

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

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

(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,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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	48,203	49,183	48,150	49,204	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	48,203	49,183	48,150	49,204	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

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		mon 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	(max EUR, %) OWN FUNDS	57,129	57,982	57,361	57,739	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,496	41,476	40,448	40,503	C 01.00 (r0020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	38,202	38,208	36,102	36,243	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	instruments) Retained earnings	19,403	19,840	21,111	21,584	C 01.00 (0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-2,384	-2,009	-2,279	-2,445	C 01.00 (0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (40200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,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 (40220,c0010)	Article B4 of CFPR
	A.1.7	Adjustments to CET1 due to prudential filters	96	168	297	278	C 01.00 (40250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,796	-7,396	-7,448	-7,667	C 01.00 (r0300,c0010) + C 01.00 (r0360,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	-2,145	-2,430	-2,428	-2,541	C 01.00 (40370,c0010)	Asticles 36(1) point (c) and 36 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	-240	-242	-238	-230	C 01.00 (40380,c0010)	Articles 3E(1) point (d), 40 and 150 of CSR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	ō	C 01.00 (40390,c0010)	Articles 4(109), 30(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR.
	A1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 26(1) point () of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-30	-50	-43	-57	C 01.00 [r0450,c0010] + C 01.00 [r0450,c0010] + C 01.00 [r0470,c0010] + C 01.00 [r0471,c0010]+	Actions 4(36), 36(1) point [k] (i) and 80 to 91 of CRR; Articless 36(1) point (c) (ii), 243(1) point (b), 244(1) point (b), 244(1) point (b) and 256 of CRR; Articles 36(1) point k) (iii) and 279(1) of CRR; Articles 36(1) point k) (iv) and
	A.1.14.1	Of which: from securitisation positions (-)	-30	-50	43	-57	C 01.00 [69472,c0010]	point (u) and 2 as to Crick, "Acches and p) point of (0) and 2 of (2) to CRR. 15(3) (a) CRR and Articles (3)(1) point (1) (a) and 15(6)(4) CCRR. Acticles 35(1) point ((4) (4), 243(1) point ((6), 244(1) point ((6) and 2256 of CRR.
	A1.15	Or Millori, multi-seconics-about positionis (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	-50	0	-43	0	C 01.00 (r0480,c0010)	Adicion 4(27), 36(1) point [N; 43 to 46, 40 (2) and [3] and 79 of CRR
	A1.16	a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0450,c0010)	Addicine 3(2.1), addicing point (sq. valor to), we (sq. sect (sq. sec
	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (4550,:0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CFR
OWN FUNDS Transitional period	A1.18	significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01 00 (45510 +0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	- 37	-40	-52	-54	C 01.00 (45513.c0010)	Article 20(1), point (m) and Article 47c CRR
	A1.188		0	0	0	0	C 01.00 (r0514,c0010)	Article 2011, point (et) and Article 132c12 CRR
	A.1.18C	(-) Other foreseable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Addicine 36(1), point (c) case Around Educates Comp. Addicine 36(1), point (c) CARR
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-891	-891	-891	-941	C 01.00 (r0524,c0010)	Addice 3 CRR
	A1.20	CETI capital elements or deductions - other	-417	-417	-417	-402	C 01.00 (r0529,c0010)	Production of Conference
	A121	Transitional adjustments	0	-417	-417	-402	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CETL Capital instruments (+/-)	0	0	0	0	C 01.00 (#0220,c0010)	Acticies 463(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (s0240,c0010)	Addicion 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CETI Capital (+/-)	0	0	0	0	C 01.00 (9550,c0010)	Actician 462 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	8,701	C 01.00 (r0530,c0010)	Acticle GL of CRR
	A2.1	Additional Tier 1 Capital instruments	7,707	7,707	7,702	8,701	C 01.00 (#0540,c0010) + C 01.00 (#0670,c0010)	Policios VI.a 85 L-PPS
	A2.2	(-) Excess deduction from T2 Rems over T2 capital.	0	0	0	0	C 01.00 (60720,c0010)	
	A2.3	Cities Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (+050,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010)	
	A2.4	Orien automate in a 1 Capital components and deductions Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0744,c0010) + C 01.00 (0748,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0710,c0010)	
	A.3 A.4	TIER 1 CAPITAL (net of deductions and after transitional adjustments) TIER 2 CAPITAL (net of deductions and after transitional adjustments)	48,203 8,926	49,183 8,799	48,150 9,211	49,204 8,535	C 01.00 (r0015,c0010) C 01.00 (r0750,c0010)	Addicin 25 of CFR Addicin 25 of CFR
	A41		8,926 8,088	8,799 7,953	9,211 8,360	8,535 7,717	C 01.00 (40750,c0010) C 01.00 (40760,c0010) + C 01.00 (40890,c0010)	
	A.4.1	Tier 2 Capital instruments	8,088	7,953	8,960	7,717	C 01.00 (40760,c0010) + C 01.00 (10800,c0010) C 01.00 (40910,c0010) + C 01.00 (10920,c0010) + C 01.00 (40910,c0010) + C 01.00 (10940,c0010) +	
	A.4.2		838	846	851	818	C 01.00 (0950,c0010) + C 01.00 (0955,c0010) + C 01.00 (0950,c0010) + C 01.00 (0955,c0010) + C 01.00 (09570,c0010) + C 01.00 (0974,c0010) + C 01.00 (09570,c0010)	
	A.4.3		0	0	0	0	C 01.00 (4080,c0010) + C 01.00 (40900,c0010) + C 01.00 (40900,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	298,282	302,110	303,233	298,923	C 02.00 (40010,c0010)	Articles 92(2), 95, 95 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.58%	13.73%	13.34%	13.55%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.16%	16.28%	15.88%	16.46%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.15%	19.19%	18.92%	19.32%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,496	41,476	40,448	40,503	[A.1-A.1.13-A.1.21+PIN(A.2+A.1.13-A.2.2- A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.58%	13.73%	13.34%	13.55%	[0.1)(0-8.1)	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to ERS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
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Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	243,224	244,347	243,482	238,024	C 02.00 (r0440, c0010) (C 07 00 (r0690, c0220, s001) + C 07 00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.00 (r0130, c0220, s001) + C 08.00 1 (r0040, c0260, s001) + C 08.00 1 (r0040, c0260, s001) + C 08.00 1 (r0040, c0260, s002) + C 08.00 1 (r0040, s002) + C 08.00 1 (r0
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 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) +
Credit valuation adjustment - CVA	934	917	919	657	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)	9,784	10,362	9,874	9,754	C 02.00 (0470, 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, c0601)*12.5-C 20.00 (r0010,c0450)*12.5-MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100);C 24.00(r0010,c0100)*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 (0000, 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.



P&L

(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)	687	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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	y			Fair value hierarchy	,		,	Fair value hierarch	y			air value hierarch	y	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	ng amount Level 1		Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	90,977				96,292				57,479				61,942				IAS 1.54 (I)
Financial assets held for trading	41,939	11,137	30,678	124	38,211	11,542	26,539	129	38,163	11,519	26,471	173	37,793	11,414	26,233	146	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,288	199	1,363	3,727	5,375	182	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)(i); 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	70,950	6,635	349	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	513,892				511,899				505,916				507,753				IFRS 7.8(f); 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				-5,695				-6,003				-6,783				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	67,035				69,822				72,946				73,634				
TOTAL ASSETS	779,937				791,504				759,379				765,445				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 30/09/20	123				As of 31/12/2023							As of 31/	03/2024					As of 30/1	06/2024			
		Gross carry	ing amount ⁽²⁾		Ac	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Accu	amulated impairm	ent ⁽²⁾	Gro	s carrying amount		Acc	umulated impairme	ent ⁽²⁾	Gro	s carrying amount		Accu	mulated impairm	ent ⁽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 1 Assets without significant increase in credit risk since initial recognition			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		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in cradit risk since		Credit-impaired	Stage 1 Assets without significant increase in cred risk since initia 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 3 Credit-impaired assets	References
Financial assets at fair value through other		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)
comprehensive income		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 1.32, 44(a)
Financial assets at		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)
amortised cost	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	-1,692	-5,005	402,648	37,541	9,475	-640	-1,661	-4,806	Annex V.Part 1.32, 44(a)

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

^[8] 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)

(mar con)					•
		Carrying	g amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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(I)
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



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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
Silori positions	Debt securities	8,179	8,677	8,897	9,567	Annex V.Part 1.31
	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)
Dancaita	of which: Current accounts / overnight deposits	5,120	5,066	4,376	4,798	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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	



Market Risk Intesa Sanpaolo S.p.A.

	SA					<u> </u>	4									IM						
	SA.		VaR (Memorano	lum item)	STRESSED Var (Memorandum item)	INCREMEN	TAL DEFAULT AND SK CAPITAL CHARGE	IGE ALL PRICE RISKS CAPITAL CHARGE FOR CIP			VaR (Memori	andum item)	STRESSED Var (M		INCREMENT AND MIGRA CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	2/2023					
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 Of which: General risk	2	3	61	18	78	25							68	22	79	28						
Of which: Specific risk	1	i	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	0	16	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	9,175
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	1,303	2,097	336	109	427	147							286	74	465	148						
Of which: General risk	849	1,660	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	10,827

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

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach							
			As of 30/09/2	023			As of 31/12/2023						
	(WORLD NA	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(minUR, %) Central governments or central banks	215.899	264,885	20.984		229,465	276.411	20.201					
	Regional governments or local authorities	1,555	1,632	415		1,670	1.731	435					
	Public sector entities	1673	836	359		1,676	856	360					
	Multilateral Development Banks	1,871	2,325	0		1,331	1,861	0					
	International Organisations	2,766	2,728	0		3,092	3,055	0					
	Institutions	35,885	26,429	6,733		33,783	26,189	5,449					
	Corporates	39,354	20,574	18,209		39,135	20,766	18,237					
	of which: SME	9,101	4,586	3,871		8,888	4,643	3,931					
	Retail	23,485	12,647	8,082		22,925	12,157	7,847					
Consolidated data	of which: SME	3,619	2,008	1,172		3,560	1,967	1,148					
CONSOLIGATE & GATA	Secured by mortisales on immovable property	6,668	6,185	2,214 232		6,869	6,433 590	2,304 213					
	of which: SME	2,138	643 557	232	1.224	629 2.045	590	213	1.2				
	Exposures in default	2,136	170	254	1,224	2,040	187	200	1,4				
	Items associated with particularly high risk	3,307	3.307	443		3.749	3.748	540					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	3,307	3,307	943		3,749	3,746	540					
	Collective investments undertakings (CIU)	3,976	3.294	5.007		3.966	3,312	4.602					
	Councer investments undertaionas (Cital	717	717	1,182		736	736	1,225					
	Other exposures	17.056	16,938	12,226		18.432	18,309	13.181					
	Standardised Total 2	355,200	363,026	76,726	2.090	369,175	376,270	75,227	2.1				

