

2024 EU-wide Transparency Exercise

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

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

2024 EU-wide Transparency Exercise

Key Metrics

Intesa Sanpaolo S.p.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	40,496	41,476	40,448	40,503	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	40,496	41,476	40,448	40,503	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	48,203	49,183	48,150	49,204	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	48,203	49,183	48,150	49,204	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	57,129	57,982	57,361	57,739	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	57,129	57,982	57,361	57,739	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	298,282	302,110	303,233	298,923	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	298,282	302,110	303,233	298,923	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	13.58%	13.73%	13.34%	13.55%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.58%	13.73%	13.34%	13.55%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.16%	16.28%	15.88%	16.46%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.16%	16.28%	15.88%	16.46%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.15%	19.19%	18.92%	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	19.15%	19.19%	18.92%	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	838,681	850,718	823,518	827,194	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	5.75%	5.78%	5.85%	5.95%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	48,203	49,183	48,150	49,204	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	48,203	49,183	48,150	49,204	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	57,129	57,962	57,361	57,739	C01.00 (0101), (0103)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,496	41,476	40,448	40,503	C01.00 (0102), (0103)	Article 39 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own-capital instruments)	38,202	38,208	36,243	36,243	C01.00 (0105), (0103)	Articles 36(1) para (a) and (b), 27 to 29, 36(1) para (f) and 42 of CRR
	A.1.2	Retained earnings	19,403	19,840	21,111	21,584	C01.00 (0103), (0103)	Articles 36(1) para (c), 26(2) and 36(1) para (e) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,384	-2,009	-2,279	-2,445	C01.00 (0108), (0103)	Articles 41(10), 26(1) para (e) and 36(1) para (f) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C01.00 (0103), (0103)	Articles 41(17) and 26(1) para (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0103), (0103)	Articles 41(1), 26(1) para (f) and 36(1) para (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0103), (0103)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	96	168	207	278	C01.00 (0103), (0103)	Articles 32 to 35 and 36(1) para (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,796	-7,296	-7,448	-7,567	C01.00 (0103), (0103) + C01.00 (0108), (0103)	Articles 41(1), 36(1) para (b) and 37 of CRR; Article 41(1), 36(1) para (b) and 37 para (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-2,345	-2,430	-2,428	-2,541	C01.00 (0107), (0103)	Articles 36(1) para (c) and 39 of CRR
	A.1.10	(-) RRS shortfall of credit risk adjustments to expected losses	-240	-242	-238	-230	C01.00 (0108), (0103)	Articles 36(1) para (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0103), (0103)	Articles 41(10), 26(1) para (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital	0	0	0	0	C01.00 (0103), (0103)	Articles 41(2), 36(1) para (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0106), (0103)	Articles 36(1) para (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-30	-50	43	-57	C01.00 (0105), (0103) + C01.00 (0105), (0103) + C01.00 (0107), (0103) + C01.00 (0107), (0103) + C01.00 (0107), (0103)	Articles 42(6), 36(1) para (i) and 89 to 91 of CRR; Article 36(1) para (i), 34(1) para (b), 24(1) para (b) and 25 of CRR; Article 36(1) para (i) and 79(2) of CRR; Article 36(1) para (i), 1 and 131(1) of CRR and Article 36(1) para (i), 144(1) and 152(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-30	-50	43	-57	C01.00 (0105), (0103)	Articles 36(1) para (i), 24(1) para (b), 244(1) para (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	C01.00 (0108), (0103)	Articles 42(7), 36(1) para (i), 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	C01.00 (0108), (0103)	Articles 36(1) para (c) and 39 of CRR; Article 40(1) para (a) and 40(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	C01.00 (0108), (0103)	Articles 42(7), 36(1) para (i), 43 to 46, 47, 49(1) para (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0103), (0103)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-37	-40	-52	-54	C01.00 (0103), (0103)	Articles 36(1) para (n) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0103), (0103)	Articles 36(1) para (n) and Article 132(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0103), (0103)	Articles 36(1) para (n) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-891	-891	-891	-941	C01.00 (0104), (0103)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-417	-417	-417	-402	C01.00 (0103), (0103)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 + 1.1.8 + 1.1.9) + 1.1.10	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (-)	0	0	0	0	C01.00 (0103), (0103)	Articles 48(1) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+)	0	0	0	0	C01.00 (0103), (0103)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0103), (0103)	Articles 480 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,707	7,707	7,702	8,795	C01.00 (0106), (0103)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	7,707	7,707	7,702	8,795	C01.00 (0106), (0103) + C01.00 (0107), (0103)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0106), (0103)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0106), (0103) + C01.00 (0106), (0103) + C01.00 (0107), (0103) + C01.00 (0107), (0103) + C01.00 (0107), (0103)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0106), (0103) + C01.00 (0106), (0103) + C01.00 (0107), (0103) + C01.00 (0107), (0103)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,203	49,183	48,150	49,298	C01.00 (0101), (0103)	Articles 34 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,926	8,799	9,211	8,585	C01.00 (0106), (0103)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,088	7,953	8,360	7,717	C01.00 (0106), (0103) + C01.00 (0108), (0103)	-	
A.4.2	Other Tier 2 Capital components and deductions	838	846	851	818	C01.00 (0106), (0103) + C01.00 (0106), (0103) + C01.00 (0106), (0103) + C01.00 (0106), (0103) + C01.00 (0106), (0103) + C01.00 (0106), (0103)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0106), (0103) + C01.00 (0106), (0103) + C01.00 (0106), (0103)	-	
B	TOTAL RISK EXPOSURE AMOUNT	298,282	302,110	303,233	298,923	C01.00 (0101), (0103)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0101), (0103)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.58%	13.79%	13.34%	13.55%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.56%	16.28%	15.88%	16.46%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.15%	19.19%	18.92%	19.32%	CA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	46,496	41,476	40,448	40,503	A.1 + A.2 + A.3 + A.4 + A.5 + A.6 + A.7 + A.8 + A.9 + A.10 + A.11 + A.12 + A.13 + A.14 + A.15 + A.16 + A.17 + A.18 + A.19 + A.20 + A.21 + A.21.1 + A.21.2 + A.21.3	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.58%	13.79%	13.34%	13.55%	DR 1 (1) (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0106), (0103)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0106), (0103)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0106), (0103)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0106), (0103)	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	243,224	244,347	243,482	238,024	C 02.00 (r0040, c0010) (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	75,776	74,365	71,977	72,986	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	751	728	772	795	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	135,815	136,849	137,422	131,919	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	30,882	32,405	33,312	32,324	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,237	4,470	4,638	4,621	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	934	917	919	657	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)	9,784	10,362	9,874	9,754	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,583	12,607	14,873	15,385	C 02.00 (r0520, c0010)
Of which the standardised approach	2,621	3,432	3,768	4,558	C 02.00 (r0530, c0010)
Of which IMA	10,962	9,175	11,105	10,827	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	410	421	402	388	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,490	28,471	28,471	29,550	C 02.00 (r0590, c0010)
Of which basic indicator approach	862	801	801	969	C 02.00 (r0600, c0010)
Of which standardised approach	2,593	3,153	3,153	3,153	C 02.00 (r0610, c0010)
Of which advanced measurement approach	23,035	24,517	24,517	25,428	C 02.00 (r0620, c0010)
Other risk exposure amounts	30	936	975	932	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	298,282	302,110	303,233	298,923	

