,358	3,404	178	
	Regional governments or local authorities	149	126	Δ.		153	130	26	
	Public sector entities Multilateral Development Banks		0	0					
	International Organisations	, a	0	0		ů			
	Institutions	6	3	2		7	4	2	
	Corporates	725	544	487		757	488	505	
	of which: SME	303	302	245		324	322		
	Retail	1,806	1,622	1,185		370	348		
SLOVAKIA	of which: SME	273	260	163		291	277	175	
Scoring	Secured by mortoages on immovable property	9	0	0		70	68	24	
	of which: SME		- 0		147	69 52	68	24	37
	Exposures in default Items associated with particularly high risk	109	40	45	197	32	13	17	3/
	Covered bonds	52	57	5		52	52		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		ō	
	Collective investments undertakings (CIU)	17	17	12		12	12	10	
	Equity	0	0	0		0	0	0	
	Other exposures	496	395	205		501	405	219	
	Standardised Total ²				287				148
	·	Electrical and the second							

(2) Total value adjustments and provisions per country of countryshy calculus those for securitisation exposures but includes general credit risk and country of country of country shy caucides those for securitisation exposures but includes general credit risk adjustments.

		(a) the rank experience and protecting per cores) or commissing excess shows requirement experience constructed experience construction and protecting per cores.								
					Standardised A	pproach				
			As of 30/09	2022			As of 31;	12/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mh BJR, %)	3.816					4.087	51		
	Central governments or central banks Regional governments or local authorities	3,816	3,816	46		4,087	4,087	51		
	Regional governments or local authorities Public sector entities	0		0						
	Multilateral Development Banks	21	34	0		21	35	0		
	International Organisations	0	0	ō		0	0	i o		
	Institutions	3,875	2,245	457		3,833	2,574	513		
	Corporates	840	665	645		641	494	472		
	of which: SME	15	15	15		10	10	10		
	Retail	129	79	59		97	60	45		
LUXEMBOURG	of which: SME	1	1	0		0	0	0		
LOXELIDOGICO	Secured by mortgages on immovable property	63	26	9		5	3	1		
	of which: SME Evensures in default	1 "								
	Exposures in default Items associated with particularly high risk	2		0						
	Covered bonds	40	40	4		40	40	4		
	Claims on institutions and corporates with a ST credit assessment		0	i i		0	0	i i		
	Collective investments undertakings (CIU)	1,696	1,424	1,586		1,655	1,401	1,312		
	Equity	2	2	5		2	2	5		
	Other exposures	296	296	266		347	347	293		
	Standardised Total ²				5					

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control accurrence or control saints Sectional accurrence or local anti-Office sectional accurrence or local activities solutions or local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities furthing the section of local activities of local activities activities of local activities activi	577 1111 0 0 7,794 418 61 6 3 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	851 1111 0 0 0 5,801 423 4 2 2 2 0 0 0 0 0 0 0	0 1 0 0 497 351 3 2 1 1 0 0 0 0 0 4 4 4 4 4 4 4 4 4 4 4 4 4	0	605 1311 0 0 0 5,959 151 2 2 4 1 1 2 0 0 0 0 0 0	916 131 0 0 5,445 249 2 3 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 288 228 2 2 2 0 1 0 0 0 0 0 0 4 4 4 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				3				2

**Channel exposure, untile Decision value, in recorded before takino into account any effect due to credit convenien factors or credit risk initiation tedrelosues (i.e.s. substitution effectal).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

			Standardised Approach										
			As of 30/09	/2022			As of 31/	12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)												
	Central governments or central banks	5,332 224	6,097	78		6,765 234	7,522	80 60	i i				
	Regional governments or local authorities	620	287 54	5/		234 614	297	36	1				
	Public sector entities Multilateral Development Banks	620	54	32		614	55	36					
	Multilateral Development Banks International Organisations	0						0					
	Institutions	73	52	45		117	63	55					
	Corporates	3.523	2,782	2,785		3,649	2.901	2,907					
	of which: SME	1,476	1,197	1,197		1,433	1,166	1,166					
	Retail	3.594	2,678	2,008		3,625	2,696	2.022					
CDOATTA	of which: SME	81	72			79	71	53					
CROATIA	Secured by mortgages on immovable property	1.545	1.538	538		1.579	1.574	551					
	of which: SME	4	4	2		4	4	1					
	Exposures in default	384	168	189	201	396	164	175	21				
	Items associated with particularly high risk	57	35	53		29	21	31					
	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 undertakinos (CIU)	0	0	0		0	0	0					
	Equity	2	2	2		2	2	2					
	Other exposures	991	977	268	240	1,091	1,072	260	344				

	(a) Train season adjustments and provinciants per country or commission for the recommendation adjustments adjustments and provinciants are provinciants and provinciants and provinciants and provinciants are provinciants and pr								
				Standardised Ap	proach				
		As of 30/09/	2022			As of 31;	12/2022		
	Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions*							
 (min EUR, %)									
Control decommentation of control basists Reference Comments of Leaf anthrolifies Reference Comments of Leaf anthroli	875 0 0 1,077 1,037 39 0 5	165 0 0 0 1,040 751 14 0	0 0 0 0 0 156 664 0 11		877 0 0 0 1,140 915 21 56 3 3	185 0 0 0 1,080 6588 13 22 2	0 0 0 0 176 570 13 16 1 1		
of which; SME Executes in default Them associated with antificularly high risk Convex londs Conv	0 0 128 0 9 2 2	0 0 128 0 7 2 2	0 0 13 0 8 6	0	0 0 127 0 9 2 2	0 0 127 0 8 2 2	0 0 13 0 9 5	0	

				Standardised Ap						
		Standardised Approach As of 30/09/2022 As of 31/12/2022								
	ginal Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Gard to consensate to control to the Child. The Child to control to the Child to th	774 0 0 0 0 224 774 1 8 8 0 0 0 0 0 0 0	774 0 0 0 0 244 590 1 3 3 0 0 0 151 3 3	0 0 0 61 506 2 2 0 1 1 1 1 1 1 1 1 1 1 1 0 0		796 6 0 0 124 628 6 6 0 0 0 151 0 151	796 0 0 0 0 0 124 45 45 0 0 0 0 0 0 0 0 0 0	0 0 0 46 368 2 0 0 0 18 18 0 18			

EBA June 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Inters Sampaolo S.p.A.

					Standardise	d Approach					
			As of 31/	03/2023			As of 30/	06/2023			
	(rein EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	206,058 255,059 21,906 212,849 262,759 20,960									
	Regional governments or local authorities	1,449 1,547 397 1,483 1,571 394									
	Public sector entities	1,374 748 392 1,561 890 414									
	Multilateral Development Banks	1,595	1,948	0	2,135	0					
	International Organisations	581	581	0		768	730	0			
	Institutions	33,999	26,089	6,732		35,072	27,000	6,984			
	Corporates	42,938	21,759	19,609		40,251	20,575	18,074			
	of which: SME	9,998	4,849	4,259		9,517	4,720	3,971			
	Retail	23,285	12,058	7,868		23,572	12,332	8,024			
Consolidated data	of which: SME	3,698	2,011	1,185		3,665	2,010	1,173			
	Secured by mortgages on immovable property	6,696	6,225	2,231		6,756	6,277	2,248			
	of which: SME Francures in default	834 2.196	803 702	294 772	1.191	761 2,241	728 609	263 670	1.217		
	Exposures in default Items associated with particularly high risk	2,196	216	323	1,191	2,241	189	282	1,217		
	Covered bonds	2.490	2,489	285		3.035	3.035	354			
I	Claims on institutions and corporates with a ST credit assessment	2,490	2,409	403		3,033	3,035	334			
I	Collective investments undertakings (CIU)	4.073	3.577	3,980		4,602	3.983	4,494			
	Equity	734	734	1,225		699	699	1,134			
I	Other exposures	17,191	17,077	12,317		17.513	17.385	12,128			
	Standardised Total ²	344,924	350,811	78,036	2,085	352,404	360,168	76,159	2,101		
		(1) Original exposure, unlike Ex	posure value, is reported befor	ne taking into account any effort	due to medit movemion factor	rs or morfit risk mitigation techni	inses (e.n. substitution afforts)				

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments a provisions ²
	Central governments or central banks	129,898	178,049	15.813		131,640	180,588	14.956	
	Regional governments or local authorities	127	119	24		126	119	24	
	Public sector entities	117	101	84		116	99	82	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,969	4,313	1,523		6,146	3,692	1,612	
	Corporates	19,564	5,597	4,963		18,814	5,672	5,210	
	of which: SME	5,018	1,400	1,109		4,584	1,246	990	
	Retail	12,544	4,637	2,570		12,580	4,663	2,559	
ITALY	of which: SME	1,326	335	195		1,258	299	174	
TIALY	Secured by mortgages on immovable property	1,499	1,472	543		1,347	1,313	486	
	of which: SME	396	386	141		362	348	128	
	Exposures in default	761	279	304	430	757	244	270	
	Items associated with particularly high risk	100	72	108		105	70	106	
	Covered bonds	534	534	59		731	731	104	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinus (CIU)	1,852	1,655	1,953		2,188	1,922	2,129	
	Equity	382	382	397		383	383	398	
	Other exposures	13,963	13,963	10,824		13,780	13,780	10,469	_
	Standardised Total ²				626				

6.36

(Disjoial exposers, unlike Exposer value, in reported before taking into account any effect due to orekt convenien factors or credit nik mitigation turbniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for excurtaisation exposures but includes general credit nik adjustments.

