

COMUNICATO STAMPA

INTESA SANPAOLO: RISULTATI DEL 2021 EU-WIDE STRESS TEST

Torino, Milano, 30 luglio 2021 – Intesa Sanpaolo è stata sottoposta al 2021 EU-wide stress test condotto dall'Autorità Bancaria Europea (EBA), in collaborazione con la Banca d'Italia, la Banca Centrale Europea (BCE) e il Comitato Europeo per il Rischio Sistemico (CERS).

Intesa Sanpaolo prende atto degli annunci effettuati oggi dall'EBA in merito ai risultati dell'*EU-wide stress test* e riconosce pienamente i risultati dell'esercizio.

Il 2021 EU-wide stress test non stabilisce una soglia minima di promozione o bocciatura, costituisce invece un'importante fonte di informazione ai fini dello SREP. I risultati saranno utili alle autorità competenti nella valutazione della capacità di Intesa Sanpaolo di rispettare i relativi requisiti prudenziali a fronte di scenari di stress.

Lo scenario avverso dello *stress test* è stato definito da BCE/CERS e copre un orizzonte temporale di tre anni (2021-2023). Lo *stress test* è stato condotto in base a un'ipotesi di bilancio statico al dicembre 2020 e, quindi, non considera strategie aziendali e iniziative gestionali future. Non rappresenta una previsione della redditività di Intesa Sanpaolo.

Il coefficiente patrimoniale Common Equity Tier 1 ratio (CET1 ratio) fully loaded risultante dallo stress test al 2023, anno finale della simulazione, per Intesa Sanpaolo è pari a:

- 15,06% nello scenario base
- 9,38% nello scenario avverso

rispetto al dato di partenza, registrato al 31 dicembre 2020, pari a 14,04%.

L'impatto della simulazione nello scenario avverso, pari a 466 centesimi di punto, sarebbe risultato pari a 448 centesimi di punto ripristinando la neutralità che si registra in realtà per i capital ratios in relazione al Piano di Incentivazione a Lungo Termine 2018-2021 LECOIP 2.0 basato su strumenti finanziari (non colta dall'assunzione di bilancio statico nello stress test).

Il *CET1 ratio fully loaded* nello scenario avverso sarebbe risultato pari a 9,97% considerando sia il predetto ripristino della neutralità sia le operazioni di cessione di rami di attività - connesse all'acquisizione di UBI Banca nel 2020 - perfezionate nel primo semestre 2021, a parità di altre condizioni.



2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

		1	2	3	4	5	6	7
	<u>_</u>	Actual		Baseline Scenario			Adverse Scenario	
Ro	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	7,717	8,505	8,282	8,142	7,516	7,551	7,432
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	832	602	602	602	-435	363	360
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-4,363	-3,002	-1,425	-1,261	-7,525	-3,623	-4,279
4	Profit or (-) loss for the year	3,326	2,921	3,908	3,950	-4,416	-123	-121
5	Coverage ratio: non-performing exposure (%)	48.64%	47.78%	44.58%	42.71%	50.64%	46.15%	42.90%
6	Common Equity Tier 1 capital	51,070	50,895	51,776	52,875	38,182	36,211	34,459
7	Total Risk exposure amount (all transitional adjustments included)	347,071	349,119	349,884	351,182	358,820	364,307	367,349
8	Common Equity Tier 1 ratio, %	14.71%	14.58%	14.80%	15.06%	10.64%	9.94%	9.38%
9	Fully loaded Common Equity Tier 1 ratio, %	14.04%	14.10%	14.56%	15.06%	10.06%	9.66%	9.38%
10	Tier 1 capital	58,556	58,381	59,262	60,361	45,668	43,697	41,945
11	Total leverage ratio exposures	814,646	814,646	814,646	814,646	814,646	814,646	814,646
12	Leverage ratio, %	7.19%	7.17%	7.27%	7.41%	5.61%	5.36%	5.15%
13	Fully loaded leverage ratio, %	6.94%	7.00%	7.20%	7.43%	5.36%	5.25%	5.16%
			Memoran	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		7,480	7,480	7,480	7,480	7,480	7,480
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static only)
18	New definition of default?	Yes