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

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

2024 EU-wide Transparency Exercise

P&L

Intesa Sanpaolo S.p.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	21,435	29,976	8,498	16,682
Of which debt securities income	2,420	3,422	1,066	2,197
Of which loans and advances income	13,510	18,741	5,072	10,126
Interest expenses	10,746	15,293	4,563	8,737
(Of which deposits expenses)	5,922	8,333	2,319	4,315
(Of which debt securities issued expenses)	2,109	3,057	1,033	2,141
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	159	208	63	168
Net Fee and commission income	6,451	8,580	2,276	4,661
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	602	501	210	279
Gains or (-) losses on financial assets and liabilities held for trading, net	-723	489	4	192
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-46	-826	-320	-274
Gains or (-) losses from hedge accounting, net	-28	-58	2	-5
Exchange differences [gain or (-) loss], net	667	108	184	-148
Net other operating income /(expenses)	667	873	284	418
TOTAL OPERATING INCOME, NET	18,456	24,558	6,638	13,236
(Administrative expenses)	7,633	11,051	2,533	5,139
(Cash contributions to resolution funds and deposit guarantee schemes)	744	720	366	365
(Depreciation)	1,149	1,595	426	804
Modification gains or (-) losses, net	11	-29	0	-7
(Provisions or (-) reversal of provisions)	184	323	57	165
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-36	-50	-28	-32
(Other provisions)	220	373	85	197
Of which pending legal issues and tax litigation ¹	0	-89	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	957	1,377	259	590
(Financial assets at fair value through other comprehensive income)	20	28	-2	-5
(Financial assets at amortised cost)	937	1,349	261	596
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	48	116	0	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	838	1,015	275	538
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8,592	10,362	3,273	6,703
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,145	7,749	2,311	4,786
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,145	7,749	2,311	4,786
Of which attributable to owners of the parent	6,122	7,724	2,301	4,766

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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	90,977				96,292				57,479				61,942				IAS 1.54 (f)	
Financial assets held for trading	41,939	11,137	30,678	124	38,211	11,542	26,639	129	38,163	11,519	26,471	173	37,793	11,414	26,233	146	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	5,288	399	1,963	3,727	5,375	382	1,383	3,810	5,510	208	1,469	3,833	5,780	198	1,577	4,005	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	6	0	1	4	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	61,357	54,421	6,528	407	68,618	61,003	7,136	480	78,679	70,864	7,330	485	77,934	70,960	6,635	349	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	513,882				511,899				505,816				507,753				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	9,599	0	9,599	0	6,980	0	6,980	0	6,687	0	6,687	0	7,384	0	7,384	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	-10,152				-6,696				-6,003				-6,783				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	67,035				69,622				72,946				73,634					
TOTAL ASSETS	779,937				791,504				759,379				765,445				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	58,533	623	36	-30	-35	-36	64,766	1,725	36	-29	-37	-36	74,845	1,043	36	-29	-9	-36	74,946	842	36	-24	-10	-36	Annex V Part 1.31.44(b)
	Loans and advances	672	383	0	-3	-5	0	727	185	0	-2	-8	0	1,393	78	0	-4	-2	0	909	11	0	-3	-1	0	Annex V Part 1.31.44(a)
Financial assets at amortized cost	Debt securities	53,120	7,466	74	-28	-88	-53	55,682	7,427	72	-23	-114	-53	58,675	7,131	72	-24	-100	-54	58,460	6,648	70	-21	-111	-54	Annex V Part 1.31.44(b)
	Loans and advances	414,014	36,489	10,278	-803	-1,635	-5,185	407,095	39,177	9,706	-725	-1,724	-4,839	399,556	37,985	9,853	-691	-1,892	-6,005	402,648	37,541	9,475	-640	-1,061	-4,806	Annex V Part 1.31.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	47,526	43,568	44,792	45,140	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	16,388	21,344	23,219	23,314	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	634,983	643,201	605,035	612,077	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	4,663	5,105	4,683	3,961	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7,702	-3,967	-4,552	-5,234	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,748	5,183	5,039	4,392	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,181	1,097	1,239	1,175	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	13,491	11,870	14,018	15,222	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	13	2	5	17	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	715,292	727,403	693,478	700,064	IAS 1.9(b); IG 6
TOTAL EQUITY	64,645	64,101	65,901	65,380	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	779,937	791,504	759,379	765,445	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		41,550	37,698	38,289	37,313	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	121	36	73	64	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	8,179	8,677	8,897	9,567	Annex V.Part 1.31
Deposits	Central banks	47,747	48,089	12,040	3,699	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	576	484	767	614	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,242	11,628	12,338	14,521	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,129	8,253	9,103	8,867	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	49,476	44,209	43,701	44,182	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	5,120	5,066	4,376	4,798	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	49,302	51,670	62,879	64,147	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	18,672	21,723	20,026	19,782	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	118,350	121,434	113,889	118,163	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	100,735	100,633	93,253	98,331	ECB/2013/33 Annex 2.Part 2.9.1
	Households	258,863	257,249	250,506	250,198	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	240,508	236,334	231,219	231,770	Annex V.Part 1.42(f), 44(c)
Debt securities issued		116,391	130,037	132,551	140,085	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		12,080	12,203	13,048	11,207	Annex V.Part 1.37
Other financial liabilities		2,341	2,489	2,566	2,553	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		703,561	713,219	677,729	684,493	