		(2) Total value aspisionents an	a provinces per country or cor	anapaty encuses ones for a	ecunosation exposures out incu	an germa creat rat augustine			
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %) Central governments or central banks	13,333	13,133	2		14,656	14,456	2	
	Regional governments or local authorities	0	0	0		0		0	
	Public sector entities	5	5	1		5	5	1	
	Multilateral Development Banks	27	27	0		27	27	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,462	2,324	530		3,641	2,653	594	
	Corporates	875	748	655		532	487	337	
	of which: SME	0	0	0		1	0	0	
	Retail	22	8	6		18	7	5	
UNITED STATES	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0				9		0	
	Exposures in default	0						0	0
1	Items associated with particularly high risk	4					4	6	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				ů		0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	166	140	360		198	162	386	
c	Collective investments undertakings (CIU) Family	100	140	300		190	102	300	
	Other exposures	9	9	7		14	14	10	
	Standardised Total ²				7				6

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to need convenient here no ender this integration techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general need this adjustments.

		(2) Total value adjustments as	a provisions per country or col	anterparty excludes those for se	cummation exposures out inclu	an general credit risk adjustmer	TO.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min BUR. %) Central governments or central banks	7,459	7,781	0		8,132	8,443	0	
	Regional governments or local authorities	184	184	37		160	160	32	
	Public sector entities	294	294	59		317	317	63	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,230	4,104	672		5,385	5,280	670	
	Corporates	904	954	663		919	1,015	601	
	of which: SME	33	27	20		32	28	20	
FRANCE S	Retail	111	49	37		88	42	31	
	of which: SME	1	0	0		0	0	0	
	Secured by mortoages on immovable property	232	94	33		238	105	37	
	of which: SME		0					11	
	Exposures in default	20	1	11		20		11	
	Items associated with particularly high risk	346	346	0		431	431	10	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	340	340	33		431	431	43	
	Collective investments undertakings (CIU)	56	47	48		57	48	50	
	Equity	0	100	1 0		0		1 0	
	Other exposures	o o	0	ō		ō	ō	ō	
	Standardised Total ²				- 5				

		(2) Total value adjustments an	a provisions per country or col	anterparty excludes those for se	cuntisation exposures out inclu	ses general credit risk adjustmer	ES.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Could incommend to comit for the O.C. %. Could converted to the all shading the all s	9,822 25 12 0 0 205 24 478 24 10 0 6 0 0 0 0 189 0	9,899 21 12 0 0 203 376 23 0 0 0 0 199 0 1	111 4 6 0 0 0 1022 3588 23 2 2 0 1 1 0 0 0 28 28 0 1 1	٥	12,295 26 0 0 226 336 23 9 0 6 0 0 0 188 0 2	12,366 221 16 6 224 255 23 2 6 6 6 6 7 18 8	11 4 5 0 0 112 243 23 2 0 1 0 0 0 1 1 0 0 1 1 1 1 1 1 1 1 1 1	0
	Other exposures Standardised Total ²	0		0	3	0		0	

3
(3) Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those in executivation exposures but includes general credit nik adjustments.

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Intesa Sanpaolo S.p.A.

	Intesa Sanpaolo S.p.A.								
					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %)	3.187	3,235	187			2.919	182	
	Central governments or central banks Regional governments or local authorities	3,187	128	26		2,873 153	2,919	107	
	Regional governments or local authorities Public sector entities	130	120	20		133	125	45	
	Multilateral Development Banks	0	0	0		ů		0	
	International Organisations	ō	i i	i i		ō	ō	ō	
	Institutions	15	12	8		13	10	7	
	Corporates	802	623	559		697	534	469	
	of which: SME	356	342	278		368	355	290	
	Retail	370	350	230		375	354	232	
SLOVAKIA	of which: SME	300	282	179		307	289	183	
SECTION	Secured by mortgages on immovable property	74	73 72	26 25		75	74	26 25	
	of which: SME Exposures in default	/3	15	25 16	22	/4	/3	25 16	26
	Exposures in default Items associated with particularly high risk	32	15	10	3/	31	15	10	30
	Covered bonds	132	132	13		131	131	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	12	12	11		11	11	21	
	Equity	0	0	0		0	0	0	
	Other exposures	497	405	201		523	431	226	
	Standardised Total ²				147				147

		(2) Total value adjustments an	a provisions per country or col	anterparty encludes tridse for se	currisation exposures out inclu	ses general credit risk adjustme	no.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR. %) Central governments or central banks	3.876	3.876	48		4,060	4.060	45	
	Regional governments or local authorities	0	0			0	.,	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	21	36	0		28	42	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,260	2,678	537		5,339	3,381	677	
	Corporates	1,528	453	420		1,541	444	410	
	of which: SME	5	5	5		7	6	6	
	Retail	62	25	19		64	27	20	
LUXEMBOURG	of which: SME Secured by mortgages on immovable property	0	0				0	0	
	of which: SME	3	2				2	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	i i	0		0	0	i i	
	Covered hands	40	40	4		30	30	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinus (CIU)	1,783	1,550	1,269		1,938	1,661	1,544	
I	Equity	2	2	5		2	2	5	
	Other exposures	281	281	281		286	286	285	
I	Standardised Total ²				3				3

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	870	1,181	0		1,409	1,709	0	
	Regional governments or local authorities	152	152	1		156	156	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	6.350	5.731	424		5,909	0 5,037	431	
	Institutions Corporates	6,350	5,/31	424 329		3,909	5,037	431	
	of which: SME	7 2	",	2		307	3	3	
	Retail	20	8	6		20	9	7	
GERMANY	of which: SME	1	1	0		1	1	0	
GERMANT	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	3		34	34	3	
ĺ	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0				4	4		
ĺ	Equity	i i	i i			i i	i i	l ö	
ĺ	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				3				3

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %)								
	Central governments or central banks	4,637	5,343	84		3,529	4,261	76	
CROATIA S	Regional governments or local authorities	215	282	56		230	300	60	
	Public sector entities	585	51	33		762	184	71	
	Multilateral Development Banks			0				0	
	International Organisations	146	59	40		192	108	55	
	Institutions		2,779	2,741		192 3.605	2.814	2,564	
	Corporates	3,549 1,381	1,087	1,087		1,344	1,049	2,564	
	of which: SME Retail	3,608	2,690	2,017		3,706	2,787	2,078	
	of which: SME	3,008	2,690	2,017		3,700	2,787	2,076	
	Secured by mortgages on immovable property	1,591	1,586	555		1,729	1.724	603	
	of which: SME	1,391	1,300	333		1,729	1,729	603	
	Exposures in default	379	138	149	228	361	127	136	- 7
	Items associated with particularly high risk	22	18	27	-	23	21	32	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		3	3	3	
	Other exposures	1,209	1,188	269		1,535	1,504	275	
					226				

		(2) Total value adjustments ar	d provisions per country of co	interparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	tis.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments a provisions ²
	(min BUR, %) Central governments or central banks	944	247			947	235	0	
	Regional governments or local authorities	0	0	0		0	0	0	
Pui Mu	Public sector entities	0	0	0		0	0	0	
M	Multilateral Development Banks	0	0	0		0	0	0	
I	International Organisations	0	0	0		0	0	0	
1	Institutions	1,911	1,863	242		1,906 587	1,846	302 377	
d	Corporates of which: SME	923	730	742		587	440	3//	
	Retail	77	29	22		75	30	22	
INTER IGNOROUS	of which: SME		0	0			0	0	
JNITED KINGDOM S	Secured by mortgages on immovable property	6	4	1		6	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	159	159	16		158	158	16	
	Claims on institutions and corporates with a ST credit assessment	0	0			0		0	
	Collective investments undertakinos (CIU)	5		5		5	5	5	
	Equity Other exposures	3	3	8				9	
	Other exposures Strandardized Total ²								

		(2) Total value adjustments as	nd provisions per country of co	interparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardisc	ed Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
NETHERLANDS	Control of commences or control absolute Activational conveniences for characteristics and control control of control of control and control of control of control control of control and control	862 0 0 0 3227 766 9 0 6 6 0 0 0 154	862 0 0 0 3277 582 4 0 3 3 0 0 0 0	0 0 0 93 499 0 3 1 1 0 0 0 1 18 0	0	843 0 0 0 0 333 622 0 9 0 7 7 0 0 0 0	843 0 0 0 0 333 550 4 0 3 0 0 0 0	0 0 0 0 1122 452 452 0 3 0 1 1 0 0	
	Equity Other exposures Standardised Total ²	0	0	0	1	0	0	0	

							IRB Ap	proach					
				As of 3	0/09/2022					As of 3	1/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 78,008	0 382	0 38.077	0 20.986	0 421	0 383	0 72,797	0 360	0 30.311	0 16.160	0 413	0 368
	Corporates	78,008 376,972	382 11.490	204.192	20,986 102.932	2,787	7.767	343,544	8,676	30,311 173,152	16,160 88.556	2,033	5,487
	Corporates - Of Which: Specialised Lending	17.405	1,099	14.212	8.390	2,767	736	16,454	610	13,232	7.865	167	602
	Corporates - Of Which: SME	87.031	5.825	44,531	25,704	1.441	3.818	79.187	3.967	37.607	21.841	994	2.430
	Retail	180,662	4.461	157,937	31.332	1,130	2,395	180,970	4,246	158.277	31,944	1.331	2.612
	Retail - Secured on real estate property	128,738	2.120	123,623	22,228	683	822	128,958	2,009	123,375	22,143	724	1.032
Consolidated data	Retail - Secured on real estate property - Of Which: SME	5,786	421	5,638	1,485	132	171	5,617	397	5,475	1,435	126	187
Consolidated data	Retail - Secured on real estate property - Of Which: non-	122,952	1,699	117,986	20,743	551	651	123,341	1,612	117,900	20,708	599	844
	Retail - Qualifying Revolving	0	0	0	0	0	0	215	12	107	28	13	11
	Retail - Other Retail	51,925	2,341	34,313	9,104	447	1,573	51,797	2,225	34,795	9,773	593	1,570
	Retail - Other Retail - Of Which: SME	28,678	1,359	13,156	3,141	292	885	27,426	1,131	12,394	3,015	269	650
	Retail - Other Retail - Of Which: non-SME	23,247	982	21,158	5,963	155	688	24,371	1,095	22,401	6,759	324	920
	Equity	9,668	95	9,657	31,311			8,814	48	8,803	28,776	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				186,561						165,436		