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31/	12/2023				
	(min EUF, Vs.)	Original Esposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	135,775	183,805	14,823		139,144	184,954	13,644				
	Regional governments or local authorities	123	117	23		120	114	23				
	Public sector entities	104	90	72		89	75	57				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	7,272	4,785	1,864		6,490	3,935	1,450				
	Corporates	18,530	5,583	5,342		18,056	5,268	4,870				
	of which: SME	4,109	1,102	878		3,580	917	733				
	Retail	12,540	4,759	2,604		12,153	4,509	2,399				
ITALY	of which: SME	1,214	289	171		1,154	253	150				
HALT	Secured by mortgages on immovable property	1,143	1,113	416		1,261	1,241	462				
	of which: SME	287	277	103		229	221	81				
	Exposures in default	733	230	249	453	713	226	248	448			
	Items associated with particularly high risk	93	67	100		104	72	109				
	Covered bonds	930	930	184		1,190	1,190	256				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		٥	0	0				
	Collective investments undertakings (CRII)	2,213	1,898	2,547		2,205	1,905	2,235				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(min EUR, No.)	Originat Exposure ^a	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	flisk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	14,283	14,083	2		15,980	15,780	3	
	Regional governments or local authorities	0	0	0		0	0		
	Public sector entities	5	5	1		4	4	1	
	Multilateral Development Banks	23	23	0		35	35	٥	
	International Organisations	0	0	0		0	0	٥	
	Institutions	4,074	3,135	650		3,931	2,984	620	
	Corporates	521	478	309		602	540	380	
	of which: SME			0		0	0	۰	
	Retail	10				12			
UNITED STATES	of which: SME						0		
	Secured by mortilates on immovable property of which: SME								
	Exposures in default			0	0		0		0
	Items associated with particularly high risk	4	4			4	4		
	Covered bands			0			0		
I	Claims on institutions and corporates with a ST credit assessment			0		0	0		
	Collective investments undertakings (CRII)	202	162	391		188	159	380	
I	Equity	2	2	3		6	6	10	
	Other exposures	18	18	16		15	15	13	
	Standardised Total ²				6				7

		(2) local values adoltratesca and provisions per counts/puny witchise to the eccurations on exposures our includes figures in create in the exposure and includes figures in case units adoltratesca.									
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
	(minSUR-W)	Original Exposure ^a	Esposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure 1	Exposure Value	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	7.866	8.171			8.422	8,726				
	Regional governments or local authorities	191	190	38		203	203	41			
	Public sector entities	319	319	64		323	323	65			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Ordanisations	0	0	0		0	0	0			
	Institutions	4,820	4,711	354		4,476	4,317	303			
	Corporates	869	908	565		945	1,102	694			
	of which: SME	29	28	20		29	29	21			
	Retail	71	32	24		22	13	10			
FRANCE	of which: SME	0	0	0		0	0	0			
THUTTOL	Secured by mortstakes on immovable property	255	118	41		239	126	44			
	of which: SME					25	10	15			
	Exposures in default Items associated with particularly high risk	D D			- 4		10	15			
	Items associated with particularly high risk Covered bonds	531	531	53		563	562				
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CRI)	57	46	50		54	45	48			
	Equity			0			0				
	Other exposures	0	0	0		0	0	0			

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ¹	Origina Exposure * Exposure Vision* Risk exposure amount Vision adjustments and producted Confinal Exposure* Exposure Vision* Risk exposure amount Vision and producted put								
	(minEUR, %)										
	Central sovernments or central banks	12,595	12,671	11		15,750	15,820	10			
	Regional governments or local authorities	30	26	5		31	27	5			
	Public sector entities	19	19	10		17	17				
	Multilateral Development Banks						0				
	International Ordanisations	746		109		206		87			
	Institutions	246	218 298	109 278		206	179 328	304			
	Corporates of which: SME	23	290	278		23	320	204			
	of which: SME Retail	23	23	23		23	23	23			
	Retail of which: SME	10	3	2		29	,				
SPAIN	Secured by mortgages on immovable property					ž.		·			
	of which: SME										
	Exposures in default			0							
	Items associated with particularly high risk			0							
	Covered bonds	294	194	19		205	205	20			
	Claims on institutions and corporates with a ST credit assessment			0			0				
	Collective investments undertakings (CIU)	1	1	1		1	1	1			
	Equity	0	0	0		0	0	0			
	Other exposures	0					0				
	Standardized Total ²				4						

GERMANY

Credit Risk - Standardised Approach

	intesa Sampacio S.p.A.										
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		Original Exposure ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)										
	Central sovernments or central banks	3,446	3,491	186		3,595 189	3,633 160	201			
	Resional sovernments or local authorities Public sector entities	150	130	20		109	100	32			
	Multilateral Development Banks						0				
	International Organisations					0					
	Institutions	15	12	7		17	13	8			
	Corporates	693	560	490		740	608	533			
	of which: SME	355	343	275		385	369	295			
	Retail	401	380	247		402	373	242			
SLOVAKIA	of which: SME	335	316	197		338	311	195			
OLO WILLIAM	Secured by mortalailes on immovable property	79	79	28		79	76	27			
	of which: SME Exposures in default	79	79	28 20		76	76	27 26	22		
	Exposures in default Items associated with particularly high risk			20							
	Covered bonds	132	132	13		136	136	14			
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0			
	Collective investments undertakings (CIU)	11	11	11		11	11	12			
	Equity		0	0		0	0	0			
	Other exposures	519	425	219		545	454	230			
	Standardised Total ²				149				140		
** Original appearant, unlike Exposurur suban, in reported before taking into account any effection to credit conversion factors or creditionic enligation inchiniques (a.g., substitution effects).											

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments	s.
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Aud \$1000000000000000000000000000000000000												
						Standardised Ap	proach					
Control description Control Visual				As of 30/09/2	023				12/2023			
Control monoments or central shares. 6.000			Original Exposure ^s									
Auto-discoverance for the discoverance for the di												
Author			4,008	4,008	46		4,522	4,522	45			
Millional Convenience Date 1								0				
Manufacture Objective								0				
Medical Control Cont			34	46	0		34	46				
Composition												
LUXEMBOURS LUXEMB												
LUXEMBOURG death DMC								490				
LUXEMBOURG			15	15				15	15			
LUARPIBUURS				20			27					
drawin_DEC 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	LUXEMBOURG		i i	,			ž.		· ·			
Execution and Advant							-					
The content of the extraction before the content of the content							ů					
Convent basis 21 22 22 23 24 25 25 25 25 25 25 25			0		0	_		0				
Column in Indication and convenient with 6.71 credit insensement 0 </th <th></th> <th></th> <th>31</th> <th>31</th> <th>3</th> <th></th> <th>12</th> <th>12</th> <th>1</th> <th></th>			31	31	3		12	12	1			
Collective Investments and anti-collection (CLO)												
Equip 2 2 4 2 2 4 2 2 4 00 10 10 10 10 10 10 10 10 10 10 10 10			1.197	933	1,538		1.241	959	1.490			
Office associates 296 295 295 319 319 319			2	2	4		. 2	2	4			
7 to 1 to 1 to 2 To 2 To 2			295	295	295		329	319	318			
		Standardised Total ²				2						

	Standardised Approach										
				Standardised Ap	proach						
		As of 30/09/2	023				12/2023				
(minSUR, Nr)	Original Exposure ^a	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Central governments or central banks	1,083	1,347	0		1,230	1,519	0				
Regional dovernments or local authorities	136	136	1		100	109	1				
Public sector entities	0	0	0		0	0	0				
Multilateral Development Banks	0	0	0		0	0	0				
International Organisations	0	0	0		0	0	0				
Institutions	6,186	3,987	328		6,457	6,434	323				
Corporates	474	434	324		437	392	289				
of which: SME	3	3	3		2	2	2				
Retail	20	9	7		5	3	2				
of which: SME	1	1	0		1	1	0				
Secured by mortalistics 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	0			
Items associated with particularly high risk	0	0	0		0	0	0				
Covered bonds	38	38	4		40	40	4				
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
Collective investments undertakings (CIU)	4	4	4		3	2	2				
Equity	0	0	0		0	0	0				
Other exposures	0		0		0	0					
Standardised Total ²	7										
	(ii) Original exposure, unlike Diposure value, is n	eported before taking into account	any effect due to credit conversion	factors or credit risk mitigation tech	niques (e.g. substitution effects).						

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
	(minSAR, No	Original Exposure ³	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central sovernments or central banks	3,923	4,830	76		4,711	5,617	74			
	Regional dovernments or local authorities	201	251	50		207	256	51			
	Public sector entities	902	145	33		825	143	33			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	151	75	50		153	63	47			
	Corporates	3,651	2,883	2,614		3,629	2,893	2,612			
	of which: SME	1,344	1,045	848		1,352	1,045	841			
	Retail	3,728	2,820	2,103		3,820	2,902	2,164			
CROATIA	of which: SME	72	65	37		74	66	38			
CHOKIIA	Secured by mortifales on immovable property	1,840	1,836	642		1,905	1,896	663			
	of which: SME	5	5	1		5	5	1			
	Exposures in default	346	115	128	218	340	102	110	227		
	Items associated with particularly high risk	23	21	32		45	43	65			
	Covered bonds	0		0			0	0			
	Claims on institutions and corporates with a ST credit assessment	0					0				
	Collective investments undertakings (CIU)	0		0			0				
	Equity	3	3	3		3	3	3			
	Other exposures	1,238	1,207	301		1,283	1,257	317			
	Plantanian Taba ²				319				346		

		(2) Your visual adjustments and provisioning per country on counterpany excuses tross one adjourned out reclaims general creater its requirements.									
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minELR, %)										
	Central sovernments or central banks	986	278	0		952	243	9			
	Resional sovernments or local authorities	9									
	Public sector entities Multilateral Development Banks	0		0							
	Multilateral Development Banks International Organisations	0					0				
	Institutions	1.458	1.397	255		1.424	1.375	234			
	Corporates	608	416	358		581	366	313			
	of which: SME	0		0		0	0				
	Retail	43	15	12		49	16	12			
UNITED KINGDOM	of which: SME	1	0	0		1	0	0			
UNITED KINGDOM	Secured by mortifales on immovable property	5	3	1		3	2	1			
	of which: SME	0	0	0		0	0				
	Exposures in default	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	160	160	16		164	164	16			
	Claims on institutions and corporates with a ST credit assessment	0		0		٥	0	0			
	Collective investments undertakings (CRII)	5	5	5		4	4	4			
	Equity	4	4	11		5	5	12			
	Other enposures	1	1	1			1	1			
	Standardised Total ²										