2024 EU-wide Transparency Exercise
Market Risk
Intesa Sanpaolo S.p.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	587	853	345	103	417	132							295	66	345	91							
Of which: General risk	112	379	231	72	146	45							173	31	179	36							
Of which: Specific risk	475	474	114	31	270	87							121	35	166	55							
Equities	2	3	61	18	78	25							68	22	79	28							
Of which: General risk	1	1	0	0	0	0							0	0	0	0							
Of which: Specific risk	1	1	61	18	78	25							68	22	79	28							
Foreign exchange risk	1,736	2,030	0	0	0	0							0	0	0	0							
Commodities risk	0	16	5	5	16	5							32	10	35	11							
Total	2,326	2,886	343	95	353	122	181	156	0	0	0	10,962	255	53	300	77	178	165	0	0	0	0	9,175
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	1,303	2,097	336	109	427	147							286	74	465	148							
Of which: General risk	849	1,060	210	77	244	96							199	49	308	100							
Of which: Specific risk	454	437	125	32	183	51							87	25	157	48							
Equities	3	3	57	12	77	24							46	12	69	18							
Of which: General risk	2	2	0	0	0	0							0	0	0	0							
Of which: Specific risk	2	2	57	12	77	24							46	12	69	18							
Foreign exchange risk	2,176	2,121	0	0	0	0							0	0	0	0							
Commodities risk	0	0	26	17	26	17							45	11	59	13							
Total	3,482	4,221	277	78	374	134	238	225	0	0	0	11,105	221	62	411	121	234	148	0	0	0	0	10,827

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)								
Consolidated data	Central governments or central banks	180,517	182,387	13,960	186,272	184,206	13,965	13,065
	Regional governments or local authorities	2,254	2,323	563	2,723	2,802	617	417
	Public sector entities	1,862	1,864	328	1,763	1,779	328	328
	Multilateral Development Banks	2,043	2,044	0	1,763	1,763	0	0
	International Organisations	5,883	5,845	0	5,751	5,717	0	0
	Institutions	23,544	23,859	1,873	23,463	23,673	1,857	1,857
	Corporates	36,714	38,808	16,632	37,468	39,862	17,302	17,302
	of which: SME	2,224	1,251	1,396	1,366	1,331	1,364	1,364
	Retail	22,507	22,664	1,776	21,629	21,929	1,633	1,633
	Secured by mortgages on immovable property	5,287	1,880	1,335	5,884	1,984	1,396	1,396
	of which: SME	6,804	6,463	3,311	7,607	7,025	3,632	3,632
	Exposures in default	500	509	399	789	733	302	302
	Items associated with particular high risk	1,246	528	578	1,569	528	568	1,142
	Covered bonds	238	214	261	282	233	246	0
	Claims on institutions and corporates with a ST credit assessment	2,227	1,726	1,028	2,722	2,701	1,158	1,158
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	4,637	1,546	1,007	4,607	1,274	1,096	1,096	
Collective investments undertakings (CIU)	710	710	1,189	710	710	1,193	1,193	
Equity	17,992	17,498	12,954	17,532	17,289	12,388	12,388	
Other securities								
Standardised Total ⁴	392,223	392,669	73,729	392,222	392,497	73,636	2,969	

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

(2) Defaulted Total does not include the securitisation portfolio unless the results refer to the 2024 tranche.

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)								
ITALY	Central governments or central banks	500,276	548,371	13,070	500,659	548,031	12,278	12,278
	Regional governments or local authorities	118	112	22	118	112	22	22
	Public sector entities	85	72	54	82	70	52	52
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	6,329	6,764	1,841	6,704	4,260	1,883	1,883
	Corporates	12,083	13,573	4,803	12,823	13,384	4,964	4,964
	of which: SME	3,342	739	933	3,383	717	977	977
	Retail	12,099	4,493	2,232	12,099	4,494	2,234	2,234
	of which: SME	1,042	238	138	1,018	205	105	105
	Secured by mortgages on immovable property	1,207	1,389	463	1,393	1,172	433	433
	of which: SME	161	100	59	161	101	57	57
	Exposures in default	712	227	296	853	239	239	611
	Items associated with particular high risk	86	48	120	128	128	128	128
	Covered bonds	1,234	1,233	230	1,234	1,233	238	238
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	2,607	3,133	2,655	3,712	2,484	2,682	2,682	
Equity	288	288	378	278	278	308	308	
Other securities	14,432	14,432	11,234	13,952	13,952	10,989	10,989	
Standardised Total ⁴				371			962	

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)								
UNITED STATES	Central governments or central banks	14,896	14,896	2	15,395	14,994	2	2
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	5	5	1	0	0	0	0
	Multilateral Development Banks	24	26	0	13	11	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	2,613	2,607	803	2,593	2,584	827	827
	Corporates	421	369	235	420	374	240	240
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular high risk	4	4	7	5	5	8	8
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	199	164	378	204	176	409	409
Equity	6	6	10	6	6	12	12	
Other securities	12	12	15	15	15	15	15	
Standardised Total ⁴				4			4	