Comparison of Control Service			as of last quarter											
Configured Expension								IRB Ap	proach					
Control lain's and caterial generations Control lain's and caterial			Į.		As of	30/09/2022					As of	31/12/2022		
Control banks and country greenwaters Control banks Cont			Original I	Exposure ¹		Risk exposure	: amount	adjustments	Original I	xposure ¹		Risk exposure	e amount	Value adjustments
Section 1,500 266 39,777 13,279 265 30,1 30,11 275 15,90 5,971 350 350 30,11 30,11 275 15,90 5,971 350 350 30,11 3		(min EUR, %)			Value		Of which: defaulted				Value		Of which: defaulted	provisions
Corporates: Of Which: Specialest Lentring 8,925 999 736, 3,444 72 400 6,660 22,701 7,811 11,299 55,522 1,709 6 7,701 11,709 55,522 1,709 6 7,701 11,709 55,522 1,709 6 7,701 11,709 55,522 1,709 6 7,701 11,700 1,701 11,70			0		0		0		0	0	0	0	0	0
Corporates of Whith Specialised surtings (8,03 999 1,236 3,044 279 400 8,714 456 7,779 1,347 123 120 120 120 120 120 120 120 120 120 120														314 4,506
Comproses Of Whith: SSE \$1,200 \$1,740 \$1,920 \$1,740 \$1,232 \$2,841 \$1,233 \$1,757 \$7,008 \$1,985 \$14,976 \$18,991 \$831 \$1,995 \$1,999														314
Retail 196,990 4,300 10,005 29,900 1,100 2,212 196,766 4,015 142,00 29,296 1,050 112,007														2.376
Real* Secured on real state property 118,000 2,007 111,309 2,103 666 770 118,700 1,900 111,277 26,980 660 70 118,000 70 70 70 70 70 70 70														2,384
TALY Real Source on real entire property - O' Which; DRE 5,765 400 5,566 1,070 1122 170 5,500 396 5,668 1,023 125 125 125 125 125 125 125 125 125 125									118,790					969
11ALY Result Sound on set entitle procedy - OF Which ton 52 112,279 Labels 207/80 194.03 554 600 113,109 1.534 107,790 194.05 544 107,790 194.05 107,790 194		Retail - Secured on real estate property - Of Which: SME			5.616	1.470	132	170	5,600	396	5.458	1.423	125	186
Retail - Other Retail 51,488 2,324 33,907 8,887 438 1,551 49,975 2,085 33,104 8,708 410	ITALY		112,737	1,616	107,781	19,633	534	600	113,190	1,534	107,759	19,165	514	783
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
														1,415
														631
							154	686					151	784
Equity 8,095 94 8,085 27,316 0 0 7,477 48 7,466 25,555 0 1			8,095	94	8,085	27,316	0	0	7,477	48	7,466	25,555	0	1
Other non credit-obligation assets														

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value .		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		2,733	0	889	493	0	1	2,544	0	724	293	0	1
	Corporati		26,958	38	13,239	5,525	8	55	22,882	35	9,558	3,953	8	50
		Corporates - Of Which: Specialised Lending	1,045	0	783	270	0	5	957	0	704	241	0	3
		Corporates - Of Which: SME	26	0	18	12	0	0	23	0	16	11	0	0
	Retail		79	1	78	26	0	0	81	0	81	27	0	1
		Retail - Secured on real estate property	75	0	75	26	0	0	78	0	77	26	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OHITED STATES		Retail - Secured on real estate property - Of Which: non-Si	75	0	75	26	0	0	78	0	77	26	0	0
		Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0			0
			3	U	3	1	0		4	0	3	1	0	
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0			0
		Retail - Other Retail - Of Which; non-SME	3	0	3	1	0		4	0	3	1		0
	Equity	n credit-obligation assets	352	0	352	846		1	210	0	210	425		0
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,367	0	2,708	710	0	4	3,834	0	2,109	804	0	- 4
	Corporates	10,869	62	3,748	1,726	14	29	10,129	62	3,393	1,552	14	31
	Corporates - Of Which: Specialised Lending	245	0	183	92	0	1 0	188 10	0	134	67	0	1
	Corporates - Of Which: SME	8	U	4	2	0			U	5	3	0	0
	Retail	33	1	31	11	0	0	34	1	33	11	0	0
	Retail - Secured on real estate property	31	0	30	11	0	0	32	0	31	10	0	
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	31	0	30	11	0	0	32	0	31	10	0	0
110000		31	0	30	11		0	32	0	31	10		0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: SME				0		0	2	0	2	1		0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-sme Equity	85		85	264		0	59	3	59	160		
	Other non credit-obligation assets	83		83	204			37		39	100		-
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2022					As of 3	1/12/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,164 10,037	0	627 5.904	364 2.557		2 16	850 9.256	0	312 5.057	165 2.217		1 19
	Corporates - Of Which: Specialised Lending	253	3	243	97		10	172	3	164	71		19
	Corporates - Of Which: SME	15	0	243	4	0	6	16	0	104	, i		ó
	Retail	10	0	9	3	0	0	10	0	9	3	0	0
	Retail - Secured on real estate property	9	0	9	3	ō	ō	9	0	9	3	ō	ō
CDATAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-St	9	0	9	3	0	0	9	0	9	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1 47	0	1	0	0	0	1	0	1	0	0	0
	Equity Other non credit-obligation assets	47	0	47	121			47	0	47	121		0
													_
	IRB Total												

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	0	0	0	0	8	0	0	0	0	0
	Corporates	6,248	77	5,021	3,518	148	91	6,088	72	4,896	3,472	163	79
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,135 2,606	5 72	1,068	1,023	0	34 53	1,108 2,610	5 67	1,047	987 1.556	163	28 47
	Corporates - Ut Wnich: SME Retail	9,752	90	9,731	1,4/3	148 72	53 68	2,610	220	2,205	2,361	163 276	219
	Retail - Secured on real estate property	9,752	75	9,731	858	14	48	9,279	71	9,279	1.286	81	57
	Retail - Secured on real estate property - Of Which: SME	21	/3	2,304	15	0	70	17	71	17	1,200	0.1	3/
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-Si	9.343	74	9,343	843	14	47	9.261	70	9.261	1.274	81	56
	Retail - Qualifying Revolving	0	0	0,545	0.5	0	0	214	12	106	78	13	11
	Retail - Other Retail	387	15	367	204	8	20	1.763	138	1.642	1.047	182	152
	Retail - Other Retail - Of Which: SME	387	15	367	204	8	20	391	16	369	207	9	19
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	ō	0	1,373	122	1,272	840	172	133
	Equity	1	0	1	4	0	0	6	0	6	15	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		805	0	618	238	0	1	556	0	496	221	0	0
	Corporate		8,249	7	5,861	2,736	2	26	7,556	7	5,234	2,511	2	23
		Corporates - Of Which: Specialised Lending	107	0	96	55	0	2	41	0	25	11	0	0
		Corporates - Of Which: SME	655	0	605	471	0	1	41	0	41	38	0	0
	Retail		14	0	14	4	0	0	14	0	14	4	0	0
		Retail - Secured on real estate property	13	0	13	4	0	0	13	0	13	4	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXLIIDUUKG		Retail - Secured on real estate property - Of Which: non-Si	13	0	13	4	0	0	13	0	13	4	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0

10 Volinal america unliko Penniwa salaa is vanortad hafera takinn into arrount anu affort dua to readit revuerien fartnus er readit side militation terheinuss (a.n. schidibition afforts)

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,115	0	1,933	560	0	10	2,296	0	1,189	384	0	7
	Corporates	8,159	48	4,114	1,689	5	49	8,337	45	3,874	1,614	4	45
	Corporates - Of Which: Specialised Lending	0	0	28		0	0	37	0	29	0	0	0
	Corporates - Of Which: SME	35	0		24				0		23		
	Retail	66	0	63	22 22	0	0	67	0	64	21 20	0	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	63	0	62	0		0	63	0	62	20	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	63	0	62	22		0	63	0	62	20		
	Retail - Qualifying Revolving	63	0	62	0		0	63	0	62	20		
	Retail - Other Retail	2	0	2	1		0	2	0	2	1	0	
	Retail - Other Retail - Of Which: SME	i i	0	n n	i i		0	0	0				ů
	Retail - Other Retail - Of Which: non-SME	2	0	1 5	i	0	0	1 3	0	3	i	0	ő
	Equity	41	0	41	114	0	0	- 44	0	44	117	0	0
	Other non credit-obligation assets									- 1			
	IRR Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	19	0	1	0	0	0	19	0	1	0	0	0
	Corporates	156	0	66	33	0	1	45	0	36	19	0	1
	Corporates - Of Which: Specialised Lending	20	0	20	8	0	1	19	0	18	8	0	1
	Corporates - Of Which: SME			0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1 0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1			0	0	0	1	0	0	0	0	
CROATIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
CHOTHER	Retail - Secured on real estate property - Of Which: non-Si	1	0	0	0	0		1			0		0
	Retail - Qualifying Revolving							0	0				
	Retail - Other Retail		0	0		0	0	0	0		U		0
	Retail - Other Retail - Of Which: SME		0	0			0	0	0		U		0
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets		0		0		0	0			0	0	

10 Ostal decause, unlike Continue value is recorded before before into account any effect due to credit convenien factors or credit rela militation beforesser (a.e. substitution effects).