			Standardised Approach									
			As of 30/09/2	023			As of 31.	12/2023				
	(minSUR, No.)	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			
NETHERLANDS	Control accomments or called stands. And its called accomment or called stands. And its called accomment or called stands. And its called accomment of called stands.	sec 0 0 122 222 243 243 243 243 243 243 243 243 2	845 0 0 0 0 1877 661 0 0 4 4 0 0 0 108 108 0 2 2 0	0 0 0 0 65 330 3 3 0 1 1 0 0 0 2 7 7	0	847 0 0 0 125 334 6 0 7 7 0 0 0 108 11 108	846 0 0 0 0 124 331 3 3 3 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 2000 2 2 1 0 0 0 1 1 1 1 1				
	Standardised Total ²				0							

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min ELE, %)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central appearaments or central banks	100,526	145,121	13,010		200,849	145,631	12,274	
	Regional governments or local authorities	116	112	22		116	112	22	
	Public sector entities	83	72	54		82	70	52	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,526	3,764	1,641		6,704	4,050	1,683	
	Corporates	17,808	5,173	4,800		17,852	5,384	4,964	
	of which: SME	3,142	739	593		3,161	717	577	
	Retail	12,059	4,450	2,332		11,859	4,494	2,324	
ITALY	of which: SME	1,042	216	128		1,018	205	120	
TIALT	Secured by mortgages on immovable property	1,207	1,189	443		1,190	1,173	433	
	of which: SME	161	156	50		157	152	57	
	Exposures in default	712	227	246	449	653	193	210	411
	Items associated with particularly high risk	88	58	102		130	105	158	
	Covered bonds	1,234	1,233	230		1,234	1,233	238	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	

					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(minUAR, No.)	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	14,696	14,496	2		15,195	14,294	2	
	Regional governments or local authorities Public sector entities		5	1		0			
	Multilateral Development Banks	36	36	0		13	13	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,917	2,967	600		3,991	3,054	627	
	Corporates	423	369	235		430	376	249	
	of which: SME Retail	10		0		12			
	of which: SME							0	
UNITED STATES	Secured by mortglages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	4	4	7		5	5		
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0			0			
	Collective investments undertakings (CIU)	199	254	378		204	176	409	
1	Equity	6	6	10		6	6	10	
	Other exposures	19	19	16		68	65	17	
1	Standardised Total ²				- 6				5

		(2) local value adjustments and pro	versions per country or counterparty	excludes trose for secure susion e	oposures our includes general cred	strik aquistens.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(mis DJR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^L	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	9,687	9,858	0		9,007	9,375		
	Regional governments or local authorities	476 381	476 381	95		456	456	91	
	Public sector entities Multilateral Development Banks	381	381	76		408	405	82	
	Multilateral Development Banks International Organisations	° c	0			0			
	Instructions	2,679	2,483	309		3,867	3.721	313	
	Corporates	765	865	571		797	502	589	
	of which: SME	29	29	20		30	28	20	
	Retail	24	14	11		24	14	11	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	234	147	52		221	142	50	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	79	52	58	17	91	50	60	
	Items associated with particularly high risk	۰	0	0		0	0	0	
	Covered bonds	649	648	65		636	635	63	
	Claims on institutions and corporates with a ST credit assessment	·°							
	Collective investments undertakinss (CIU)	54	40	40		52	43		
	Equity Other exposures	2	2	2		2	2	2	
	Other exposures		-				_		

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securilisation e	opposures but includes general crea	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(mis DUR, N)	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
	(minEUR, %) Central governments or central banks	18,187	18,258	10		18,821	18,892	10	
	Regional governments or local authorities	65	65	13		19	16	3	
	Public sector entities	18	18	9		13	13	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	195	170	79		187	160	80	
	Corporates	310	228	203		214	155	137	
	of which: SME	23	23	23					
	Retail of which: SME		3	1		21			
SPAIN	of which: 596: Secured by mortgages on immovable property					, a			
	of which: SME	Š				-	,		
	Dropoures in default							0	
	Items associated with particularly high risk							0	
	Covered bonds	214	214	21		208	208	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0		0	
	Standardised Total ²								

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Intesa Sanpaolo S.p.A.

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30/	06/2024	
	(minU.R. %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central appearaments or central banks	3,472	3,499	202		3,270	3,297	196	
	Regional governments or local authorities	175	150	30		236	205	41	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	15	8		14	10	7	
	Corporates	673 378	550 354	476		680 384	610	536 298	
	of which: 534E Retail	378	364	293 247		384	309 354	298 231	
	Retail of which: SME	347	319	201		372	291	231	
SLOVAKIA	Secured by mortalises on immovable property	79	78	27		30	20	10	
	of which: SME	79	78	27		29	29	10	
	Exposures in default	53	25	26	25	50	23	24	27
	Items associated with particularly high risk		0	0		0	0	0	
	Covered bonds	134	134	13		135	135	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinss (CIU)		11	11		11	11	11	
	Equity		0	0			٥	225	
	Other exposures	600	508	245		571	477	235	
	Standardised Total ²				141				140

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

					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	train CUR, No.	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expenses ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	5,497	5,348	47		5,318	4,991	55	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	۰	0					0	
	Multilateral Development Banks	169 164	179 254			159 252	168 252	0	
	International Organisations Institutions	6,421	4,273	800		6500	4.60	893	
	Institutions Corporates	425	4,273	343		398	4,450	293	
	of which: SME	16	16	16		31	30	30	
	Retail	17	6			18	7	5	
LUNGMOUDO	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortalistics on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds			0		0			
1	Claims on institutions and corporates with a ST credit assessment	1,221	0					1.418	
	Collective investments undertakines (CIU)		968	1,461		1,149	891	1,418	
	Equity Other exposures		325	325		475	475	470	
	Other exposures Standardised Total ²	325	325	320		4/3	4/3	470	-
	STREETIGERS TOOK								

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

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	intelD.R. Ni	Original Exposure*	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,645	2,049	0		1,948	2,359	0	
	Regional governments or local authorities	133	133	1		131	131	1	
	Public sector entities Multilateral Development Benks					0			
	International Organisations		0					0	
	Institutions	4,648	4,433	545		4,202	4,186	398	
	Corporates	326	291	238		242	210	163	
	of which: SME	2	2	2		3	3	3	
	Retail	4	2	1		4	2	1	
GERMANY	of which: SME		0	0		0		0	
	Secured by mortsiales on immovable property	2	2	1		2	2	1	
	of which: SME Exposures in default			0					
	Items associated with particularly high risk	o o			_			0	
	Covered bonds	50	50	5		60	60	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	1	2		3	3	3	
	Equity	0	0	0		0	0	0	
	Other exposures	۰						0	
	Standardised Total ²				7				2

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

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

		Standardised Approach													
					Standardise	ed Approach									
			As of 31	03/2024			As of 30	106/2024							
	(mis DJR, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	Central sovernments or central banks	2,979	3,839	54		3,301	4,165	54							
	Regional governments or local authorities	197	243	40		212	262	52							
	Public sector entities	898	142	30		928	153	26							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations		0	0		0	0	0							
	Institutions	137	63	47		170	83	67							
	Corporates	3,608	2,897	2,624		3,891	3,115	2,823							
	of which: SME	1,327	1,023	826		1,425	1,102	885							
	Retail	3,850	2,950	2,200		3,959	3,073	2,292							
CROATIA	of which: SME	77	69	40		81	72	41							
OHOMH	Secured by mortstates on immovable property	1,965	1,957	685		2,001	1,991	696							
	of which: SME	5	5	1		5	5	1							
	Exposures in default	334	93	100	232	318	93	103							
	Items associated with particularly high risk	44	42	63		39	37	55							
	Covered bonds	ı °													
	Claims on institutions and corporates with a ST credit assessment	ı °													
	Collective investments undertakinss (CIU)	°.													
	Equity Other exposures	3 853	3 835	3 276		915	3 895	305							
	Standardised Total ²				344										

Chighad exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).
 Sold value adautments and credit risk adautments are country of countreasure excludes those for social hardon exposures but includes emenal credit risk adautments.

	 (р) под наша вданения из развила рас стану и селенуя (иском и чение исстаналом прим из денения. Standardined Approach 													
					Standardis	ed Approach								
			As of 31/	63/2024			As of 30	106/2024						
	(mis DUR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expessure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²					
UNITED KINGDOM	Control of	1,563 0 0 0 0 2,009 648 44 1 5 0 0 0 126 0 3	542 0 0 0 0 2,239 256 0 12 0 4 0 0 0 0 126 8 8	0 0 0 0 0 222 284 26 26 26 26 26 26 26 26 27 28 28 28 28 28 28 28 28 28 28 28 28 28	۰	1330 0 0 0 1,877 554 551 1 1 0 0 0 186 6 6	622 0 0 0 1,7820 337 357 0 23 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3.333 366 0 17 0 0 0 0 11 1 0 0 1 1 1 1 1 1 1 1 1	0					

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convention factors or credit risk miligation techniques (e.g. substitution (2) Total value adjustments and consistons on country of countercarts excludes those for occurrination exposure to be includes ensemble credit risk adjustments.