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)								
FRANCE	Central governments or central banks	5,487	5,808	0	5,907	5,375	0	0
	Regional governments or local authorities	476	476	96	456	456	91	91
	Public sector entities	263	263	78	408	408	82	82
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	2,679	2,483	369	3,867	3,721	313	313
	Corporates	789	805	571	797	889	589	589
	of which: SME	29	29	20	29	24	16	16
	Retail	24	14	11	24	14	14	14
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	234	147	52	223	142	50	50
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular high risk	79	52	110	91	50	109	109
	Covered bonds	640	640	85	626	626	85	85
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	14	43	46	12	41	44	44
Equity	0	0	0	0	0	0	0	
Other securities	2	2	2	2	2	2	2	
Standardised Total ⁴				20			20	

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(IN EUR, %)								
SPAIN	Central governments or central banks	18,187	18,206	0	18,821	18,392	0	0
	Regional governments or local authorities	48	49	13	49	49	9	9
	Public sector entities	18	18	9	13	13	7	7
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	196	179	79	187	160	80	80
	Corporates	191	208	203	214	201	127	127
	of which: SME	23	23	23	0	0	0	0
	Retail	14	9	7	11	11	11	11
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0
	Covered bonds	214	214	21	208	208	21	21
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	
Other securities	0	0	0	0	0	0	0	
Standardised Total ⁴				4			7	

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

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

Table for SLOVAKIA showing IRB Approach metrics as of 31/03/2024 and 30/06/2024. Includes categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

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

Table for LUXEMBOURG showing IRB Approach metrics as of 31/03/2024 and 30/06/2024. Includes categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

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

Table for GERMANY showing IRB Approach metrics as of 31/03/2024 and 30/06/2024. Includes categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

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

Table for CROATIA showing IRB Approach metrics as of 31/03/2024 and 30/06/2024. Includes categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

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

Table for UNITED KINGDOM showing IRB Approach metrics as of 31/03/2024 and 30/06/2024. Includes categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

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

Table for NETHERLANDS showing IRB Approach metrics as of 31/03/2024 and 30/06/2024. Includes categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2023

Residual Maturity	Country / Region	Direct exposures													Risk weighted exposure amount
		On balance sheet					Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
												(min EUR)			
[0 - 3M]		01	01	0	0	01	0	0	0	0	0	0	0		
13M - 1Y]		33	33	0	0	33	0	0	0	0	0	0	0		
1Y1 - 2Y]		12	12	0	0	12	0	0	0	0	0	0	0		
2Y1 - 3Y]		19	19	3	0	15	0	0	0	0	0	0	0		
3Y - 5Y]		30	30	0	0	0	0	0	0	0	0	0	0		
5Y1 - 10Y]		775	170	11	0	164	0	0	0	0	0	0	0		
10Y+ more		581	77	0	0	504	0	0	0	0	0	0	0		
Total		911	890	121	0	789	0	0	0	0	0	0	22		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0		
13M - 1Y]		24	24	0	0	24	0	0	0	0	0	0	0		
1Y1 - 2Y]		19	19	0	0	19	0	0	0	0	0	0	0		
2Y1 - 3Y]		42	42	0	0	42	0	0	0	0	0	0	0		
3Y - 5Y]		406	406	0	0	406	0	0	0	0	0	0	0		
5Y1 - 10Y]		136	0	0	0	136	0	0	0	0	0	0	0		
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		627	627	0	0	627	0	0	0	0	0	0	0		
[0 - 3M]		86	86	0	0	86	0	0	0	0	0	0	0		
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
2Y1 - 3Y]		7	7	0	0	7	0	0	0	0	0	0	0		
3Y - 5Y]		19	19	0	0	19	0	0	0	0	0	0	0		
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		112	112	0	0	112	0	0	0	0	0	0	0		
[0 - 3M]		210	210	0	0	210	0	0	0	0	0	0	0		
13M - 1Y]		16	16	0	0	16	0	0	0	0	0	0	0		
1Y1 - 2Y]		132	132	0	0	132	0	0	0	0	0	0	0		
2Y1 - 3Y]		57	57	0	0	57	0	0	0	0	0	0	0		
3Y - 5Y]		1,374	1,374	0	0	1,374	0	0	0	0	0	0	0		
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,789	1,789	0	0	1,789	0	0	0	0	0	0	34		
[0 - 3M]		89	89	0	0	71	0	0	0	0	0	0	0		
13M - 1Y]		116	104	76	0	40	0	0	0	0	0	0	0		
1Y1 - 2Y]		347	147	122	0	20	0	0	0	0	0	0	0		
2Y1 - 3Y]		497	398	65	0	342	0	0	0	0	0	0	0		
3Y - 5Y]		769	729	63	0	706	0	0	0	0	0	0	0		
5Y1 - 10Y]		3,346	3,349	0	0	3,298	112	112	0	0	0	0	0		
10Y+ more		6,342	6,329	108	0	3,193	3,081	3,081	0	0	0	0	0		
Total		11,207	11,182	442	0	7,844	3,219	3,219	0	0	0	0	9		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0		
13M - 1Y]		64	64	0	0	64	0	0	0	0	0	0	0		
1Y1 - 2Y]		124	124	0	0	124	0	0	0	0	0	0	0		
2Y1 - 3Y]		96	96	0	0	17	79	0	0	0	0	0	0		
3Y - 5Y]		68	68	0	0	10	57	0	0	0	0	0	0		
5Y1 - 10Y]		184	184	0	0	184	0	0	0	0	0	0	0		
10Y+ more		61	61	0	0	61	0	0	0	0	0	0	0		
Total		627	627	0	0	396	291	0	0	0	0	0	119		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0		
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0		
13M - 1Y]		20	20	0	0	14	0	0	0	0	0	0	0		
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
2Y1 - 3Y]		127	127	0	0	127	0	0	0	0	0	0	0		
3Y - 5Y]		44	44	0	0	181	0	0	0	0	0	0	0		
5Y1 - 10Y]		748	748	0	0	420	328	328	0	0	0	0	0		
10Y+ more		259	259	0	0	55	204	204	0	0	0	0	0		
Total		1,211	1,208	0	0	638	562	562	0	0	0	0	161		