	Original I	Fynnsure ¹	As of :	30/09/2022					As of 3	31/12/2022		
	Original I	Fynnsure ¹										
			Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
tral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
titutions	3,495	0	2,629	587	0	16	3,302	0	2,475	526	0	11
porates	9,474	1	6,365	3,438	0	47	8,127	1	5,198	3,077	0	45
Corporates - Of Which: Specialised Lending	926	0	689	269	0	3	834	0	645	251	0	2
		0			0	0		0			0	0
lie		1			0	1		1			0	1
	142	1	142		0	1	141	1	140	50	0	1
	0	0	0		0	0	0	0	0	0	0	0
	142	1	142	51	0	1	141	1	140	50	0	1
	0	0	0	0	0		0	0	0	0	0	0
	8	0	7	2	0		6	0	5	2	0	0
	0	0	0	0	0		0	0	0	0	0	0
	8	0	7	2	0		6	0	5	2	0	0
âty	99	0	99	227			92	0	92	212	0	0
ii e	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	In Real - Societé en real estate property . Of Which SHE . 342 . Societé en real estate property . Of Which SHE . 342 . Societé en real estate property . Of Which SHE . 342 . Societé en real . Of Which SHE . 342 . Societé en real . Of Which SHE . 342 . Societé en real . Of Which SHE . 342 . Societé en real . Of Which SHE . 342 . Societé en real . Of Which rour SHE . 342 . Societé en real . Of Which rour SHE . 342 . Societé . 343 . Societé . 3				151 1 148 54 54 55 6 6 6 6 6 6 6 6	151 1 166 54 0 1			State Secured on real estate property Of Which: SHE 0 1 147 1 145	151 1 168 54 0 1 147 1 145 51	

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

							IRB Ap	proach					
				As of	10/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	930	0	0 270	0 109	0	0	933	0	0 222	0 86	0	0
	Corporates	7.872		3.053	1.493		14	7,557	53	2.633	1.456	26	32
	Corporates - Of Which: Specialised Lending	271	0	3,033	1,493	0	7	265	53	2,833	1,450	26	24
	Corporates - Of Which: SME	0	0	0	0	0	ń	0	0	0	0	0	0
	Retail	20	ō	19	8	0	ō	21	ō	20	7	0	ō
	Retail - Secured on real estate property	17	0	17	7	0	0	18	0	18	6	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INE I FIERLANDS	Retail - Secured on real estate property - Of Which: non-Sf	17	0	17	7	0	0	18	0	18	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: non-SME	159	0	159	460	0	0	3 151	0	151	430		0
	Equity Other non credit-obligation assets	159	0	159	400			151	0	151	430		
	IRB Total												

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

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	31/03/2023					As of 1	80/06/2023		
		Original I		Exposure Value ¹	Risk exposure		Value adjustments and	Original E	•	Exposure Value ¹	Risk exposure		Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	70,994	379 8.986	28,997 168.423	13,417 96.420	424 1.127	337 5.475	72,018 345.298	409 8.508	28,792 168.486	12,750 96.691	412 1,061	323 5,392
	Corporates - Of Which: Specialised Lending	338,253 16,182	651	12,976	96,420 7.396	1,127	638	18.684	8,508 754	168,486	7.822	1,061	5,392 802
	Corporates - Of Which: SME	70,987	4.056	30,358	16.150	594	2.334	70,792	4.066	30,516	16.328	564	2.444
	Retail	179,234	3,959	161,360	31,744	1,158	2,710	178,105	4,139	161,846	30,321	1,263	2,871
	Retail - Secured on real estate property	128,300	1,515	121,399	20,779	522	827	128,125	1,525	121,004	20,480	571	834
Consolidated data	Retail - Secured on real estate property - Of Which: SME	5,455	332	4,765	1,185	94	142	5,346	329	4,669	1,198	103	144
CONSOIIdated data	Retail - Secured on real estate property - Of Which: non-St		1,183	116,634	19,593	427	685	122,779	1,196	116,335	19,282		690
	Retail - Qualifying Revolving	214	11	97	25	13	10	215	11	98	24	12	10
	Retail - Other Retail Retail - Other Retail - Of Which: SME	50,721	2,434 1.207	39,864 10,670	10,940 2.527	624 243	1,873	49,766	2,603 1.334	40,744 10.328	9,817	679 315	2,027 659
		26,992 23,729	1,207	29,194	2,527 8,413	243 381	1.270	26,458 23,308	1,334	10,328 30,415	2,264 7.553	315	1.368
	Retail - Other Retail - Of Which: non-SME Equity	23,729 8.310	1,22b	29,194 8.300	8,413 27,252	381	1,270	23,3U8 8.991	1,2/0	30,415 8,990	7,563 29.752	365	1,300
	Other non credit-obligation assets	8,310	42	8,300	0			0,991	47	8,790	29,752		
	IRB Total ²				168.832						169,513		

(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).

(3) Only the most relevant countries are discissed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		as of last quarter											
							IRB Ap	proach					
				As of 3	31/03/2023					As of 3	0/06/2023		
		Original I	xposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	30,280	317	18,133	8,303	379 826	288	30,176	353	17,271	7,989	377	278
	Corporates	221,304	8,102	106,459	59,072		4,541	226,719	7,802	107,483	59,460	791	4,570
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	8,685 67,702	481 3.982	7,037 27.649	3,119 14.274	41 418	312 2.279	9,322 67.618	498 4.001	7,805 27.812	3,524 14.452	44	494
	Corporates - Ut Which: SME Retail	167,003	3,982	27,649	14,2/4 29.125	418 882	2,279	67,618 165.880	3,912	27,812 149.884	27.675	984	2,395 2.644
	Retail - Secured on real estate property	118,111	1.439	111,225	19.240	437	766	117,886	1.425	110.781	18.845	435	752
	Retail - Secured on real estate property - Of Which: SME	5,439	331	4 749	1.175	94	141	5.331	328	4.654	1.187	103	143
ITALY	Retail - Secured on real estate property - Of Which: non-Si	112,672	1.107	106.476	18.065	342	625	112,556	1.097	106.127	17.658	332	609
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	48.892	2,295	38.177	9.885	445	1.723	47,994	2.488	39.103	8.830	549	1.892
	Retail - Other Retail - Of Which: SME	26,597	1,192	10,298	2,320	235	584	26,078	1,319	9,968	2,058	301	641
	Retail - Other Retail - Of Which: non-SME	22,295	1,103	27,879	7,566	211	1,139	21,916	1,169	29,135	6,772	248	1,251
	Equity	7,053	42	7,042	24,249	0	0	7,774	47	7,773	26,886	0	1
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2023					As of 3	80/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		2,384	0	573	258	0	1	2,530	0	658	246	0	1
	Corporat		22,159	45	10,476	5,046 236	4	43	23,973 2.507	48	10,767	5,436 500	4	61
		Corporates - Of Which: Specialised Lending	932	0			0	3		0	1,435	500	0	ь
	Retail	Corporates - Of Which: SME	20	0	15	10 25	0	0	17 84	0	11 83	8 23	0	0
	Retail	Retail - Secured on real estate property	83 80	0	82 79	24	0	0	81	0	83	23	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	79	24		0	91	0	0	22		
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Si	80		79	24		0	81		80	22		0
		Retail - Qualifying Revolving	00	0	79	0		0	91	0	0	0	0	0
		Retail - Other Retail	2	0	2	1		0	2	0	2	1	0	ů
		Retail - Other Retail - Of Which: SME	-	0				0		0	0		0	ů
		Retail - Other Retail - Of Which: non-SME	3	0	3	i	0	0	3	0	3	1	0	ů
	Equity	Man - Other Resear - Or Willest, Indiana	215	0	215	431	0	n n	253	0	253	525	0	13
		n credit-obligation assets												
	IRB Tota													

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

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,861	0	2,155	704	0	2	4,918	0	3,164	1,335	0	2
	Corporates	9,886 244	62	2,939 191	1,824 119	8	33	10,006	64	2,987	1,814	8	35
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	244	0	191	119	0	0	243	0	192	80	0	3
	Retail	34		33	11			34		33	11		
	Retail - Secured on real estate property	39	1	33	11	0	0	39	0	33 31	10	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	31	0		0	32	0	31	0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si		0	31	11	0	n	32	0	31	10	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	2	ō	2	1	ō	ō	2	ō	2	ō	ō	ō
	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	0	0	0
	Equity	54	0	54	151	0	0	59	0	59	161	0	1
	Other non credit-obligation assets												
	IRR Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 1,014	0	0	0 261	0	0	0 1.200		0 667	0 349	0	0
	Corporates	8.997	3	4,796	2.603	0	16	8,998	3	4.301	2,500	0	11
	Corporates - Of Which: Specialised Lending	142	0	134	55	0	0	108	0	104	45	0	0
	Corporates - Of Which: SME	4	0	2	1	0	0	8	0	4	2	0	0
	Retail	10	0	10	3	0	0	10	0	10	2	0	0
	Retail - Secured on real estate property	9	0	9	2	0	0	9	0	9	2	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	0	0	0	0	0	0	0	0	0	0	0	0
517414	Retail - Secured on real estate property - Ut which: non-se Retail - Qualifying Revolving	9	0	9	2	0	0	9	0	9	2		0
	Retail - Other Retail	ĭ		,	0	0	0	ĭ		,	0		0
	Retail - Other Retail - Of Which: SME	ô	ő	ô	o o	ő	ő	ô	ő	ô	ő	ő	ő
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	ō	1	ō	1	0	0	0
	Equity	54	0	54	134	0	0	57	0	57	140	0	0
	Other non credit-obligation assets												
l	IRB Total												

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

Intesa Sanpaolo S.p.A.