					Standardis	ed Approach			
			As of 31/	03/2024			As of 30/	06/2024	
	train EUR, No	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Netter Ne	A commonwhile of a criminal basis. Commonwhile of a chimites Commonwhile of a chimites Commonwhile of a chimites Commonwhile of a chimites Commonwhile Comm	072 0 0 0 0 501 202 0 0 0 0 0 0 0 0 108 0 0 0 0	872 0 0 0 0 473 336 0 7 7 0 4 0 0 0 138 0 0	0 0 0 0 0 0 1221 2000 0 0 0 1 1 0 0 0 0	0	271 0 0 0 0 463 461 0 0 0 0 0 0 157 0 0 0 0 0 0 0 0 0 0	871 0 0 0 0 0 0 471 0 0 10 10 10 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1120 1211 0 0 0 0 0 0 0 0 0	

Credit Risk - IRB Approach

Intera Sannanin S n A

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provision:
	Central banks and central governments Institutions	0 71,389	0 365	0 28,893	12,786	0 411	0 317	0 75,212	0 366	0 30,720	0 13,315	0 401	0 317
	Corporates	344,883	8,421	166,673	96,750	970	5,112	337,918	8,063	163,972	97,942	1,139	4,910
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	18,834 68,917	1,001 3,916	15,055 29,755	7,964 15,556	135 473	710 2.384	19,117 66,593	695 3.776	14,833 28,794	9,219	283 399	590 2.270
	Retail	175,965	4.216	159,977	30,089	1.288	2,364	174.642	3,776	159,051	29.724	1.200	2,619
	Retail - Secured on real estate property	127,752	1,544	120,457	20,491	595	855	128,024	1,289	120,489	20,233	517	737
Consolidated data	Retail - Secured on real estate property - Of Which: SME	5,232	324	4,575	1,176	104	142	4,971	240	4,340	1,084	72	109
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	122,520	1,219	115,881	19,314	491	714	123,052	1,049	116,149	19,149	445	628
	Retail - Qualifying Revolving	214	9	97	24	11	9	208	4	93	19	6	2
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	47,998 25,382	2,663 1,370	39,424 9,793	9,575 2.132	682 307	2,081	46,411 24,619	2,460 1,291	38,469 9,729	9,472 2.115	677 299	1,880
	Retail - Other Retail - Of Which: non-SME	22,516	1,370	29.631	7.443	375	1.393	21,793	1,169	28,740	7,357	378	1.248
	Equity	9,329	47	9,328	30.882	0	2,000	9.817	44	9.816	32.405	0	2,240
	Other non credit-obligation assets				0					1,121	0	_	
	IRB Total ²				170,506						173,386		

(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).

(x) less locta coat not incure the pacumisation position station in the results specified as of last case.

(2) The local position of relevant countries are disclosed. There have been seen selected under the foliation state. Countries of countermarks covering up to 95% of total original exposure or Teo 10 countries ranked by original exposure, calculated as of last case.

						IRB Ap	proach					
				30/09/2023								
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
Central banks and central governments Institutions Corporales	0 29,610 225,663	0 319 7,720	0 16,447 105.733	0 7,772 59.758	0 379 781	0 270 4.277	0 32,054 219,824	0 323 7.374	0 16,939 105,098	0 8,011 61,108	0 378 865	0 270 4.085
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	9,157 66,028	713 3,835	7,595 27,242	3,264 14,230	65 403	382 2,333	8,452 63,737	458 3,699	6,895 26,329	3,727 13,843	144 334	294 2,214
Retail - Secured on real estate property Retail - Secured on real estate property	163,859 117,543 OFWhich: SME 5,218	3,977 1,434 324	148,127 110,261 4,562	27,478 18,837 1,167	1,005 449 104	2,717 774 141	162,536 117,815 4,954	3,520 1,183 240	147,198 110,294 4,323	27,074 18,552 1,071	920 376 72	2,403 652 108
TALY Retail - Securited on real estates property Retail - Qualifying Recovering Retail - Charles Security on real estates property	Of Which: non-SME 112,325 0 46,316	1,111 0 2,543	105,699 0 37,866	17,671 0 8,641	346 0 555	633 0 1,943	112,861 0 44,721	944 0 2.337	105,971 0 36.904	17,481 0 8,522	304 0 545	544 0 1.751
Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SM	25,113	2,543 1,361 1,182	9,537 28,329	1,994 6,646	305 251	1,943 676 1,267	24,355 20,366	2,337 1,283 1,054	9,480 27,424	8,522 1,975 6,547	293 252	1,751 622 1,129
Equity Other non-credit-obligation assets	7,949	47	7,947	27,599	0	1	8,424	44	8,423	29,105	0	1
IRB Total												

								IRB Ap	proach						
					As of	30/09/2023					As of	131/12/2023	/2023		
			Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments	
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and previsions	
		is and central governments	0	0	0	0	0	0	0	0	0		0	٥	
	Institutions Corporates		2,556 24,403	81	649 10.540	248 5.347	14	1 61	2,471 23,120	61	719 10.319	267 5.128	0	1 62	
	Corporates	Corporates - Of Which: Specialised Lending	2,266	0.1	1,397	442	14	61	2.489	0.	1,540	612	9	10	
		Corporates - Of Which: SME	8		4	3	0	0	5	0	3	3	0	0	
	Retail		86	0	85	23	0	0	92	0	91	24	0	0	
		Retail - Secured on real estate property	84	0	83	22	0	0	87	0	87	23	0		
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES			84	0	83	22	0	0	87	0	87	23	0	0	
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail	2		2	1	0	0	5	0	5	1	0		
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
	e	Retail - Other Retail - Of Which: non-SME	397		397	880		14	416	0	416	911		12	
	Equity Other non-credit obligation assets				397	000		14	410		410	911		12	

							IRB Ap	proach					
				As of	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original I	ixposure 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
FRANCE	Control bashs and coming proviments Montrolose Compress Controlose Controlose Controlose Compress Controlose Controlose Controlose Result. Result. Secured on and sending property Result. Secured on and sending property Result. Secured on and sending property Controlose Cont	0 5,009 9,938 2777 8 33 32 0 32 0 2 0 2	0 0 63 0 0 1 0 0 0 0	0 3,313 2,880 227 3 33 31 0 31 0 2 0 2	0 1,083 1,750 100 2 10 9 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 58 4 0 0 0 0 0	0 5,525 10,728 874 8 34 32 0 32 0 2 0 2	0 0 64 0 1 0 0 0 0 0	0 3,733 3,159 487 3 33 31 0 31 0 2 0	0 1,273 1,913 234 2 10 10 0 0 0 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 60 3 0 0 0 0
Ĭ	IRB Tetal												

							IRRAn	proach					
				As o	130/09/2023					As o	31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	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 banks and central governments Institutions Corporates	0 1,343 8,805	0 0 3	0 813 3,974	0 352 2,391	0	0 1 9	0 1,309 9,188	0 0 3	0 769 3,973	0 349 2,438	0	0 1 10
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	111 5 11 10	0	107 2 11 10	47 2 3	0	0	144 4 12 11	0	140 3 12 11	68 2 3	0	0
SPAIN	Rotal - Secured on real extate property - Of Which: SME Rotal - Secured on real extate property - Of Which: SME Retail - Qualifying Rotavining	0 10	0	0 10	0 2	0	0	0 11 0	0	0 11 0	3 0	0	0
	Retail - Other Rutail Rutail - Other Rutail - Other Rutail - Of Which: SME Rutail - Other Rutail - Of Which: nen-SME	0 1	0 0	1 0 1	0	0	0	1 0 1	0	0 1	0	0	0 0
	Equity Other nen credit-obligation assets IRB Tetal	56		56	139	0	0	58	0	58	141	0	•

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions Consolidas	0 30 6.310	0 0 83	0 16 5.036	0 5 3.457	0 0 75	0	0 30 6.195	0 0 77	0 17 5.034	0 5 3.490	0 0 68	0 0 101
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,049 2,469	5 73	1,007 2,196	1,049 1,138	0 70	45 45	1,035 2,487	5 70	982 2,197	1,052 1,254	0 65	45 49
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	11,131 9,297 14	225 104 1	10,894 9,297 14	2,335 1,398 10	279 143 0	219 76 1	11,119 9,286 18	219 101 1	10,884 9,286 18	2,368 1,421 13	274 139 0	207 81 1
SLOVAKIA	Rotail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	9,283 214	103 9	9,283 96	1,388 24	143 11	75 9 194	9,268 207	100 4	9,268 93	1,408 19 928	139 6	80 2
	Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: See - SME	1,621 270 1,351	112 8 104	1,501 256 1,245	913 138 775	124 2 122	134 12 122	1,626 264 1,362	115 8 107	1,505 249 1,256	928 139 789	129 6 123	124 10 114
	Equity Other non credit-obligation assets	5	0	5	12	0	0	6	0	6	12	0	0
	IRB Total				na hakimai indo account any aff								

(1) Original exposure	, unlike Exposure vi	ilue, is reported befo	ne taking into account any ef	lect due to credit con	rversion factors or co	edit risk mitigation t	echniques (e.g. sub	stitution effect

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, No)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0 112 7.065	0 0 7	0 60 5.278	0 10 2.775	0	0 0	0 417 6.014	0 0 2	0 334 3.887	0 37 2,206	0	0 0 13
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	233 24	0	203 24	72 20	0	0	225 16	0	199 16	83 15	0	1 0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	15 14 0	0	15 14 0	4 4 0	0	0	15 15 0	0	15 14 0	4 4 0	0	0
LUXEMBOURG	Retail - Qualifying Recorbing Retail - Qualifying Recorbing Retail - Other Retail	14 0	0	14	4	0	0	15	0	14 0	4 0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 1	0	0 1	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	22	0	22	54	0	0	22	0	22	55	0	۰
	IRB Total	_											

(i) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenien factors or credit risk mitigation techniques (e.g. substi	ution effects
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							IRB Ap	proach					
				As o	30/09/2023						31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2.906	0	0 1.923	0 402	0	0	2,900	0	1898	0 417	0	0
	Corporates	8,156		3.482	2.082		3	7 799	4	3,175	2.068	0	2
	Corporates - Of Which: Specialised Lending	202		172	84	0	,	208	0	181	104	0	,
	Corporates - Of Which: SME	6	0	3	3	0	0	6	0	3	2	0	
	Retail	67	0	65	22	0	1	67	0	65	22	0	
	Retail - Secured on real estate property	64	0	63	21	0	0	65	0	63	21	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GENMANT	Retail - Secured on real estate property - Of Which: non-SME	64	0	63	21	0	0	65	0	63	21	0	0
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
										0			
	Retail - Other Retail - Of Which: non-SME Equity	58		58	150		0	62	0	62	157	0	
	Other non credit-obligation assets	30		58	130		,	62		62	237	-	
	IRB Total												

							IRB App	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0	0	0		0	0	0	0	0
	Institutions	21	0	1	0	0	0	21	0	1	0	0	0
	Corporates	41 19		35 18	20	0	1	40 18	0	34 18	19	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	19		18	7	0	1	18	0	18			1
	Corporates - Of Willon: SME Retail.												
	Retail - Secured on real estate property				0		0	1	0			0	
	Retail - Secured on real estate property - Of Which: SME			0			0						
CROATIA	Retail - Secured on real estate property - Of Which: non-SME	1		0	0	0	0	1	0	0		0	
	Retail - Qualifying Revolving			0	0	0	0		0	0		0	
	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	0	0	0
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