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value		Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M]	Other Central and eastern Europe countries non EEA	291	290	0	0	238	55	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		300	297	0	0	288	9	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		433	430	0	1	381	47	0	0	0	0	0	0	0	0	1	0	
[2Y - 3Y]		79	78	0	0	56	22	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		254	250	0	0	106	145	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		357	356	0	0	36	319	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	
Total		1,718	1,707	0	1	1,113	593	0	0	0	0	0	0	0	7	0	1,140	
[0 - 3M]	Middle East	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		566	566	0	0	0	566	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		2,458	2,458	0	0	0	2,458	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		63	63	0	0	0	63	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		74	74	5	74	0	69	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		918	917	1	0	91	825	0	0	0	0	0	0	0	142	0	0	
[10Y - more]		557	557	0	0	116	441	0	0	0	0	0	0	0	0	0	0	
Total		5,842	5,840	7	0	268	4,572	0	0	0	0	0	0	0	142	0	158	
[0 - 3M]	Latin America and the Caribbean	60	60	0	0	60	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		70	70	0	0	0	70	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		55	55	1	0	19	35	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		130	130	3	0	28	99	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		451	450	96	0	217	177	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		161	160	15	0	139	6	0	0	0	0	0	0	0	0	0	0	
Total		934	931	75	0	463	394	0	0	0	0	0	0	0	0	0	0	424
[0 - 3M]	Africa	274	264	0	0	78	187	0	0	0	0	0	0	0	23	0	0	
[3M - 1Y]		1,132	1,121	0	0	998	123	0	0	0	0	0	0	0	90	2	0	
[1Y - 2Y]		13	5	0	0	3	2	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		15	14	0	0	0	14	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		147	146	0	0	0	146	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		620	614	0	0	37	577	0	0	0	0	0	0	133	0	0		
[10Y - more]		36	36	0	0	25	2	0	0	0	0	0	0	7	0	0		
Total		2,236	2,192	0	0	1,241	1,051	0	0	0	0	0	0	308	0	0	1,540	
[0 - 3M]	Others	87	87	5	0	18	64	0	0	105	564	0	0	20	0	0	0	
[3M - 1Y]		28	24	0	0	24	0	0	3	0	0	0	0	0	0	0	0	
[1Y - 2Y]		10	10	0	0	0	0	0	14	0	141	2,380	0	0	0	0	0	
[2Y - 3Y]		302	298	4	0	16	282	7	244	7	13	0	0	0	0	0	0	
[3Y - 5Y]		880	874	3	0	686	187	540	6,089	0	0	0	0	0	0	0	0	
[5Y - 10Y]		498	491	137	0	427	97	45	863	1	0	0	0	0	0	0		
[10Y - more]		1,789	1,762	48	0	644	1,096	688	2,011	63	0	0	0	82	0	0		
Total		3,779	3,684	207	0	1,815	1,727	1,265	8,225	253	2,869	0	0	0	0	0	198	

Notes and definitions

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

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

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

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

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

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

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M]	Australia	53	53	0	0	0	0	0	0	0	0	0	0	0
13M-1Y]		12	12	0	0	0	0	0	0	0	0	0	0	0
1Y1-2Y]		12	12	0	0	0	0	0	0	0	0	0	0	0
2Y1-3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
3Y-5Y]		11	11	1	0	0	11	0	0	0	0	0	0	0
5Y-10Y]		295	283	0	0	0	286	0	0	0	0	0	0	0
10Y+ more	472	472	1	0	0	471	0	0	0	0	0	0	0	
Total	951	844	89	0	0	892	0	0	0	0	0	0	0	
[0-3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0
13M-1Y]		20	20	0	0	0	20	0	0	0	0	0	0	0
1Y1-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1-3Y]		85	85	0	0	0	85	0	0	0	0	0	0	0
3Y-5Y]		466	466	0	0	0	466	0	0	0	0	0	0	0
5Y-10Y]		303	303	0	0	0	303	0	0	0	0	0	0	0
10Y+ more	20	20	0	0	0	20	0	0	0	0	0	0	0	
Total	894	894	0	0	0	894	0	0	0	0	0	0	0	
[0-3M]	Hong Kong	89	89	0	0	0	89	0	0	0	0	0	0	0
13M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1-2Y]		7	7	0	0	0	7	0	0	0	0	0	0	0
2Y1-3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
3Y-5Y]		18	18	0	0	0	18	0	0	0	0	0	0	0
5Y-10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	114	114	0	0	0	114	0	0	0	0	0	0	0	
[0-3M]	Japan	8	8	0	0	0	8	0	0	0	0	0	0	0
13M-1Y]		47	47	0	0	0	47	0	0	0	0	0	0	0
1Y1-2Y]		1,677	1,677	0	0	0	1,677	0	0	0	0	0	0	0
2Y1-3Y]		8	8	0	0	0	8	0	0	0	0	0	0	0
3Y-5Y]		1,788	1,788	0	0	0	1,788	0	0	0	0	0	0	0
5Y-10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	3,527	3,527	0	0	0	3,527	0	0	0	0	0	0	0	
[0-3M]	U.S.	58	58	44	0	0	9	5	0	0	0	0	0	0
13M-1Y]		24	24	19	0	0	5	0	0	0	0	0	0	0
1Y1-2Y]		233	232	99	0	0	134	0	0	0	0	0	0	0
2Y1-3Y]		217	207	70	0	0	147	0	0	0	0	0	0	0
3Y-5Y]		1,460	1,450	88	0	0	1,372	0	0	0	0	0	0	0
5Y-10Y]		4,344	4,014	33	0	0	3,979	133	0	0	0	0	0	0
10Y+ more	6,089	6,056	24	0	0	3,353	2,893	0	0	0	0	0	0	
Total	12,104	12,037	336	0	0	6,797	3,036	0	0	0	0	0	0	
[0-3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0
13M-1Y]		61	61	0	0	0	61	0	0	0	0	0	0	0
1Y1-2Y]		129	129	0	0	0	129	0	0	0	0	0	0	0
2Y1-3Y]		93	93	0	0	0	17	76	0	0	0	0	0	0
3Y-5Y]		67	67	0	0	0	11	56	0	0	0	0	0	0
5Y-10Y]		186	186	0	0	0	186	0	0	0	0	0	0	0
10Y+ more	53	53	0	0	0	53	0	0	0	0	0	0	0	
Total	589	589	0	0	0	586	132	0	0	0	0	0	0	
[0-3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0
13M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1-3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
3Y-5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
5Y-10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M]	Other advanced economies non EEA	8	8	0	0	0	8	0	0	0	0	0	0	0
13M-1Y]		1	1	0	0	0	1	0	0	0	0	0	0	0
1Y1-2Y]		87	87	0	0	0	87	0	0	0	0	0	0	0
2Y1-3Y]		96	96	0	0	0	96	0	0	0	0	0	0	0
3Y-5Y]		130	130	0	0	0	89	89	0	0	0	0	0	0
5Y-10Y]		604	604	0	0	0	347	257	0	0	0	0	0	0
10Y+ more	283	283	0	0	0	64	219	0	0	0	0	0	0	
Total	1,202	1,202	0	0	0	640	561	0	0	0	0	0	0	