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	24	0	16	1	0	0	24	0	16	6	0	0
	Corporates	6,050	75	4,876	3,650	175	83	6,254	63	4,935	3,744	153	84
	Corporates - Of Which: Specialised Lending	1,085 2,670	5	1,031 2,242	1,002	0	31 48	1,094 2.633	5 58	1,045 2.280	1,036 1.592	0	38
	Corporates - Of Which: SME Retail	11.279	70 217	11.031	1,537 2.336	175 273	48 213	2,633	217	2,280	2,370	153 275	43 218
	Retail - Secured on real estate property	9,297	72	9.297	1,275	83	56	9,334	96	9.334	1.378	134	77
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	16	//	9,297	1,275	83	30	15	30	9,334	1,376	134	- "
SLOVAKIA	Retail - Secured on real estate property - of Which: non-Sh	9.281	71	9.281	1,264	83	55	9.319	95	9.319	1.368	134	76
	Retail - Qualifying Revolving	213	11	96	25	12	10	214	11	98	24	12	10
	Retail - Other Retail	1.768	134	1.637	1.036	177	147	1.713	110	1.587	967	129	132
	Retail - Other Retail - Of Which: SME	394	15	372	208	8	19	380	14	360	206	13	18
	Retail - Other Retail - Of Which: non-SME	1,374	120	1,265	829	169	128	1,333	96	1,227	761	115	113
	Equity	6	0	6	14	0	0	7	0	7	17	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of :	30/06/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central ba Institution	inks and central governments	0 451	0	0 386	0 113	0 0	0	0 383	0 0	0 334	0 26	0 0	0
	Corporate		6,290	13	4,472	2,787	2	19	6,203	12	4,294	2,678	2	20
		Corporates - Of Which: Specialised Lending	30	0	19	6	0	0	73	0	59	23	0	0
		Corporates - Of Which: SME	41	0	41	37	0	0	24	0	24	23	0	0
	Retail		14	0	14	3	0	0	15	0	15	4	0	0
		Retail - Secured on real estate property	13	0	13	3	0	0	14	0	14	4	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	13		13	0		0	14		14			0
		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	13	0	13	3	0	0	14	0	14	9	0	0
		Retail - Other Retail	1	0	l i	0	0	0	ı	0	l i	n n	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME	1	ō	1	ō	ō	ō	1	ō	1	ō	ō	ō
	Equity		19	0	19	49	0	0	20	0	20	50	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,593	0	1,519	410	0	5	2,796	0	1,725	353	0	6
	Corporates	8,635	44	3,758	2,216	5	45	8,807	43	3,710	2,249	5	45
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	203	0	172	84	0	1
	Corporates - Of Which: SME	40	0	35	29	0	0	34	0	30	25	0	0
	Retail	67	0	65	22	0	1	67	0	65	21	0	1
	Retail - Secured on real estate property	64	0	63	21		0	65	0	63	21		0
GERMANY	Retail - Secured on real estate property - Of Which: SME			63	21	0	0	65		63	21	0	0
OLIG BUTT	Retail - Secured on real estate property - Of Which: non-S	64		63	21		0	65		6.3	21		0
	Retail - Qualifying Revolving Retail - Other Retail			0		0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: SME	2		0	1		0	2		2	1		
	Retail - Other Retail - Of Which: non-SME	2		2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME Equity	50		50	132		0	54		54	140		
	Other non credit-obligation assets	30		30	132		0	31		31	140		
	IRR Total												

							IRB Ap	proach					
				As of :	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	21 46	0	1 36	0	0	0	21 49	0	1 39	0 21	0	0
	Corporates - Of Which: Specialised Lending	19		18	19			18		18	71		2
	Corporates - Of Which: SME	0	0	10	0	0	0	10	0	10	'n	0	0
	Retail	1	ō	1	ō	ō	ō	1	ō	1	ō	ō	ō
	Retail - Secured on real estate property	1	0	0	0	0	0	1	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CRUATIA	Retail - Secured on real estate property - Of Which: non-Si	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Qualifying Revolving	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; SME Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0		0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			_				_		_			
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	٥	0	0	0	0
	Institutions	2,196	0	1,362	300	0	11	1,618	0	806	230	0	10
	Corporates	8,114	2	5,050	3,543	0	23	8,432	9	5,273	3,649	1	38
	Corporates - Of Which: Specialised Lending	778	0	665	252	0	3	954	0	741	287	0	3
	Corporates - Of Which: SME	15	0	6	4	0	0	9	0	5	4	0	0
	Retail	147	1	143	51	0	1	148	1	145	49	0	1
	Retail - Secured on real estate property	140	1	138	49	0	1	142	1	140	47	0	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	140	1	138	49	0	1	142	1	140	47	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	5	2	0	0	6	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	7	0	5	2	0	0	6	0	5	2	0	0
	Equity	95	0	95	216	0	0	107	0	107	236	0	1
	Other non credit-obligation assets												
	TRR Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	978	0	0 261	0	0	0	0 1.137	0	0	0	0	0
	Corporates	7,455	53	2.645	1.830	15	53	7,609	54	2,904	2.024	15	54
	Corporates - Of Which: Specialised Lending	172	53	156	59	15	41	171	53	156	61	15	42
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	21	0	20	7	0	0	20	0	20	6	0	0
	Retail - Secured on real estate property	18	0	18	6	0	0	17	0	17	6	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SM Retail - Secured on real estate property - Of Which: no			18	0	0	0	0 17	0	17	0		0
THE THE TENED WILDS		18		18	6	0	0	0		1/	6		0
	Retail - Qualifying Revolving Retail - Other Retail	0	0			0	0	0		0		0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	, i	0	0
1	Retail - Other Retail - Of Which: non-SME	3	0	2	1	ő	ő	3	ı ö	2	1	ı ö	0
1	Equity	154	0	154	408	0	ō	149		149	386	0	0
1	Other non credit-obligation assets							2.72					