						30/09/2023								
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments	0		0	0	0	0	0	0	0	0	0	0
	Institutions		1,605	0	823	246	0	9	1,854	0	1,052	330	0	8
	Corporates		8,355	9	5,506	3,521	1	34	8,196	11	5,106	3,651	1	29
		Corporates - Of Which: Specialised Lending	938		799	309	0	4	1.189	0	1.051	508	0	6
		Corporates - Of Which: SME	10		6	3	0	0	9	0	5	3	0	0
	Retail		143	2	140	43	1	1	139	2	136	40	1	1
		Retail - Secured on real estate property	137	2	135	41	0	1	133	2	131	38	1	1
		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-SME	137	2	135	41	0	1	133	2	131	38	1	1
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	6	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

		RB Approach As of 30/09/2023 As of 31/12/2023												
				As of	30/09/2023					As of	31/12/2023			
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions	
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	
	Institutions	1,165	0	403	127	0	0	1,011	0	417	128	0	0	
	Corporates	7,619	54	2,888	2,106 57	15	57 41	8,335	34	3,175 139	2,203	23	45	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	170	53	156	57	15	41	156	32	139	73	22	32	
	Corporates - Of Which: SME Retail.	20		20	0	0	0	21	0	20		0		
	Retail - Secured on real estate property	17		17	6	0	0	19	0	19		0		
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0		0		
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	17		17	5	0	0	19	0	19		0		
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0		
	Retail - Other Retail	3		2	1	0	0	1	0	1	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	1	0	1	0	0	0	
	Equity	151	0	151	396	0	0	180	0	180	470	0	0	
	Other non credit-obligation assets IRB Total													

Credit Risk - IRB Approach

								IRBAp	proach					
												30/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
		sks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		75,367	363	31,978	14,069	398	303	74,790	366	32,693	13,061	401	302
	Corporates		336,452	8,009	163,775	98,703	1,352	4,903	333,731	8,227	159,114	93,921	1,441	4,896
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	20,347 65,266	3,772	15,003 28,307	9,061 15,212	491 397	601 2.304	20,142 62,507	720 3.869	14,588 26,932	9,028 14,507	531 439	604 2.364
	Retail	Corporation - Of Writer: SME	173.141	3,772	157,972	28.991	1.232	2,703	173.180	3,976	157,546	29.294	1321	2,810
	Metal	Retail - Secured on real estate property	127,775	1,310	120.077	19.825	534	747	128,300	1,335	120,363	20,182	566	805
		Retail - Secured on real estate property - Of Which: SME	4.855	246	4.226	1.065	75	115	4.782	253	4.221	1 145	83	126
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	122.920	1.084	115.851	18.759	459	631	123.518	1.083	116.141	19.037	483	679
		Retail - Qualifying Revolving	208	3	91	19	7	2	210	3	92	19	7	2
		Retail - Other Retail	45.158	2.532	37.804	9.147	691	1.955	44.671	2.637	37.092	9.092	748	2.003
		Retail - Other Retail - Of Which: SME	23,876	1,359	9,438	2,077	306	692	23,402	1,427	9,482	2,137	343	754
		Retail - Other Retail - Of Which: non-SME	21,282	1,173	28,366	7,070	385	1,263	21,268	1,211	27,610	6,955	405	1,249
	Equity		10,091	43	10,089	33,312	0		9,825	36	9,824	32,324	0	
	Other non o	credit-obligation assets				0						0		
	IRB Total ²					175,075						168,600		

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Vatue adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks Institutions	and central governments	0 31.726	0 322	0 17.651	0 8.523	0 377	0 264	0 31.191	329	0 17.285	0 7.672	0 383	0 265
	Corporates		215.804	7.293	102.270	59.574	971	4.110	212.002	7.510	98,313	56.333	1.015	4.146
		Corporates - Of Which: Specialised Lending	8,824	452	6,925	3,719	240	308	8,086	442	6,165	3,614	243	316
			62,397	3,697	25,834	13,774	332	2,251	59,685	3,799	24,509	13,045	372	2,307
	Retail		160,923	3,611	146,013	26,287	956	2,487	160,635	3,731	145,267	26,481	1,026	2,586
		Retail - Secured on real estate property	117,449	1,203	109,765	18,089	399	661	117,725	1,226	109,802	18,375	426	716
ITALY		Retail - Secured on real estate property - Of Which: SME	4,838	246	4,209	1,054	75	114	4,712	251 975	4,152	1,080	80	123
117421		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	112,611	958	105,555	17,036	324	547	113,013	975	105,650	17,294	346	593
		Retail - Other Retail	43,474	2.407	36.248	8.198	557	1.826	42.910	2,505	35.465	8.106	600	1.870
		Rutail - Other Rutail - Of Which SMF	23.612	1,351	9.189	1.938	300	683	23.084	1,416	9.183	1.969	325	747
		Retail - Other Retail - Of Which: non-SME	19,862	1,057	27,060	6,260	257	1,143	19,826	1,089	26,283	6,137	275	1,124
	Equity		8,645	42	8,644	29,903	0	1	8,240	35	8,239	28,537	0	0
	Other non cre	dit-obligation assets												
	IRS Total													

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		and central governments	٥	0	0	0	0	0	0	0	0	0		0
	Institutions		2,620	0	853	291	0	1	2,581	0	669	255		1
	Corporates		23,857	56	10,477	5,227	6	59	24,536	58	10,694	4,819	6	47
			2,443	0	1,543	591	0	7	2,433	0	1,458	525		6
			6 98	0	4	4	0	0	7	0	4	4		0
	Retail			0	96	28			102		100	27 26		
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	96	0	94	27	0		98	0	96	26		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	96		94	27			98		96	26		
		Netail - Oualifying Revolving	96	0	94	27			98	0	96	26		
		Retail - Other Retail		0	2	1	0		4	0		1		0
		Retail - Other Retail - Of Which: SME		0					-	0	-			
		Retail - Other Retail - Of Which: non-SME	2	0	2	1	0		4	0	4	1		0
	Equity		414	1	414	891	0	17	494	1	494	1.157		0
		dit-obligation assets	- 111		127			-		_	121	2,227		
	IRS Total													
			(1) Original eyenes	us untike Evnosu	revalue is renorter	1 before taking into accoun	t any effect rive to	credit conversion for	ectors or credit risk	mitigation tachnin	ues le e substituti	nn offerts)		

							IRB Ap	proach					
											f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
FRANCE	Commit Marks and careful generations Strateform Corporate Composition, Controls, Securities Landing Corporate, Controls, Securities Landing Composition, Controls, Securities Result Res	0 5,337 11,203 1,280 9 33 31 0 31 0 2 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3,584 3,322 448 2 32 31 0 31 0 2 0 2	0 1,278 2,662 206 1 1 1 1 0 0 1 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 88 4 0 0 0 0 0 0	0 5,218 11,517 1,272 8 33 31 0 31 0 2 0 2 64	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3,501 3,548 445 2 32 30 0 30 0 2 0 2 64	0 1,118 2,085 202 1 11 10 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 2 68 4 0 0 0 0 0 0
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2024					Aso	f 30/06/2024		
			Original E	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, 16)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		Institutions Corporates	1,422 9,019	0	880 4.254	417 2.677	0	1 8	2,008 9,007	0	1,475 4,227	521 2.582		1
		Corporates Corporates - Of Which: Specialised Lending	9,019	3	174	2,677 75	0	8	335	3	4,227 248	2,562		8
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	177	0	174	75	0		335	0	248	104		1 0
		Retail	12	0	12	3	0		12	0	12	3		0
		Retail - Secured on real estate property	11	0	11	3	0		11	0	11	3		0
		Retail - Secured on real estate property - Of Which: SME		0	0	0	0	o o	0	0	0	0	o o	0
SI	PAIN	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	3	0		11	0	11	3		0
		Retail - Qualifying Revolving		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
				0	0	0	0	0	0	0	0	0	0	0
			1	0	1	0	0	0	1	0	1	0	0	0
1		Equity	57	0	57	142	0	0	53	0	53	117	0	0
		Other non credit-obligation assets												
		IR8 Total												

Credit Risk - IRB Approach

Intesa Sannanio S n A

							IRB Ap	proach					
				As of	31/03/2024						30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	7.00		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	٥	0	0	0	0	0	0
	Institutions Corporates	30 6,249	98	16 4 984	3,370	69	100	30 6,304	95	16 5.022	3.465	73	0 101
	Corporates - Of Which: Specialised Lending	1.020	25	971	994	0	48	1,056	24	1.000	1.007	0	43
	Corporates - Of Which: SME	2.477	69	2.180	1.251	65	46	2,463	65	2.157	1.288	66	49
	Retail	11,208	221	10,968	2,400	271	207	11,518	231	11,271	2,518	290	214
	Retail - Secured on real estate property	9,380	101	9,380	1,462	133	81	9,612	104	9,612	1,536	138	84
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	17	1	17	12	0	1	69	2	69	63	3	2
SLOVANIA	Retail - Secured on real estate property - Of Which: non-SME	9,363	100	9,363	1,451	133	80	9,543	102	9,543	1,473	135	82
	Retail - Qualifying Revolving Retail - Other Retail	208 1.621	3 117	90	19 927	7 131	124	210 1 696	124	92	19 982	7	2 128
	Retail - Other Retail - Other Retail - Of Which: SMF	1,621	117	1,498	199	131	124	1,696	124	1,567	962 167	145	128
	Retail - Other Retail - Of Which: non-SME	1.357	108	1.250	788	124	114	1.379	113	1.268	795	127	120
	Retail - Other Hetail - Of Which: non-SME Equity	6	0	8	13	0	0	6	0	1,200	12	0	0
	Other non credit-obligation assets			_		-	-	_	_	_		-	-
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
Central banks and central governments				0	0	0	0	0	0	0	0	0	0
			0			0							0
			2			0	13		2				11
							1	83	0	72	39		0
	oranis - Of Which: SME				15				0		0		0
			0		4	0			0		5		0
Porta					1			17		16			
			0		,	0		17	0	10	6		0
Butu									0				
									0				
-	Retail - Other Retail - Of Which: SME	i i		0	ė .	0	ő		0	i i	0		0
			0	0	0	0		0	0		0		
Equity		21	0	21	53	0		31	0	31	72		0
	igation assets												
	Institutions Corporates Corporates Corp Corp Retail Pota Pota Fota	Control teach and center generates Copyrates Copyrate		Centrol sharks and central generaments	Cognes C		Commission Com	Control Expenses Control Exp	Company Comp	August Properties Propert	Act of \$1,03,70224	Cognet Capenary Cognet Cap	Auto-1974 Auto