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Other Central and eastern Europe countries non EEA	110	110	0	0	117	2	0	0	0	0	0	0	4	0
[3M - 1Y]		574	573	0	0	549	23	0	0	0	0	0	0	0	0
[1Y - 2Y]		296	294	0	1	254	39	0	0	0	0	0	0	4	0
[2Y - 3Y]		82	81	0	0	47	34	0	0	0	0	0	0	0	0
[3Y - 5Y]		432	429	0	0	318	111	0	0	0	0	0	0	0	0
[5Y - 10Y]		344	343	3	0	343	17	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,853	1,845	3	1	1,308	533	0	0	0	0	0	0	8	0	1,233
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		40	40	1	0	0	39	0	0	0	0	0	0	0	0
[1Y - 2Y]		2,421	2,420	1	0	0	2,420	0	0	0	0	0	0	0	0
[2Y - 3Y]		62	62	3	0	0	59	0	0	0	0	0	0	0	0
[3Y - 5Y]		132	129	0	0	66	91	0	0	0	0	0	0	0	0
[5Y - 10Y]		985	985	1	0	128	856	0	0	0	0	0	0	107	0
[10Y - more]	459	462	1	0	159	795	0	0	0	0	0	0	0	0	
Total	4,559	4,608	6	0	342	4,266	0	0	0	0	0	0	107	0	95
[0 - 3M]	Latin America and the Caribbean	53	53	0	0	53	0	0	0	0	0	0	0	0	0
[3M - 1Y]		35	35	1	0	0	34	0	0	0	0	0	0	0	0
[1Y - 2Y]		91	91	0	0	19	71	0	0	0	0	0	0	0	0
[2Y - 3Y]		62	63	0	0	26	36	0	0	0	0	0	0	0	0
[3Y - 5Y]		191	189	12	0	54	115	0	0	0	0	0	0	0	0
[5Y - 10Y]		697	692	47	0	292	326	0	0	0	0	0	0	0	0
[10Y - more]	100	158	7	0	118	35	0	0	0	0	0	0	0	0	
Total	1,250	1,240	68	0	563	617	0	0	0	0	0	0	0	0	589
[0 - 3M]	Africa	243	189	0	0	10	133	0	0	0	0	0	0	25	1
[3M - 1Y]		521	506	0	0	376	130	0	0	0	0	0	0	85	1
[1Y - 2Y]		9	7	0	0	0	7	0	0	0	0	0	0	0	0
[2Y - 3Y]		46	48	0	0	0	48	0	0	0	0	0	0	0	0
[3Y - 5Y]		96	95	0	0	0	95	0	0	0	0	0	0	0	0
[5Y - 10Y]		585	579	0	0	0	552	0	0	0	0	0	0	103	0
[10Y - more]	37	48	5	0	27	36	0	0	0	0	0	0	18	0	
Total	1,462	1,417	3	0	446	967	0	0	0	0	0	0	296	3	747
[0 - 3M]	Others	436	436	0	0	12	424	0	0	0	0	0	0	0	0
[3M - 1Y]		33	33	0	0	33	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		22	23	3	0	9	12	0	0	0	0	0	0	0	0
[2Y - 3Y]		310	307	4	0	19	287	0	376	6,323	2	2,391	2	0	0
[3Y - 5Y]		998	989	26	0	785	188	0	0	0	0	0	0	0	0
[5Y - 10Y]		488	684	15	0	423	245	61	890	1	0	0	0	0	0
[10Y - more]	2,846	1,985	82	0	790	1,203	637	2,002	0	0	0	0	0	0	
Total	4,531	4,457	110	0	2,063	2,367	1,058	9,188	127	2,394	58	0	0	332	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Intesa Sanpaolo S.p.A.