(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 effect



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	65 55 6 6 589 14	65 50 0 0 0 584 0	0 0 0 0 2 16	000000000000000000000000000000000000000	6: 5() () 4: 4:	0 0 0 0 0 0 0 0 5 5 5 5 6 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Belgium	75 (11 19 93 1,065 2,100	5 79 0 0 10 937 1,051 2,082	0 0 0 0 0 37	000000000000000000000000000000000000000	77 1 11 3 500 625				0 0 0 0 0	000000000000000000000000000000000000000	0 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	Bulgaria		0 0 0 0 0 0 5	0 0 0 0 0 0	0 0 0				0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0		0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Czech Republic		,				, and the second			·				
[0 - 3M [Denmark													
10 - 3M	Estonia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A							
							As of 31/12/2022	:						
						Dire	ct exposures							
	(min EUR)			On balance si	neet				Deriva	tives		Off balaı	ice sheet	1
	(Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 0 0 0 253 253 253	0	0 0 0 0 0	0 0 0 0 0	11	0 0 0 0 0 0 0 0 0 0 0 240 0 0	000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 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 [France	253 1111 122 19 63 4,346 2,750	253 111 19 19	0 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25:2 10: 1: 1: 1: 1: 17: 1,34: 1,98:	0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0	0 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 [Germany	5 24 82 126 238 389 457 1,321	0 15 20 59 127 245	5 9 62 126 190 145 699	0	1 2 2 4 4 7,7 35,5	0 0 0 0 0 0 0 1 174 2	000000000000000000000000000000000000000	0	0 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 [Croatia	198 93 93 93 95 95 743 111 2.673	198 932 68 351 269 742 111	0 29 1 13 12 12 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19: 66: 5: 16: 1,08:	4 242 5 157 7 171 6 255 4 716	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0	3 11 5 0 240 10 19		0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y	Greece	2,673 0 0 0 0 0 0 2 3	2,6/1 0 0 0 0 0	0 0 0 0 0 0 0 2 2	0 0 0 0 0	1,000	1,506 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 174 0 0 0 0 0 0 0 0 0 0
Total	Hungary	99 217 183 53 357 119	16	0 6 19 7 6 1 1	0 0 0 0 0	99 211 164 44 144 111	5 0 9 202 7 1 1 13	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	102 0 0 0 0		0 0 0 0 0 0 0
Total [0 - 3M [Ireland	1,043 26 0 0 0 3 3 3 10 0	26 0 0 30 310	41 26 0 0 0 0 0 0 0 0 0	0 0 0 0	786	0 0 0 0 0 0 0 0 29 29		000000000000000000000000000000000000000	0	0	102 0 0 0 0 0 0		0 140 0 0 0 0 0 0 0 0 0 0 0 0
Total	Italy	365 1,055 1,485 2,442 2,089 4,659 13,040 12,357 37,789	2,285 1,724 4,006 12,081 11,216		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42: 42: 1,34: 20: 1,72: 4,67: 1,23: 9,65:	943 7 312 5 667 4 1,520 5 2,280 7,411 7 9,918	6 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	1.588 5.233 1,236 241 191 1.6009 9,014 19,111		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total Tota	Latvia	0 0 0 0 0 22 0 0	0 0 0 0 20 20	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9,000	29,032 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 77 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2022							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			josaus,	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [13M - 1Y 1 1 1 1 1 1 1 1 1	Luxembourg	0 183 7 91 11 22	7 91 91 16 21	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16: 16: 9: 14: 2: 295	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4 4		0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
[0 - 3M	Netherlands	0 19 5 758 44	10	0 0 0 0 0 29 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	0 0 0 0 0 740 0	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	Poland	22 3 42 26 6	7,04 0 0 0 3 3 42 26 6 6 7 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	0 0 3 0 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	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	Portugal	186 356 315	319	0 0 1 0 3 23 12	000000000000000000000000000000000000000	15: 300	0 0 0 0 0 184 179	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [13M - 1Y 1 1 1 1 1 1 1 1 1	Romania	188 5 5 6 25 7 7 7 1	1 180 58 58 0 28 8 78 66	0 1 0 0 1 1 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	177 55 6 4:	1 0 8 0 24 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Słovakia	56 9 9 206 105 2 2 425 425 1,051	69 96 5 206 6 105 6 25 5 425	0 0 0 0 0 1 1 1	0 0 0 0 0	66 9 20 100 6 363 37 865	3 3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 8 5 8	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	2 16 7 14 62 7 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [11 - 2Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]	Slovenia	22 17 64 64 18 99 88	27 17 64 11 8 18 95	0 0 0 0 0 0 2	000000000000000000000000000000000000000	21 11 55 11 1- 1- 33 1 1	7 0 111 1 1 4 5 59 78	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 10		0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	١.						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	1
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance st	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
0 - 3M	Spain	311 66 15 168 703 4,893 1,266 7,423	311 60 19 97 698 4,656 1,152 6,993	63 0 0 113 4 465 113 760	0 0 0 0 0	24 5 69 1,76 57	54 0 2,669 575	0 0 0 0 0	0 0 0 0 0	0 0 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 [Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	0 0 0 147 27	0 0 0 0 0 147 19	0 0 0 0 0 0 27 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14	0	0	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 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	Iceland	12	0 0 0 1 12 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M	Liechtenstein			·						·		J		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway		0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia	9 9 0 0 0 8 8 8 154 1,13	0 96 0 0 0 884 154	0 0 0 0 0 1 1	000000000000000000000000000000000000000	9 16 15 41:	0 0 0 0 721 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Canada	2,133 11 2,4 3,6 2,6 9,9 0	2 17 24 36	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 2 3 26 9	2 0 0 0 0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M	Hong Kong	90 60 10 10	90 0 0 0 0 0 11 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan	9 366 251 9 1.673 0 0 2.390		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 36 25, 9, 1,67,	2 0	0 0 0 0 0	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 [u.s.	5 118 146 8 5 52 2,774 3,971	65 65 109 102 85 518	0 61 74 60 6 48 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,59 6 5; 7; 2; 51- 2,53 2,789 6,0 55	5 0 0 2 0 5 0 4 0 5 140 5 1,180	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 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 [China	66 66 1223 114 2233 156 693	0 9 9 9 6 66 8 123 4 114 8 223 8 158	0 9 0 0 0 0	0 0 0 0 0	122: 1: 16: 14: 45:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 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 [Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Other advanced economies non EEA	6 1 27 6 151 576 100 8555	576	0 0 0 0 0	0 0 0 0 0	1: (15: 394 6:	178 5 19 8 211		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
10 - 3M 13M - 11 1 1 1 1 1 1 1 1	Other Central and eastern Europe countries non EEA	486 432 255 9 9 127 313 1 13	486 429 9 257 9 126 3 309	0 0 0 0 0 5 1	0 0 0 1 1 0 0	401 293 244 (1 11 41 1,015	5 81 3 136 4 133 5 94 5 110 9 256 2 0		30 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	1,748 195 197 2,2,44 54 53 4,497	0 195 2 572 2,539 5	0 0 0 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	101	0 0 195 5 571 5 2,539 9 4 2 435		0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 159 137 297		0 0 0 0 0 0
Total [0 - 3M	Latin America and the Caribbean	4,497 3.5 7.7 7.7 1.75 2.9 1.81 7.88	53 9 15 73 5 175 290	0 0 0 0 3 5	000000000000000000000000000000000000000	200 5.5 6 1 1.1 1.4 1.3 3.5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0 0 0 0 0		0 145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balaı	nce sheet	
					Non-designative financial a	ssets by accounting portfoli		Derivatives with po	sitivo fois valvo	Double Stive of with	h negative fair value	Off-balance sl	neet exposures	
					Non-derivative infanciar as	ssets by accounting portions	,	Derivatives with po	sitive fail value	Derivatives with	i liegative lali value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	200 891 374 37 92 92 4869 221 231010	7 194 1 878 4 370 7 31 9 488 2 217 2 227	0 0 0 0 0) (0 0 865 0 246 1 22 1 5 0 (2)	9 86 488 191		0 0 0	0 0		61 0 94 0 6 200 80		0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	2,310 488 99 2 84 506 1,101 777 2,994	470 98 98 2 1 4 76 5 491 3 850 2 639	92 90 0 8 67 185 143		1,129 26: 26: 26: 26: 26: 26: 26: 26: 26: 26:	133 7 0 39 336 303 303	11 148 483 43 666	0 0 26 17 27 6,349 5 253 2,029 8,701	0 0 125 204 6 0	0 0 0 0 9 592 4 2.520 6 14 0 3	15 1 50 0 0 0 25		7 1,645 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria	44 11 6 6 799 11	2 0	0 0 0 0 0 0 12 12		44 10 10 10 10 24 10 29	0 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 [Belgium	55 144 ((1 3 1,24 1,793 3,274	0 0 4 14 6 36	0 0 0 0 24 38		51 14 16 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0 4 6 0 3		0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 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 [Bulgaria			000000000000000000000000000000000000000					000000000000000000000000000000000000000	0 0 0 0 0	0	0 0 0 0 0		
[0 - 3M [13M - 17 1 17 17 17 17 17 17	Cyprus		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000				(0	0 0 0 0 0	0 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	Czech Republic						, and the second			·				
[0 - 3M [Denmark													
Total	Estonia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	١.						
							As of 30/06/2023	;						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
	(min-Eory)				Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
		derivative financial assets	assets (net or snort 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 1 142 142 3384	142	0 0 0 0 0 0	0 0 0 0 0 0	14 14:		000	0 0 0 0 0	0 0 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 [France	600 376 10 23 5 5,599 3,142 9,305	600 364 100 32 27 5,034 3,032	482 12 1 0 25 56	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 34 1 3 2 74 1,64 2,91	5 13 6 18 0 0 0 2 2 0 5 2 4 4 4,290 9 1,371		0	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M	Germany	11 27 27 88 11 22 624 77 2,112	10 258 1 34 113 516	6 14 89 82 142 199	0 0 0 0	25 3 8 42 70 1,5 0	5 0 0 0 0 0 4 1 0 1 5 0 4 4 377	0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
To - 3M	Croatia	12 604 354 177 296 765 144	12 604 354 170 296 765	27 8 10 12 12 12	0 0 0 0 0	134 18 18 1 2 57:	0 2 2 232 4 162 0 160 1 1 283 5 738 2 114	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 47 33 0 0 6 81		0 0 0 0 0 0 0 0 0
Total [0 - 3M	Greece	2,345	2,344 0 0 1 1 0 2 2	76 0 0 1 1 0 2 4 3	0 0 0 0 0 0	57.	7 1,691 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		207 0 0 0 0 0 0 0 0
10 - 3M 13M - 11Y 13M - 11Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hungary	22 32 33 24 33 437 183 183 145	37 437 183 14	3 20 3 5 13 21 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 6 20 3 23 12 12	1 37 1 0 4 191 6 35 0 13	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	50 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	0 0 0 12 226	0 0 0 127 226	0 0 0 0 0 0 0 15	0 0 0 0 0	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 127 6 170 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 10 - 3M 13M - 1Y 11 - 2Y 12 - 3Y	Italy	366 2,225 1,977 3,751 2,381 2,810 15,565 13,566	2,117 1,526 3,207 1,758 2,585 14,105 12,211 37,509		0 0 0 0 0	1 91 1,09 77 1,24 4,15 1,40	1,324	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 4	1.180 4.659 156 111 214 1.743 8,189 16,152		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Latvia	18	0 0 0 0 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 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 70 0		0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	l						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance s	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania		0 0 0 0 0 0 0 0 0 0 6	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [13M - 17 1 1 1 1 1 1 1 1 1	Luxembourg	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	9 1 2 134	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4 4		0 0 0 0 0 0 0 0 0 0
[0 - 3M [Maita													
[0 - 3M [Netherlands	85 747 853	8 44 0 0 9 0 777 19	0 0 0 0 0 0 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.6	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Poland	4 4 1 1 1 1 1	0 3 2 42 14 15 0 3	0 0 0 6 0 0	000000000000000000000000000000000000000	4	0 0 3 2 2 0 0 9 9 15 0 0 0 27	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M	Portugal	((18: 37- 19: 754	359 193	0 0 0 0 2 15 2	0	17 19 37	1 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	2 12 12: 12: 5: 5: 4:66	28 125 124 4 2 52 95	0 3 0 1 1 7 0	000000000000000000000000000000000000000	2 11 12 1 1 7, 3 39	6 1 5 7 3 1 10 2 7 35 2 16 8 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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 [Słovakia	30) 10(24) 26(26) 21,1,13	1 301 5 105 5 243 1 259	0 0 0 0 0 1 1 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 10 21 20 16	0 1 6 4 1 4 1 5 4 29 8 50 7 46	0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	8 17 18 6 61 6 1		0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [11 - 2Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]	Slovenia	2 8 8 12 2 9 8	23 89 8 188 27 5 95	0 0 0 0 0 0 2	000000000000000000000000000000000000000	2 8 1 2 3	3 3 6 3 7 1 1 4 3 3 5 7 5 5 8 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 2 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