								IRB Ap	proach					
					Aso	31/03/2024					Aso	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, NJ		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions				0 2.104	0 461	0	0	0 2.823	0	0 1.869	430	0	0
	Corporates		3,081 8,229	4	3,354	2.247	0	6	7.861	4	3,358	2.307		7
		Corporates - Of Which: Specialised Lending	206	0	186	115	0	1	295	0	268	191		1
		Corporates - Of Which: SME	5	0	2	2	0	0	6	0	3	2	0	0
	Retail		67	0	65	22	0	0	64	0	62	21	0	0
		Retail - Secured on real estate property	65	0	64	21	0	0	62	0	60	20	0	0
GERMANY			0	0	0	0	0	0	0	0	0	0	0	0
OLIVIANI			65	0	64	21	0	0	62	0	60	20	0	0
		Retail - Qualifying Revolving		0	0	0	0		0	0		0		0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME					0			0				0
	Equity	Netail - Other Netail - Of Which: non-SME	63	0	63	158	0	1	66	0	66	169		0
		edit-obligation assets	63		63	1.00	,	1	- 66	,	- 66	100	,	,
	IRB Total													

		ı					IRBAp	proach					
		į.		As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %s)	1	Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
CROATIA	Commission and season and commission institutions commission and c	0 46 40 18 0 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 34 177 0 1 0 0 0	0 1 20 10 0 0 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 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 47 50 17 0 1 1 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 41 16 0 1 1 0 0 0 0 0 0	0 1 29 11 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1	IRB Total												

							IRB Ap	proach					
				Aso	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0 385	0	0	0 2 428	0	0	0	0	0
	Institutions Corporates	1,730 8.491	10	1,018 5,625	4237		23	2,428 8.848	0	1,767 5,618	454 4.213		22
	Corporates - Of Which: Specialised Lending	1,247	10	1.101	4,237		23	1,280		1.175	515		22
	Corporates - Of Which: SME	8	0	4	3	0		7	0	3	2		0
	Retail	145	2	142	40	1	1	146	2	142	40	1	1
	Retail - Secured on real estate property	139	2	137	39	1	1	140	2	137	38	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	139	2	137	39	1	1	140	2	137	38	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	2	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	6	2	0	0	5	0	5	1		0
	Equity Other non credit-obligation assets	130	0	130	305	0	2	138	0	138	313		0
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,121	0	530	155	0	0	1,126	0	554	187	0	0
	Corporates	8,644	35	3,282	2,342	39	51	8,753	53	3,532	2,341	44	50
	Corporates - Of Which: Specialised Lending	265	32	150	91	38	32	264	32	154	94	38	32
	Corporates - Of Which: SME Retail	1 22	0	0 21		0		1 22	0	22	0		0
		22	0	21	8			22	0	22 21	6		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	20	0	20	7	0		21	0	21	6		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	20		20				21		21			0
	Retail - Qualifying Revolving	20		20	,			21		21			0
	Retail - Other Retail					0		1	0		0		0
	Retail - Other Retail - Of Which: SME			1 .				1	0	1 1			0
	Retail - Other Retail - Of Which: non-SME	1	0	1 1		0		1	0	1 1	ı ,		0
	Equity	190		190	505			188		188	500		
	Other non credit-obligation assets	120		120	303			100		100	300		
	IRB Total												
	no ion	MI Original const											



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	1.356 9.9	99	0 0 0 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 0 559			0 0 0	0 0 0 0	0 0 0 0 0	(((((
10-3M 3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more Total	Belgium	1,756 466 7.7 4.4 1,756 2,177 4,515	9 469 1 71 4 44 0 0 0 1	249 0 0 0 0 29 26 5		93 0 71 0 444 0 0 0 0 0 0 793 0 1,396	376 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		73
[0-3M] [3M-1Y] [1Y-2Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria			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 0 0 0 0 0 0 0 0 0 0 0 0 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	Сургиз									·				V
[0 - 3M] [3M - 1Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3H] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
	(iiii 22)											Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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 h value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland	44.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 243 0 243		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	France	8 38 3 2 15 4,27 3,459	5 85 85 88 388 33 33 7 27 2 151 9 4,860 9	0 1 0 0 19 31		0 85 0 388 0 25 0 444 0 588 0 1,937 0 3,109	0 0 2 108 4,263		0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		105
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	200 300 31 31 21 28 71 133	8 88 301 4 309 8 7 5 166 7 149 1 692	1 48 223 8 80 147		0 87 0 260 0 92 0 0 0 135 0 140 0 574 0 1,287	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia	24 29 38 37 38 38 38 38 55 2.16	5 45 5 295 7 387 7 177 8 388 6 335 4 534	0 1 9 222 0 12		0 42 0 278 0 181 0 10 0 0 24 0 24	3 16		0 0 0	0	0	22 13 2 0 0 0 140 177		150
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 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	Hungary	377 5 5 31 439 122 11	0 429 5 125 5 15	0 21 4 3 6 3 2		0 0 0 215 0 0 133 0 0 129 0 256 0 0 46 0 0 660	37 182 167 76		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	123 0 0 0 0 0 0		95
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Ireland	2.5.1 ((() () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 130 1 241 6 1 1	33 0 0 0 0 19 16		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	010 0 0 0 0 1330 175		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		90
[0.3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Italy	1,35 1,74 2,46 2,35 4,22 12,68 12,07	2 1,351 0 1,199 2 1,940 4 1,699 8 4,435 9 11,963 0 11,482	256 578 554 652 487 707 377		0 239 0 497 0 568 0 639 0 1,627 0 3,641 0 1,1415	856 6595 1,354 1,060 2,808 8,321 10,067		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,410 4,468 2,261 23 197 1,942 7,601		
Total	1	37,61	5 34,069	3,611		0 8,626	25,125		13	0	0	17,901		16,697



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.	·						
					_		As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative thrancial 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	amount
[0 - 3M[Latvia	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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 63 0 0	0	16
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	11 19 11 11 12 15	0 0 0 0 0 0 0 0 8 8 95 95 7 17 21 2 2 152	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 11 0 8 95 17 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	71
[0 - 3M [Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	10 55 11 76 60	14 55 50 50 50 50 50 50 50 50 50 50 50 50	0 0 0 0 0 0 8		14 55 0 10 0 0	0 0 0 0 754 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 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	56 20 11	3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0		0 0 43 0 0 0	3 0 24 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	18: 18: 16: 16: 75%	90 0 0 0 0 0 0 0 0 187 4 442 2 162 2 791	000000000000000000000000000000000000000		02 0 0 0 0 0 0 0 0 187 162 350	27 0 0 0 1873 255 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		45
0 - 3M	Romania	2000 3 3 100 4 4.	8 8 8 1 1 1 2 2 202 7 77 77 9 3 38 5 105 2 411	0 0 0 0 0		0 0 0 202 64 13 87 41	8 1 0 13 25 17		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 14	0 0 0 0 0	



General governments exposures by country of the counterparty

								Intesa Sanpaolo S.p.A.	·						
								As of 31/12/2023							
							Dire	ct exposures							
	(п	mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
		,											Off-balance sh	eet exposures	
						Non-derivative financial a	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residuat Maturi	ity Coun	ntry / 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	amount
[0-3M[3M-1Y 1Y-2Y [2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	5	Slovakia	3 14 144 5 265 396 197 1,022	3 16 140 140 150 150 150 150 150 150 150 150 150 15	0 0 0 0 1 1 11		0 0 114 0 237 204 174 730	3 16 26 9 24 192 7 278	2 2 2 7 7 7 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	14 48 30 2 60 6 7		245
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	s	Slovenia	55 30 31 41 22 32 50 60	52 56 56 57 57 58 58 58 58 58 58 58 58 58 58	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		50 36 29 14 19 39 0	3 0 1 2 17 84 86	3 1 1 2 2 7 4 4	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 19 22		46
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		Spain	8 77 400 2.693 4.723 4.723 16.2828 1	5 5 5 72 72 334 3 2.692 8,364 7 4,688	0 0 0 25 19 33 102 485		5 5 29 337 2,070 5,383 1,973	0 0 42 41 603 2,654 2,655 5,990		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		14
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more		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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Unite	ited Kingdom	155 67	0 0 0 0 0 0 0 0 0 0 155 59	0 0 0 0 0		0 0 0 0 0 155 55 211	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [11Y - 2Y] [2Y - 3Y] [33' - 5Y] [5Y - 10Y] [10Y - more		Iceland	241 6 1 1 1 0	0 0 0 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 1 13 0	0 0 0 0		0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lier	echtenstein	34	34	0		14	d		0	0	0	0		1
[0 - 3M] [3M - 1Y] [12Y - 2Y] [2Y - 3Y] [33' - 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 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 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Australia	6: 3: 1: 1: 3: 3: 177: 5:8:	1 51 51 51 51 51 51 51 51 51 51 51 51 51	0 0 3 30 11 77 121		0 61 33 30 12 0 15 0 0 15 0 0 164 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		22
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	2 1 4 4 40 133	0 0 4 24 4 24 4 2 4 2 4 2 4 2 4 2 5 2 4 2 5 6 5 6 6 1 1 3 5 6 7 7 5 2 7 7 5 2 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 24 0 19 0 42 0 426 0 426 0 135 0 0 627	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Hong Kong	11 11 11 11	6 86 0 0 0 7 7 7 9 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		86 0 86 0 0 0 0 7 7 19 0 0 19 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Japan	211 11 133 5 1,37 (210 5 15 2 132 7 57 4 1,374 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		210 0 210 0 15 0 57 0 57 0 0 1,374 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10tat 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	U.S.	1,780 81 114 14.4 40 766 3,344 6,34 11,20	5 86 5 104 7 147 7 398 9 729 1 3 340 1 3 340 1	9 76 122 65 63		1,799 0 1,790 0 71 0 40 0 25 0 3424 0 70 0 3,208 0 3,153 0 7,545	7 0 0 0 0		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	34
Total [0-3M[[3M-1Y[11Y-2Y 12Y-3Y 12Y-3Y 13Y-5Y[[5Y-10Y [10Y-more Total	China	11,200 6- 12- 9- 6- 18- 5- 6-	7 11,132 0 0 0 0 4 4 64 1 124 6 6 68 8 4 184 1 1 61	443 0 0 0 0 0		0 7,545 0 0 0 0 0 0 124 0 17 0 10 184 0 61 0 396	64 64 79 57		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		8
Total [0 - 3M[[3M - 1Y[[1Y - 2Y] [2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total	Switzerland	693	597 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	201 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		118
Total [0 - 3M[13M - 1Yf 11Y - 2Yf 12Y - 3Yf 13Y - 5Yf 13Y - 5Yf 15Y - 10Yf 110Y - more Total	Other advanced economies non EEJ	74I 256	0 0 0 0 20 20 20 7 7 127 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0 0 0		0 0 4 0 4 0 0 0 1 0 0 1 127 0 0 26 0 420	0 0 14 0 0 18 328 204		0 0 0 0 0 0 0 0 0 0 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	1	1,20	1,200	0	1	0 638	562	1				0		161