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which: defaulted		Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾		
mil. EUR																						
Cash balances at central banks and other demand deposits	87,423	0	0	0	0	1	0	0	0	0	92,360	1	0	0	0	1	0	0	0	0		
Debt securities (including at amortised cost and fair value)	120,544	0	110	110	110	180	89	89	0	130,418	0	108	108	108	204	88	88	0	0	0		
Central banks	174	0	0	0	0	6	0	0	0	836	0	0	0	0	6	0	0	0	0	0		
General governments	79,430	0	14	14	14	102	5	5	0	87,114	0	13	13	13	107	4	4	0	0	0		
Credit institutions	11,500	0	0	0	0	1	0	0	0	12,648	0	0	0	0	3	0	0	0	0	0		
Other financial corporations	23,145	0	62	62	62	43	62	62	0	23,314	0	62	62	62	62	62	62	0	0	0		
Non-financial corporations	6,289	0	34	34	34	22	22	22	0	6,504	0	33	33	33	29	22	22	0	0	0		
Loans and advances (including at amortised cost and fair value)	463,956	1,217	10,806	10,806	10,278	2,453	5,318	5,185	3,963	458,069	1,253	10,000	10,000	9,704	2,407	4,960	4,838	3,731	0	0		
Central banks	3,294	0	0	0	0	8	0	0	0	3,231	0	0	0	0	9	0	0	0	0	0		
General governments	16,032	261	414	414	414	36	181	181	134	16,448	152	403	403	403	60	183	183	181	127	0		
Credit institutions	20,824	0	123	123	123	8	24	24	74	20,407	0	112	112	112	10	20	20	25	69	0		
Other financial corporations	56,323	19	315	315	313	100	158	155	120	54,799	98	320	320	319	98	166	164	119	119	0		
Non-financial corporations	187,823	470	6,458	6,458	6,226	1,440	3,368	3,279	2,307	185,291	447	6,104	6,104	5,878	1,405	3,128	3,038	2,350	0	0		
of which: small and medium-sized enterprises	71,999	290	4,453	4,453	4,261	607	2,270	2,204	1,940	70,003	325	4,087	4,087	3,914	729	2,071	2,004	1,707	0	0		
of which: Loans collateralized by commercial immovable property	27,383	178	2,199	2,199	2,029	507	1,007	968	1,150	25,961	158	1,868	1,868	1,712	500	850	808	1,000	0	0		
Households	178,760	467	3,299	3,299	3,202	881	1,686	1,548	1,261	177,898	557	3,061	3,061	2,996	825	1,464	1,436	1,196	0	0		
of which: Loans collateralized by residential immovable property	133,648	271	1,464	1,464	1,396	439	886	859	969	132,942	350	1,285	1,285	1,242	437	400	384	876	0	0		
of which: Credit for consumption	19,478	77	750	750	746	204	499	488	20	19,870	79	745	745	743	171	490	489	46	0	0		
DEBT INSTRUMENTS other than HTF	671,023	1,217	10,716	10,716	10,388	2,634	5,407	5,274	3,963	660,844	1,264	10,107	10,107	9,813	2,672	5,048	4,928	3,731	0	0		
OFF-BALANCE SHEET EXPOSURES	307,286		1,612	1,612	1,611	272	269	268	341	294,862		1,594	1,594	1,593	247	278	278	278	0	0		