Intesa Sannaolo S n A

							Intesa Sanpaolo S.p.A	<u>. </u>						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(IIIII EOK)													
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
,	,, ,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1		271 15	271	. 226	0	4	0.	0	0	0	0	0		
[0 - 3M [3M - 1Y [1Y - 2Y		15 111	15 101	90	0	11	21	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Spain	15 111 265 1,573 5,744 4,964	267 8 1,562 0 5,670 4,918	10	0	23 1,56 2,88 1,78	2,787 2,966	0	0	0	0	0		
Total		4,964 12,943	4,918 12,805	217 613	0	1,78 6,515	2,966 5,812	0	0	0	0	0		9
[0 - 3M [0	0	0	0		0	0	0	0	0	0		
[1Y - 2Y [Sweden	o o	0	0	0		0	0	0	0	0	0		
[5Y - 10Y [10Y - more		0	0	0	0		0	0	0	0	0	0		0
Total 0 - 3M 13M - 1Y		0	0	0	0		0	0	0	0	0	0		0
[1Y - 2Y [United Kingdom	0	0	0	0		0	0	0	0	0	0		0
[5Y - 10Y [146 68	5 146 5 55	0 0	0	146	0	0	0	0	0	0		
[10Y - more Total [0 - 3M [214	200	15	0	199	0	0	0	0	0	0		0
[3M - 1Y [0	0	0		0	0	0	0	0	0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Iceland	13	13	0	0	12	0	0	0	0	0	0		
Total		13	13	0	0	13	0	0	0	0	0	0		1
[0 - 3M [3M - 1Y [1Y - 2Y														
1Y - 2Y 2Y - 3Y 3Y - 5Y	Liechtenstein													
[5Y - 10Y [10Y - more Total	L													
Total [0-3M] [3M-1Y]		0	0	0	0		0	0	0	0	0	0		0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Norway		0	0	0		0	0	0	0	0	0		
[37 - 5Y 5Y - 10Y 10Y - more Total]	0	0	0	o o		0	0	0	0	0	0		0
[0 - 3M [53	53 53	0	0	53	0	0	0	0	0	0		0
[3M - 1Y [Australia	000	0	0	0	1	0	0	0	0	0	0		
[3Y - 5Y [Australia	176 429		0 11	0	151 401		0	0	0	0	0		0
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [1	700 17	9 414 674 7 17	21 32 7	0	401 667	0	0 0	0	0 0	0	0 0		20
[3M - 1Y [[1Y - 2Y [24 19	24	0	0	24	0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Canada	19 42 264 151	2 42 264 151	0	0	4: 26- 15:	0	0	0	0	0	0		
[2Y - 3Y		517) 0	0	0	517	0	0	0	0	0	0		2
[0 - 3M [3M - 1Y [1Y - 2Y		88	88	0	0	81	0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Hong Kong	7	7 7	0	0	2	0	0	0	0 0 0	0	0		
]	30	30	18	0	12	0	0	0	0	0	0		0
Total	l	169	169	36	. 0	133	0	0	0	. 0		. 0		0



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	١.						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
	(MIN EUR)													-
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	18 522 92 86 424 0	92 80 424 0 0	0 0 0 0 0	0 0 0 0 0	11 52: 9: 81 42:	0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0 0		
[0 - 3M [1,135 11		0	0	1,135	6	0	0	0	0	0		31
3M - 1Y 11Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more Total	u.s.	210 158 91 644 2,513 6,414 10,041	194 104 93 633 2,510 6,409 9,953	86 158 23 10 5 27	0	12- 77 63: 2,37i 3,26- 6,474	0	0		0 0 0 0	0 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 [China	5 6 1222 9 9 2000 9 5	5 60 122 96 208	0 0 0 0 0	0 0 0 0	122 14 15: 9:	0 5 60 6 6 80 85 55	0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		116
Total	Switzerland	200 0 1 1 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0	0 0	0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
Total	Other advanced economies non EEA	10 11 15 26 33 37 73 26 26 1.18	260	0 0 0 0 0 0 4 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(8: 6- 41: 41:	0 14 0 0 17 321	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Other Central and eastern Europe countries non EEA	333 333 552 428 77 112 365 5	334 249 423 77 116 366	0 0 0 5 0	0 0 0 1 1 0 0	299 234 400 66 1: 6.	44 13 15 10 95 305		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0		1,090
[0 - 3M [Middle East	1,582 193 571 43 2,555 151 710 1,132 5,357	192 571 43 2,557 150	0 0 5 0	1 0 0 0 0 0	81 14:	192 571 38 2,557 140 623			0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 125 70 195		1,090
Total [0 - 3M [Latin America and the Caribbean	65 11 45 93 152 238	69 11 49 92 152 235	22 0 0 1 1 2 2 2 11 17	0 0 0 0 0	225 66 1: 1: 1: 5: 1:31 1:5:	0 0 48 72 99 86	0	0	0 0 0 0	0	0 0 0 0 0		95
[10Y - more Total		208 818	815	33	0	440	344	i	0	0	0	0		441



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A	١.						
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
「0 - 3M 「	Africa	169 1,050 161 161 64 94 533 203	1 150 0 0 4 82 538 3 198	0 0 0 0 0		0 27 0 1,032 0 177 0 0 5 0 5 0 24 0 24	130 3 132 0 77 514 174		0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	26 0 92 0 6 161 88 374		0 0 1 0 0 0 0 0 5 5
[0 - 3M [Others	770 333 35 57 961 503 1,971		0 20 0 31 54 43 60		0 30 30 30 30 30 30 30 30 31 30 31 35 35 35 35 36 36 37 37 37 37 37 37 37 37 37 37 37 37 37	40 6 0 12 446 86 1,027	401 401 99 800	0 0 0 4 86 85 19 3 13 8 7,218 6 1,472 9 3,156 8 11,963	0 111 6 214 698 35 105	0 575 6 2,580 560 833 2,322 6,876	50 50 0		0 0 0 0 0 0 0 0 0 0 0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Intesa Sanpaolo S.p.A.

										,								
					As of 30/09/2022									As of 31/12/2022				
		Gross o	arrying amount/ Nominal	amount			airment, accumulated no it risk and provisions ⁴	gative changes in fair	Collaterals and		Gross carr	ying amount/ Nomina	lamount			airment, accumulated neg it risk and provisions ⁴	ative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures ²	On non-performi	ng exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ^s			Of which Stage 3 ⁵			and <=90 days		Of which: defaulted	Of which Stage 3 ^s			Of which Stage 3 ^s	
(min EUR) Cash balances at central banks and other demand deposits	121,14									113,730					,	0		
Debt securities (including at amortised cost and fair value)	104,96		110	110	110	193	87	87		103,294		111	111	111	137	86	86	Ĭ
Central banks	3		0	0		6				33					7		-	
General governments	70,03	0	12	12	12	126	2	2	0	67,474		15	15	15	94	2	2	0
Credit institutions	8,33	0	0	0	0	6	0	0	0	7,122		0	0		1	0		0
Other financial corporations	20,19	0	63	63	63	33	63	63	0	22,949	0	62	62	62	22	62	62	0
Non-financial corporations	6,36	0	34	34	34	22	22	22	0	5,717	0	34	34	34	13	22	22	0
Loans and advances(including at amortised cost and fair value)	510,18	1,419	11,738	11,738	11,293	2,633	5,453	5,331	4,618	478,449	1,142	11,032	11,032	10,596	2,642	5,313	5,187	4,107
Central banks	2,70	0	0	0	0	9	0	0	0	4,294		0	0		9	0		0
General governments	16,51	262	496	496	495	48	154	153	182	16,004	227	400	400	400	39	186	186	110
Credit institutions	29,89		58	58	58	39	22	22	0	21,683	2	53	53	53	20	17	17	0
Other financial corporations	54,39	4	248	248	245	130	102	100	107	48,968	53	251	251	248	92	127	125	103
Non-financial corporations	222,42	656	6,768	6,768	6,450	1,834	3,273	3,196	2,605	204,345	365	6,888	6,888	6,561	1,587	3,398	3,317	2,523
of which: small and medium-sized enterprises	90,16	304	4,377	4,377	4,162	827	2,035	1,975	2,052	83,924	244	4,315	4,315	4,105	723	2,028	1,959	2,030
of which: Loans collateralised by commercial immovable property	33,23	147	2,500	2,500	2,321	593	956	907	1,484	29,685	81	2,416	2,416	2,250	599	989	924	1,382
Households	184,23	497	4,169	4,169	4,046	573	1,902	1,861	1,723	183,156	495	3,440	3,440	3,335	895	1,584	1,542	1,372
of which: Loans collateralised by residential immovable property	135,48	235	2,038	2,038	1,946	229	652	623	1,369	135,643	269	1,532	1,532	1,456	457	482	414	1,024
of which: Credit for consumption	19,27		816	816	809	117	519	517	35	19,112	89	732	732	726	206	464	463	33
DEBT INSTRUMENTS other than HFT	736,28	1,419	11,848	11,848	11,403	2,830	5,540	5,418	4,618	695,473	1,143	11,143	11,143	10,707	2,781	5,399	5,273	4,107
OFF-BALANCE SHEET EXPOSURES	312,72		1,471	1,471	1,467	261	218	218	418	296,524		1,785	1,785	1,781	307	267	267	397

³¹²⁷²⁴ L472 1.478 1.781 307 267 269 398

**To be placed and the contract constances assists and the Tab Mark CV, 211 th Mark C

Performing and non-performing exposures Intesa Sanpaolo S.p.A.