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
						_	As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitivo fair value	Derivatives with	h negative fair value	Off-balance si	heet exposures	
						sectory accounting portions					The game ran rance			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	291 300 433 75 264 353	290 297 430 78 250 356 6	0 0 0 0		0 238 0 288 1 381 0 56 0 106 0 38	22 145 319 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		5 0 1 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East	1,718	5 566 2,458 63 74 917	0 0 0 5 1		1 1,113 1,113 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 566 2,458 69 825		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		7 0 0 0 0 0 142		
Total (0 - 3Mf) (3M - 1Yf) (1Y - 2Yf) (2Y - 3Yf) (3Y - 5Yf) (5Y - 10Yf) [10Y - more	Latin America and the Caribbean	5,045 66 7 7 75 55 130 451 1451	60 7 70 55 130 450	0 0 1 3 566 16		0 208 0 60 0 0 0 0 0 19 0 28 0 217 0 139	0 77 70 35 99 177 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		142 0 0 0 0 0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	934 274 1,133 12 11 141 143 602 38	264 1,121 5 14 146 614 28	0 0 0 0		0 463 788 0 998 0 3 0 0 0 0 0 0 0 2 3 7	187 123 2 14 146 577 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 23 90 0 0 0 123 71	() () () () () () () () () ()	
Total 10 - 3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	2.236 81 22 22 11 300 886 666 1.786 3.777	87 24 10 298 874 651 1,740	5 0 10 4 3 137 49		0 1,141 0 18 0 24 0 0 16 0 16 0 427 0 427 0 444 0 1,815	64 0 0 282 187 97 1,096	544 44 666		0	2,38(13 (2,28(13) (2,956	0 0 0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria	5 1,66 1 1,174	5 15	0 0 0 12 15 22		0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0	0	0		
10 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Belgium	2.28 2.46 5.508	0 0 0 6 166 5 155 0 0 5 5 5	0 0 0 0 28 95		0 0 166 0 155 0 0 5 0 0 5 0 0 5 0 1,317 1,592 0 3,236	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 [Bulgaria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Cyprus													
[0 - 3M [Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.	<u> </u>						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
					Non-derivative financial a	essets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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 n value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	43) 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 122		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 241 0 242		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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] [3Y - 10Y] [10Y - more Total	France	33 38 5 5 4,55 4,04 9,977	5 35 7 387 7 87 7 37 1 651 4 4,694	0 0 0 0 39 96		0 35 0 35 0 87 0 37 0 152 0 2222 0 2,222	0 0 0 2 499 3,855		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		172
0 - 3M 3M - 1Y 1 M - 2Y 1 Y - 2Y 2 Y - 3Y 3 Y - 5Y	Germany	155 111 112 113 115 115 115 115 115 115 115 115 115	2 152 7 116 1 271 8 16 2 470 2 391 5 828	3 27 158 8 131 71		0 149 0 90 0 133 0 9 9 0 451 0 391 0 792 0 2,026	0 0 0 0 0 33		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 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Croatia	1 34 11 23 20 20 26	1 11 345 5 5 115 5 5 125 5 5 7 7 5 6 6 7 7 7 5 6 6 7 7 7 5 6 6 7 7 7 5 6 6 7 7 7 7	0 9 10 12 12		0 10 0 212 0 0 0 1 0 0 0 1 0 0 0 0 25 0 0 0	2		0 0 0	0	0	3 35 0 0 0 2 171 211		122
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Hungary	322 6 5 5,7,7 356 122 1: 1.1	3 13	0 7 0 15 1 2 1		0 0 0 144 0 0 27 0 342 0 342 0 0 135 0 0 49 0 0 696	71		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		121 0 0 0 0 0 0 0		102
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Ireland	2400 ((22) 144 22) 144 24 24 24 24 24 24 24 24 24 24 24 24 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 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		102
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Italy	1.53 2.56 1.26 1.40 3.353 13.14 14.34	4 1,454 4 1,850 5 1,057 5 3,184 9 11,809 0 13,467	311 706 204 343 171 1,324 667		0 383 0 465 0 189 0 589 0 441 0 4,167 0 1,743	838 1,384 868 470 2,744 7,642 11,724		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	715 5,566 71 88 572 2,104 3,471		
Total	1	37,614	4 33,880	3,726	1	0 7,977	25,671	1	0			12,587	1 .	15,146



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Latvia).	0 0 0 0 4 14 14 14 14 14 14 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 56 0 0		14
[0 - 3M[Uthuania													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	1 22 8 9 6 200 22 42	0 0 0 26 4 4 84 4 94 4 0 0 0 3 203 203 8 428	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 26 84 94 0 203 203 428	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 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		81
[0 - 3M[Maitra													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	5 2 8 8 7	6 56 56 56 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 51 777		56 0 29 0 0 35 0	0 0 0 0 746 0	() () () () () () () () () ()	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Poland	4 1 1 4 17	0 0 0 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0		0 44 40 0 0 0 25 18	0 0 13 0 25 152	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		
10 3M	Portugal	27. ((() () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0, 0 0 0 0 0 0 0 0 185 375	0 0 0 0 272 165		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		41
10 abl	Romania	19: 19: 30: 30: 7: 11: 6: 9:11:	2 2 2 7 197 4 324 3 132 6 76 8 114 1 60	0 0 0 0 6		0 37 2297 111 415 112 55	2 160 27 21 31 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 0 1 30 14		



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M] [3M - 2Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Stovakia	1 122 111 8 19 83 25-5	2 2 123 15 15 15 15 15 15 15 15 15 15 15 15 15	0 0 101 0 0 11 8		0 105 105 10 107 117 117 117 117 117 117 117 117	2 18 4 16 12 593 77 723		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	15 57 20 1 60 5 7		245
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Slovenia	3 3 9 9 1 12 22	18 33 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		16 30 93 10 0 51 0	2 3 2 8 10 77 90		0 0 0	0	0	0 3 0 0 0 0 23 25		40
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	110 377 222 3,234 9,44 5,500	5 110 117 377 225 2 3,232 9,438 5,557	0 72 0 0 1 10 62 145		5 25 363 182 2,337 6,376 2,392	0 13 14 43 894 3,056 3,149 7,168		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		10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	() () () () () () () () () ()	0 0 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] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	35 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 13 111 24		0 0 0 0 0 341 233 574	0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Iceland	11 33	0 0 0 0 1 1 3 3 5 3 5 0	0 0 0		0 0 0 1 1 13 35 0	0 0	6	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
1013L 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein	4	40	0		49	Ü			0	0	0		5
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway		0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.	·						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h 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	amount
[0-3M]	Australia	5 5 1 1 1 1 1 1 1 3 3 3 4 7 4 7 5 5 5 5	3 53 53 2 12 12 12 10 10 10 10 11 11 11 10 2 472 1 1 944	0 0 3 0 1 1 54 1 9		0 53 0 12 0 0 10 0 0 0 1 0 0 11 0 336 0 471 0 892	0		0 0 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		12
[0 - 3M [Canada	2 8 46 30	0 0 20 0 0 0 5 5 6 466 3 3 303 0 20	0 0 0		0 0 20 0 0 0 0 0 0 0 85 0 466 0 303 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		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	2	9 89 0 0 0 7 7 7 0 8 18 0 0 0 0 4 114	0		89 0 0 7 0 0 0 18 0 0 0 0 18	0		0 0 0	0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M[Japan	1,67 1,78	8 8 1,788 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8 47 70 47 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0		0 0	0	0	0 0 0 0		50
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	U.S.	23 23 21 1,46 4,04 6,06	8 58 4 24 3 232 7 207 0 1,450 4 4,011	44 19 59 70 88		9 0 5 0 174 0 1,372 0 3,878 0 3,153 0 8,737	5 0 0 0 0		0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China	6 12 9 6 18	12,037 0 0 0 1 1 61 9 129 3 93 7 67 6 188	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 61 0 76 56 0		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		
Total [0 - 3M [Switzerland	50	589 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	193 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0		118
Total [0 - 3M [Other advanced economies non EE	8 6 6 6 28 1.20	0 0 0 0 1 1 1 1 1 1 1 7 87 87 86 5 155 5 155 4 4 604 4 222 1 1,202	0 0 0 0 0		0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 86 257 218		0 0 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		13



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
			_				As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witl	h negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	119 574 296 82 432 344 6	119 573 294 81 429 343 6	0 0 0 0 3	0 1 1 0 0	117 549 254 47 318 17 6	2 23 39 34 111 324 0	0 0 0 0 0	15 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	4 0 4 0 0		
Total [0 - 3M] [3M - 11'] [17 - 27'] [27 - 37'] [37 - 57'] [57 - 107'] [100' - more Total	Middle East	1,850 0 0 40 2,421 62 139 985 965 4,4000	0 40 2,420 62 139 985	3 0 1 1 3 0 1 1 1 6	0 0 0 0 0	1,308 0 0 0 0 48 128 166 342	0 39 2,420 59 91 856 796	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 0 0 107 0		1,233
10 - 3M1 1 3M - 1Y1 1 1Y - 2Y1 1 2Y - 3Y1 1 3Y - 5Y1 1 5Y - 10Y1 1 10Y - more	Latin America and the Caribbean	\$35 35 91 92 181 667 100	53 35 91 62 180 662	0 1 1 0 0 12 47 7 68	0 0 0 0 0	532 53 0 19 26 54 292 118	3,260 34 71 36 115 326 35	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		90
[0 - 3M [Africa	2.456 521 9 44 96 585 57 1.462	135 506 7 48 95 579	0 0 0 0 0	0 0 0 0 0	10 376 0 0 0 0 27 36 448	125 130 7 48 95 552 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 93 0 0 5 103 63		300
Total 10-3Mf [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [33'-5Y] [59'-10Y] [107'-more Total	Others	1,462 436 33 22 310 998 985 2,046	436 33 23 307 989 684 1,985	3 0 0 3 4 26 15 62 110	0 0	448 12 33 9 19 785 425 780 2,063	967 424 0 12 287 188 245 1,203 2,357	0 0 3 2 376 0 61 617 1,058	0 7 6 6,323 0 850 2,002	0 0 125 2 0 0	0 0 2,399 2 0 1 0 2,394	0 0 0 0 0		747