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

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HTF and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDIP framework (temporal F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS in 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 FREDIP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾					Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾		
(in € bn)																					
Cash balances at central banks and other demand deposits	64,151	0	0	0	0	2	0	0	0	0	68,793	0	0	0	0	1	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	142,526	0	108	108	108	182	88	88	108	0	141,733	0	106	106	106	186	90	90	106	0	0
Central banks	809	0	0	0	0	5	0	0	0	0	804	0	0	0	0	5	0	0	0	0	0
General governments	97,418	0	13	13	13	90	4	4	13	0	97,864	0	12	12	12	88	4	4	12	0	0
Credit institutions	14,452	0	0	0	0	5	0	0	0	0	12,146	0	0	0	0	4	0	0	0	0	0
Other financial corporations	22,901	0	62	62	62	52	62	62	62	0	21,688	0	62	62	62	74	62	62	62	0	0
Non-financial corporations	6,915	0	33	33	33	21	23	23	23	0	8,211	0	33	33	33	17	23	23	23	0	0
Loans and advances (including at amortised cost and fair value)	450,094	1,625	10,143	10,143	9,852	2,396	5,128	5,095	3,743	0	451,825	927	9,736	9,736	9,475	2,310	4,921	4,896	3,561	0	0
Central banks	2,740	0	0	0	0	0	0	0	0	0	3,191	0	0	0	0	0	0	0	0	0	0
General governments	16,346	160	394	394	394	54	180	180	125	0	16,936	159	385	385	388	51	179	179	179	114	0
Credit institutions	19,356	0	98	98	98	9	21	21	58	0	22,890	0	93	93	93	8	21	21	21	52	0
Other financial corporations	55,240	56	379	379	379	179	179	179	124	0	57,069	10	343	343	340	9	158	154	154	128	0
Non-financial corporations	180,410	579	6,190	6,190	5,966	1,428	3,238	3,146	2,273	0	175,496	373	5,975	5,975	5,775	1,349	3,111	3,023	2,173	0	0
of which: small and medium-sized enterprises	67,316	427	4,183	4,183	4,012	716	2,179	2,109	1,804	0	65,362	272	4,117	4,117	3,953	684	2,146	2,078	1,748	0	0
of which: Loans collateralised by commercial immovable property	25,420	187	1,827	1,827	1,678	508	838	788	981	0	24,770	120	1,700	1,700	1,578	487	770	728	894	0	0
Households	175,989	890	3,062	3,062	3,014	950	1,511	1,483	1,162	0	177,242	385	2,940	2,940	2,882	854	1,454	1,429	1,058	0	0
of which: Loans collateralised by residential immovable property	132,876	336	1,301	1,301	1,259	432	410	394	882	0	133,413	235	1,208	1,208	1,169	462	388	372	810	0	0
of which: Credit for consumption	19,279	75	740	740	737	181	497	496	43	0	19,538	64	684	684	680	169	463	463	462	0	0
DEBT INSTRUMENTS other than HFT	646,771	1,625	10,251	10,251	9,963	2,560	5,217	5,095	3,743	0	652,351	927	9,842	9,842	9,581	2,478	5,011	4,896	3,561	0	0
OFF-BALANCE SHEET EXPOSURES	300,087		1,556	1,556	1,556	222	264	264	317	0	298,199		1,563	1,563	1,563	221	264	264	282	0	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRR).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework template F 18.01 / 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) 2012/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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)	8,753	3,681	2,005	1,624	5,004	1,602	8,428	3,323	1,769	1,432	4,810	1,428
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	56	26	6	5	2	2	149	24	17	4	9	1
Credit institutions	118	118	19	19	74	74	107	107	15	15	69	69
Other financial corporations	384	116	68	61	187	34	370	119	65	58	174	39
Non-financial corporations	5,853	2,555	1,481	1,233	3,105	1,021	5,539	2,268	1,293	1,082	2,953	877
of which: small and medium-sized enterprises	3,045	1,733	940	835	1,951		2,699	1,472	800	701	1,757	
Households	2,342	866	431	305	1,636	472	2,262	805	378	273	1,604	442
DEBT INSTRUMENTS other than HFT	8,755	3,682	2,006	1,624	5,004		8,429	3,324	1,769	1,432	4,810	
Loan commitments given	231	100	5	5	61	20	220	81	5	4	69	21
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	1	1	0	0	0		1	1	0	0	0		0
Loans and advances (including at amortised cost and fair value)	8,445	3,420	1,827	1,492	4,792	1,464	7,988	3,275	1,819	1,490	4,489	1,363	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	131	22	15	4	10	1	126	22	15	5	9	1	
Credit institutions	93	93	16	16	58	58	88	88	17	17	58	58	
Other financial corporations	363	186	78	72	179	67	391	251	126	121	168	89	
Non-financial corporations	5,554	2,285	1,327	1,113	2,896	879	5,189	2,134	1,284	1,070	2,684	792	
of which: small and medium-sized enterprises	2,674	1,462	831	727	1,708		2,547	1,411	808	712	1,599		
Households	2,304	834	390	287	1,649	459	2,194	779	379	278	1,569	422	
DEBT INSTRUMENTS other than HFT	8,447	3,421	1,828	1,492	4,792		7,989	3,277	1,820	1,491	4,489		
Loan commitments given	196	72	5	4	64	16	184	55	5	4	74	23	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Intesa Sanpaolo S.p.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	3,888	185	185	3,887	144	0	3,900	169	169	3,988	141	0	3,972	181	181	3,971	145	0	3,856	179	179	3,855	152	0
B Mining and quarrying	2,772	185	185	2,772	261	0	2,530	158	158	2,530	267	0	2,611	180	180	2,611	279	0	2,532	173	173	2,532	243	0
C Manufacturing	50,230	1,448	1,448	49,999	941	15	49,722	1,056	1,056	49,474	960	13	47,075	1,436	1,436	47,059	975	13	47,058	1,427	1,427	46,791	954	9
D Electricity, gas, steam and air conditioning supply	10,004	147	147	10,003	150	0	10,066	123	123	10,066	135	0	9,706	129	129	9,704	123	0	9,769	99	99	9,769	97	0
E Water supply	2,265	43	43	2,265	14	0	2,261	40	40	2,261	23	0	2,244	46	46	2,244	31	0	2,232	47	47	2,232	28	0
F Construction	13,938	1,278	1,278	13,931	800	2	13,186	1,102	1,102	13,197	793	12	12,721	1,115	1,115	12,682	720	13	12,475	960	960	12,445	633	15
G Wholesale and retail trade	31,538	1,068	1,068	31,512	769	2	31,116	1,070	1,070	31,090	779	3	30,189	1,116	1,116	30,189	794	4	28,473	1,073	1,073	28,442	731	6
H Transport and storage	11,977	197	197	11,977	176	0	12,427	211	211	12,427	153	0	11,999	191	191	11,999	141	0	11,951	201	201	11,951	241	0
I Accommodation and food service activities	5,157	375	375	5,134	265	0	5,066	373	373	5,065	252	0	5,027	385	385	5,024	297	0	5,051	382	382	5,058	292	0
J Information and communication	7,775	192	192	7,769	115	0	8,267	199	199	8,261	118	1	7,220	190	190	7,215	125	1	7,569	209	209	7,563	126	1
K Financial and insurance activities	8,811	17	17	8,811	42	0	8,033	16	16	8,033	20	0	8,419	16	16	8,409	30	0	8,252	17	17	8,229	46	0
L Real estate activities	13,075	796	796	13,073	564	0	12,993	652	652	12,981	518	0	12,870	623	623	12,654	516	0	12,576	645	645	12,576	541	0
M Professional, scientific and technical activities	14,210	211	211	14,187	176	0	14,114	246	246	14,091	176	0	14,650	243	243	14,625	179	0	14,303	234	234	14,294	173	0
N Administrative and support service activities	5,039	110	110	5,039	116	0	4,832	147	147	4,832	99	0	4,644	144	144	4,644	93	0	4,349	136	136	4,348	94	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	9	0	0	9	0	0	9	0	0	9	0	0
P Education	296	11	11	296	9	0	286	11	11	286	8	0	278	11	11	278	8	0	280	11	11	280	8	0
Q Health services and social work activities	2,425	82	82	2,424	102	0	2,316	77	77	2,315	83	0	2,333	77	77	2,333	89	0	2,310	77	77	2,310	91	0
R Arts, entertainment and recreation	837	80	80	837	68	0	809	73	73	809	63	0	812	74	74	812	65	0	775	69	69	774	61	0
S Other services	1,951	33	33	1,951	15	0	1,772	30	30	1,772	39	0	1,810	32	32	1,810	41	0	1,728	36	36	1,728	42	0
Loans and advances	187,823	6,468	6,468	187,481	4,788	-20	185,201	6,104	6,104	184,637	4,664	-20	180,410	6,190	6,190	179,996	4,634	-20	179,495	5,975	5,975	179,106	4,429	-22

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.