									III(ESd 3di)	paono supuri.								
					As of 31/03/2023									As of 30/06/2023				
		Gross car	rying amount/ Nomina	al amount		Accumulated imp	airment, accumulated negative ch lit risk and provisions ⁴	nanges in fair	Collaterals and		Gross ca	arrying amount/ Nomina	l amount		Accumulated imp	airment, accumulated no it risk and provisions ⁶	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-performing expo	ssures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸		Of wh	nich Stage 3 ¹			and <=90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ⁵	
(min EUR) Cash balances at central banks and other demand deposits	79,277					1		0	0	81,253					1			
Debt securities (including at amortised cost and fair value)	114,487		116	116	111	150	86	86	0	122,382	2	115	115	109	178	89	89	0
Central banks	31			0	0	6	0	0	0	29	0	0	0	0	6	0	0	0
General governments	78,007	7 2	15	15	15	104	2	2	0	81,662	2	14	14	14	104	5	5	0
Credit institutions	8,012	2 0		0	0	1	0	0	0	10,537	0	0	0	0	2	0	0	0
Other financial corporations	22,587	7 0	67	67	62	25	62	62	0	23,746	0	68	68	62	45	62	62	0
Non-financial corporations	5,845	0	34	34	34	14	22	22	0	6,408	0	33	33	33	21	22	22	0
Loans and advances(including at amortised cost and fair value)	480,553	2,254	11,156	11,156	10,706	2,494	5,557	5,424	3,981	466,778	1,082	10,492	10,492	10,148	2,465	5,108	4,973	3,982
Central banks	2,839	0		0	0	6	0	0	0	2,893	0	0	0	0	7	0	0	0
General governments	16,463	3 227	397	397	397	42	183	183	110	16,654	207	425	425	425	38	186	186	139
Credit institutions	21,985	5 0	46	49	49	15	17	17	0	21,525	14	125	125	125	9	19	19	78
Other financial corporations	56,786	60	244	244	242	86	139	136	80	53,568	57	263	263	260	101	128	126	102
Non-financial corporations	200,723	7 1,096	7,012	7,012	6,670	1,478	3,565	3,477	2,466	191,280	343	6,346	6,346	6,103	1,467	3,228	3,135	2,350
of which: small and medium-sized enterprises	85,432	385	4,645	4,645	4,438	725	2,265	2,199	2,109	75,146	240	4,386	4,386	4,178	749	2,147	2,066	1,984
of which: Loans collateralised by commercial immovable property	30,597	7 563	2,499	2,495	2,308	598	1,065	1,007	1,378	27,904	100	2,236	2,236	2,055	556	989	929	1,201
Households	181,751	912	3,453	3,453	3,348	867	1,654	1,610	1,325	180,859	461	3,333	3,333	3,235	844	1,548	1,508	1,314
of which: Loans collateralised by residential immovable property	135,166	311	1,522	1,522	1,447	452	487	458	1,024	134,824	259	1,488	1,488	1,417	425	482	454	994
of which: Credit for consumption	19,365		793	793	787	207	498	497	30	19,541	76	753	753	747	194	487	486	28
DEBT INSTRUMENTS other than HFT	674,317	2,256	11,272	11,272	10,817	2,645	5,643	5,509	3,981	670,413	1,084	10,607	10,607	10,258	2,644	5,197	5,062	3,982
OFF-BALANCE SHEET EXPOSURES	292,833		1,659	1,659	1,656	268	271	271	370	308,922		1,684	1,684	1,683	265	274	274	379

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Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated co value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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)	12,375	3,967	2,030	1,558	7,966	1,944	11,234	3,692	2,096	1,543	6,922	1,669
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	50	36	16	16	0	0	45	32	10	10	2	2
Credit institutions	136	51	17	16	79	0	131	48	12	12	78	0
Other financial corporations	185	80	59	58	103	14	221	77	62	58	148	13
Non-financial corporations	8,863	2,590	1,496	1,077	5,411	1,227	8,087	2,615	1,622	1,185	4,635	1,119
of which: small and medium-sized enterprises	5,147	1,782	884	715	3,921		4,468	1,758	913	730	3,277	
Households	3,140	1,210	442	391	2,374	703	2,750	920	390	278	2,059	535
DEBT INSTRUMENTS other than HFT	12,376	3,969	2,030	1,558	7,966		11,236	3,693	2,097	1,544	6,922	
Loan commitments given	387	170	5	4	86	35	297	88	5	4	65	30
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

⁽a) 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- TTS 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



Forborne exposures

Intesa Sanpaolo S.p.A.

			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ea forbearance			ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	o	o	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)	10,578	3,743	2,163	1,630	6,136	1,626	9,493	3,631	1,957	1,530	5,470	1,623
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	40	28	7	7	2	2	58	27	7	7	2	2
Credit institutions	126	43	15	12	79	0	119	119	15	15	77	77
Other financial corporations	308	109	82	75	136	13	318	120	71	64	165	34
Non-financial corporations	7,549	2,661	1,654	1,245	4,057	1,103	6,553	2,492	1,449	1,152	3,493	1,031
of which: small and medium-sized enterprises	4,118	1,867	993	822	2,874		3,603	1,736	961	801	2,449	
Households	2,555	901	405	291	1,863	508	2,445	872	415	293	1,733	480
DEBT INSTRUMENTS other than HFT	10,580	3,744	2,164	1,630	6,136		9,495	3,632	1,958	1,531	5,470	
Loan commitments given	212	86	5	4	69	36	209	93	4	3	82	45
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	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- TTS 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 enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Intesa Sanpaolo S.p.A.

			As of 31	0/09/2022					As of 31	1/12/2022					As of 31	1/03/2023					As of 30	/06/2023		
	Gross carr	ying amount	20.5	,,03,2022			Gross car	rying amount	A3 01 3.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			Gross can	rying amount	A3 01 3.	1,03,2023			Gross carr	rying amount	A3 01 30	,,00,2023		
(min EUR)		Of which non- performi	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 ¹		Of which non- performi	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 ¹		Of which non- performi	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 ¹		Of which non- performi	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 ¹
A Agriculture, forestry and fishing	4,223	187	187	4,215	139	0	4,060	178	178	4,060	141	0	4,047	186	186	4,047	142	0	3,963	186	186	3,962	149	0
B Mining and guarrying	3,627	261	261	3,627	288	0	3,337	243	243	3,337	290	0	3,175	240	240	3,175	274	0	2,701	198	198	2,701	250	0
C Manufacturing	59.697	1.438	1.438	59.450	1.113	7	55.285	1.593	1.593	55.048	1.043	8	53.776	1.634	1.634	53.491	1.082	9	52.859	1.377	1.377	52.581	928	16
D Electricity, gas, steam and air conditioning supply	14,222	141	141	14,221	141	0	11,644	147	147	11,643	128	0	11,444	144	144	11,443	127	0	10,669	162	162	10,668	160	0
E Water supply	2,639	43	43	2,639	30	0	2,452	40	40	2,452	34	0	2,472	39	39	2,472	33	0	2,317	42	42	2,317	36	0
F Construction	15.132	1.163	1.163	15.111	778	3	14.330	1.257	1.257	14.308	796	3	14.439	1.271	1.271	14.415	791	5	13.915	1.260	1.260	13.894	739	3
G Wholesale and retail trade	36.092	986	986	36.066	808	0	32.842	967	967	32.823	705	0	32.507	1.007	1.007	32.487	716	0	31.426	1.010	1.010	31.401	732	2
H Transport and storage	14,963	300	300	14,963	298	0	14,076	223	223	14,076	186	0	12,639	222	222	12,639	186	0	12,118	202	202	12,118	173	0
I Accommodation and food service activities	6,866	344	344	6,862	260	0	6,698	339	339	6,695	246	0	6,647	365	365	6,644	253	0	6,328	365	365	6,324	274	0
3 Information and communication	10.016	170	170	10.010	89	0	8.903	178	178	8.896	101	1	10.059	180	180	10.052	103	1	8.028	188	188	8.021	109	1
K Financial and insurance activities	11,368	57	57	11,368	39	0	10,503	11	11	10,503	49	0	9,291	6	6	9,291	31	0	9,287	18	18	9,287	34	0
L Real estate activities	17,630	1,121	1,121	17,195	686	5	16,013	1,158	1,158	15,663	807	5	15,583	1,166	1,166	15,238	840	7	13,816	774	774	13,813	603	0
M Professional, scientific and technical activities	14,191	213	213	14,167	140	0	13,200	213	213	13,178	136	0	13,430	208	208	13,405	136	0	12,731	212	212	12,708	143	0
N Administrative and support service activities	5,158	165	165	5,157	122	0	4,722	166	166	4,722	128	0	5,059	164	164	5,059	126	0	4,933	149	149	4,933	113	0
O Public administration and defence,	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	269	8	8	269	5	0	266	7	7	266	5	0	291	8	8	291	6	0	284	10	10	284	7	0
Q Human health services and social work	2,602	55	55	2,602	47	0	2,534	57	57	2,534	59	0	2,527	63	63	2,527	65	0	2,562	80	80	2,562	102	0
R Arts, entertainment and recreation	963	82	82	962	64	0	945	80	80	945	65	0	911	80	80	911	65	0	862	82	82	861	69	0
S Other services	2,771	35	35	2,771	46	0	2,531	32	32	2,531	49	0	2,428	29	29	2,428	44	0	2,481	30	30	2,481	52	0
Loans and advances	222,429	6.768	6.768	221.656	5.092	15	204 345	6.888	6.888	203 682	4 969	16	200.727	7.012	7.012	200.016	5.020	22	191 280	6 346	6.346	190 917	4 673	21

⁽¹⁾ The Rems' 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 (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.