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



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

					As of 30/09/2023													
					AS 0130/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal a	nount		Accumulated impair credit risk and provis	ment, accumulated negative chi ions ⁴	nges in fair value due to			Gro	ss carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chan	iges in fair value due to	
		Of which performing but past		Of which non-performing ¹		On performing exposures	On non-perform	ing exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pas		Of which non-performing ¹		On performing exposures ³	On non-performi	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min ELIR)		due >30 days and <=90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸			due >30 days and <=90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b	
Cash balances at central banks and other demand deposits	87,423	0	0	0	0			0	0	92,360	1	1 (0		1	0		0
Debt securities (including at amortised cost and fair value)	120,544	0	110	110	110	18	89	89	0	130,416		106	108	108	204	88	8	8 0
Central banks	174	0	0	0	0		0	0	0	836			0		6	0		0
General governments	79,430	0	14	14	14	10	5	5	0	87,114		13	13	13	107	4		4 0
Credit institutions	11,505	0	0	0	0		. 0	0	0	12,648			0		3	0		0
Other financial corporations	23,145	0	62	62	62	4	62	62	0	23,314		65	62	62	62	62	6	2 0
Non-financial corporations	6,289	0	34	34	34	2	22	22	0	6,504		33	33	33	25	22	2	2 0
Leans and advances(including at amortised cost and fair value)	463,056	1,217	10,606	10,606	10,278	2,45	5,318	5,185	3,963	458,069	1,250	10,000	10,000	9,706	2,467	4,960	4,83	3,731
Central banks	3,294	0	0	0	0		0	0	0	3,231			0		9	0		0
General governments	16,032	261	414	414	414	3	181	181	134	16,449	150	403	403	402	60	182	18	1 127
Credit institutions	20,824	0	123	123	123		24	24	74	20,407		112	112	115	10	20	2	69
Other financial corporations	56,323	19	315	315	313	10	158	155	126	54,795	96	320	320	318	98	166	16	4 119
Non-financial corporations	187,823	470	6,458	6,458	6,226	1,44	3,368	3,279	2,367	185,291	447	6,104	6,104	5,878	1,465	3,128	3,03	2,250
of which: small and medium-sized enterprises	71,999	290	4,453	4,453	4,261	69	2,279	2,204	1,940	70,005	325	4,087	4,087	3,914	729	2,073	2,00	1,797
of which: Loans collateralised by commercial immovable property	27,393	176	2,199	2,199	2,029	50	1,007	950	1,150	25,951	158	1,866	1,866	1,712	500	850	80	1,000
Households	178,760	467	3,295	3,295	3,202	86	1,586	1,545	1,261	177,896	557	3,061	3,061	2,996	825	1,464	1,43	1,166
of which: Loans collateralised by residential immovable property	133,648	271	1,464	1,464	1,396	43	486	459	966	132,942	350	1,285	1,285	1,242	437	400	38	4 876
of which: Credit for consumption	19,478	77	750	750	746	20	499	498	20	19,870	75	745	745	743	171	490	48	9 46
DEBT INSTRUMENTS other than HFT	671,023	1,217	10,716	10,716	10,388	2,63	5,407	5,274	3,963	680,844	1,254	10,107	10,107	9,813	2,672	5,048	4,92	3,731
OFF-BALANCE SHEET EXPOSURES	307,395		1,612	1,612	1,611	27	269	269	341	294,862		1,594	1,594	1,593	247	278	27	308

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

Institutions apport has true cumulative amount or deposited credit takes since in interval complete for the institution and the complete for the cumulative amount of deposited credit related in interval complete for the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of the cumulative amount

The contraction control from a control form and a committed implication of the control form and a committed in position as a great control form as a g

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 perior



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

298,199

									Intesa San	aolo S.p.A.								
					As of 31/03/2024									As of 30/06/2024				
		Gros:	s carrying amount/ Nominal ar	nount		Accumulated impair credit risk and provi	ment, accumulated negative cha	nges in fair value due to			Gro	ss carrying amount/ Nominal as	nount		Accumulated impairms credit risk and provisio	ent, accumulated negative chan	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures	On non-perform	ing 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 ¹		On performing exposures ²	On non-performit	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁹					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	54,15	. 0	0	0		i	2 0		0 0	58,793		0	0		0 1			
Debt securities (including at amortised cost and fair value)	142,526	0	108	108	108	16	2 89	86	9 0	141,733		106	106	10	6 166	90	90	э о
Central banks	809	0	0	0			5 0		0 0	804		0	0		0 5	0	e	0
General governments	97,418	0	13	13	13	8	0 4	4	4 0	97,864		12	12	1	2 68	4	4	4 0
Credit institutions	14,450	0	0	0		,	3 0		0	13,166		0	0		0 3	0	0	9 0
Other financial corporations	22,93	. 0	62	62	60	5	2 62	60	2 0	21,688		62	62	6	2 74	62	62	2 0
Non-Inancial corporations	6,915	0	33	33	33	2	1 23	23	3 0	8,211		33	33	3	3 17	23	23	3 0
Loans and advances (including at amortised cost and fair value)	450,094	1,625	10,143	10,143	9,853	2,35	6 5,128	5,000	5 3,743	451,825	927	9,736	9,736	9,47	5 2,310	4,921	4,806	6 3,561
Central banks	2,740	0	0	0		,	9 0		0	3,191		0	0		0 10	0	0	9 0
General governments	16,349	160	394	394	394	5	8 180	180	0 125	15,938	159	385	385	38	5 51	179	179	9 114
Credit institutions	19,356	0	98	98	96		9 21	21	1 58	22,890		93	93	9	3 8	21	21	1 52
Other financial corporations	55,240	56	379	379	376	9	0 178	176	6 124	57,068	10	343	343	34	0 58	156	154	4 126
Non-financial corporations	180,410	579	6,190	6,190	5,966	1,42	8 3,238	3,146	6 2,273	175,495	373	5,975	5,975	5,77	5 1,349	3,111	3,023	3 2,173
of which: small and medium-sized enterprises	67,316	427	4,183	4,183	4,012	71	6 2,179	2,106	9 1,804	65,362	272	4,117	4,117	3,95	3 684	2,146	2,078	B 1,746
of which: Loans collateralised by commercial immovable property	25,420	187	1,827	1,827	1,679	50	8 838	788	8 981	24,770	120	1,700	1,700	1,57	5 487	770	726	894
Households	175,996	830	3,082	3,082	3,019	80	2 1,511	1,483	3 1,162	177,242	385	2,940	2,940	2,88	2 834	1,454	1,429	1,096
of which: Loans collateralised by residential immovable property	132,876	336	1,301	1,301	1,256	43	2 410	394	4 882	133,413	235	1,208	1,208	1,16	9 442	386	372	2 810
of which: Credit for consumption	19,279	75	740	740	737	16	1 497	496	6 43	19,538	64	684	684	68	0 169	463	462	2 42
DEBT INSTRUMENTS other than HFT	646,77	1,625	10,251	10,251	9,96	2,56	0 5,217	5,096	5 3,743	652,351	927	9,842	9,842	9,58	1 2,478	5,011	4,895	5 3,561

(6) For the sub-bases clears Times, accommitated impairments and accommitated responses on changes in iter states do not reliable and not desirable with the supposed support and a supported and a supported



Forborne exposures

			As of 30/	09/2023					As of 31	/12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance			Collateral and financi	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance		r exposures with		al guarantees received orbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)									-	-	-	
Cash balances at central banks and other demand deposits	0	0	0		0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1				U	1	1				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

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

^{OT} 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 (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



Forborne exposures

Intesa Sanpaolo S.p.A.

1			As of 31/	03/2024		As of 30/06/2024								
	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia		Gross carryin exposures wi measures	g amount of th forbearance		r exposures with	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			
		4		0		0		<u>"</u>	0					
Debt securities (including at amortised cost and fair value)						U]				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)	8,445	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		
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 ³	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 2	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 F18.00 F19.00), 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

As of 30/09/2023							As of 31/12/2023						As of 31/03/2024							As of 30/06/2024					
	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated			
(min EUR)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes		Of which: non- performing	of which: defaulted	Of which toans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	3,888	185	185	3,887	144	0	3,990	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	163	163	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	1,449	1,449	49,969	941	15	49,722	1,406	1,406	49,471	960	13	47,975	1,446	1,446	47,680	978	13	47,059	1,427	1,427	46,761	954	9	
D Electricity, gas, steam and air conditioning supply	10,034	147	147	10,033	150	0	10,368	123	123	10,366	135	0	9,706	120	120	9,704	123	0	8,799	96	96	8,798	97	0	
E Water supply	2,265	43	43	2,265	34	0	2,261	40	40	2,261	29	0	2,344	46	46	2,344	31	0	2,332	47	47	2,332	33	0	
F Construction	13,938	1,278	1,278	13,921	800	2	13,186	1,102	1,102	13,157	703	12	12,721	1,115	1,115	12,692	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	30,160	794	4	28,473	1,073	1,073	28,442	731	6	
H Transport and storage	11,977	187	187	11,977	176	0	12,427	211	211	12,427	153	0	11,999	191	191	11,999	141	0	11,661	203	203	11,661	141	0	
I Accommodation and food service activities	6,157	375	375	6,154	266	0	6,068	373	373	6,065	252	0	6,027	385	385	6,024	267	0	5,861	382	382	5,858	262	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	40	0	8,419	16	16	8,409	39	0	8,702	17	17	8,692	46	0	
L Real estate activities	13,675	785	785	13,673	584	0	12,993	652	652	12,981	518	0	12,670	623	623	12,654	516	0	12,576	645	645	12,575	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	152	152	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 Human health services and social work activities	2,425	82	82	2,424	102	0	2,516	77	77	2,515	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	1,953	33	33	1,953	35	0	1,772	30	30	1,772	39	0	1,832	32	32	1,832	43	0	1,578	36	36	1,578	42	0	
Loans and advances	187,823	6.458	6.458	187.481	4.788	20	185.291	6.104	6.104	184 937	4 564	30	180 410	6.190	6.190	179 996	4 634	32	175 495	5 975	5.975	175 106	4.429	32	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.