1////////		Intesa Sanpaolo S.p.A.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposur	e values			Risk exposu	ire amounts								
				A-IR	В	F-IRB		A-IF	RB	F-1	:RB	Stage 1 expecure	Stage 2 expecure	Stage 3 expecure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks	(IIIII ESIY 70)	0	0	0	0	0	0	0		0 0			C	0	(0 -
2		Central governments		0	0	0	0	0	0	0		0 122	2	7 1	. C	0	(0.00%
3		Institutions		29,725	406	0	0	14,120	101	0		0 15,825	5,740	906	18	39	160	0 0.00% 39.33% 51.44% 7 43.38% 9 53.09% 6 39.84% 8 26.99% 8 33.66% 0 24.96% 1 34.04% 2 59.46% 7 63.53% 5 53.81% 0 0.00%
4		Corporates		192,355	16,811	1,309	35	107,053 7,946	4,088	1,004		0 136,259 0 9,746 0 29,563 0 132,501	40,31 ⁴ 5 1,497	14,262	406	1,131	7,336	51.44%
5		Corporates - Of Which: Specialised Lending		12,103	1,074	0	0	7,946	245	0		0 9,746	1,497	7 1,076	112	137	467	43.38%
6		Corporates - Of Which: SME		44,280	9,088	432	27	27,214	2,261	315		0 29,563	10,854	7,777	115			53.09%
7		Retail		165,702	8,748	0	0	33,108	2,092	0		0 132,501	20,630	5,109	143	650	2,036	39.84%
8		Retail - Secured on real estate property		130,382	4,583	0	0	23,259	1,520	0		0 107,449		3,085	75	389	833	3 26.99%
9	Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME		7,397	1,114	0	0	1,887	278	0		0 4,213	2,002	2 721	. 9	82	243	33.66%
10	Tricesa Saripaolo Sipirti	Retail - Secured on real estate property - Of Which: non-SME		122,985	3,468	0	0	21,372	1,242	0		0 103,236	11,300	2,364	66	307	590	24.96%
11		Retail - Qualifying Revolving		1,900	7	0	0	290	1	0		0 621	940		. 1	. 5		1 34.04%
12		Retail - Other Retail		33,420	4,158		0	9,559	570	0		0 24,431	6,388	3 2,022	. 67	257	1,202	59.46%
13		Retail - Other Retail - Of Which: SME		11,862	2,618		0	3,207	403	0		0 7,679	2,704		36	105		63.53%
14		Retail - Other Retail - Of Which: non-SME		21,557	1,540	0	0	6,352	168	0		0 16,752		4 846	31	. 152	455	53.81%
15		Equity		9,285	112			31,659	0			5,067	1	1 65	C	0		0.00%
16		Securitisation																
17		Other non-credit obligation assets		207.066	0	1 200	25	105.040	0	1 004		0 200 775	() (567	0 1,820	0.534	10.040/
18		IRB TOTAL		397,066	26,077	1,309	35	185,940	6,281	1,004		0 289,775	66,693	19,842	567	1,820	9,531	48.04%

											Actual							
											31/12/2020							
					Exposur	e values			Risk expos	ure amounts								
	_			A -1	RB	F-1	IRB	A-I	RB	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19		Central banks		0	0	0)	0	0	0	(0	0	0	0	0	0	-
20		Central governments		0	0	0	(0	0	0	(0	0	0	0	0	0	-
21		Institutions		17,155	322	0	(6,987	81	. 0	(9,008	5,275		6	36	142	44.05%
22		Corporates		138,904	16,318	0	1	79,293	3,929	0	(98,730	26,948	13,788	243	920	7,056	51.17%
23		Corporates - Of Which: Specialised Lending		7,253	910	0	(4,264	211	0	(5,711	1,100		35	76	363	39.08%
24		Corporates - Of Which: SME		42,369	9,029	0)	25,888	2,212	0	(27,811	10,558	7,715	105	491	4,086	52.97%
25		Retail		156,500	8,622	0		32,076	1,995	0	(123,696	20,256	4,982	127	638	1,986	39.86%
26		Retail - Secured on real estate property		121,555	4,477	0		22,386	1,456	0	(98,942	13,001	2,977	64	380	796	26.74%
27	ITALY	Retail - Secured on real estate property - Of Which: SME		7,365	1,113	0	(1,866	275	0	(4,189	1,994	719	8	81	242	33.59%
28	ITALT	Retail - Secured on real estate property - Of Which: non-SME		114,190	3,364	0		20,519	1,180	0	(94,753	11,007	2,258	56	298	554	24.56%
29		Retail - Qualifying Revolving		1,899	7	0)	290	1	0	(620	940	2	1	5	1	34.05%
30		Retail - Other Retail		33,046	4,138	0)	9,400	538	0	(24,134	6,315	2,003	61	254	1,189	59.38%
31		Retail - Other Retail - Of Which: SME		11,571	2,604	0)	3,061	371	. 0	(7,452	2,643	1,161	31	102	737	63.50%
32		Retail - Other Retail - Of Which: non-SME		21,475	1,534	0)	6,339	167	0	(16,682	3,672	842	31	152	452	53.69%
33		Equity		8,659	112			29,882	0			4,847	1	. 65	0	0	0	0.00%
34		Securitisation																
35		Other non-credit obligation assets		0	0			0	0)		0	0	0	0	0	0	-
36		IRB TOTAL		321,219	25,374	0	1	148,237	6,005	0	C	236,281	52,480	19,157	375	1,594	9,183	47.94%

											Actual							
									Dist.		31/12/2020							
						re values				ure amounts		-						
RowN				A-: Non-defaulted	IRB Defaulted	F- Non-defaulted	IRB Defaulted	A-I Non-defaulted	RB Defaulted	F-: Non-defaulted	IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um			(mln EUR, %)	Non acraatica	Deladited	Non derauted	Derdanca	Non derauted	Deradited	Non deladited	Delauted							
37		Central banks		0	0	0	(0	(0)	0	0	0	0	0	() –
38		Central governments		0	0	C	(0	(0)	0	0	0	0	0	(-
39		Institutions		0	0	C	(0	(0)	0	0	0	0	0	() -
40		Corporates		3,937	64	566	,	2,650	60	434	ŀ	0 4,161	325	68	70	10	48	70.21%
41		Corporates - Of Which: Specialised Lending		1,038	5	0	(985	(0		0 993	45	5	60	6	5	100.58%
42		Corporates - Of Which: SME		1,590	52	257	2	987	47	7 191		0 1,677	167	7 56	7	3	39	69.07%
43		Retail		8,460	104	0	(890	90	0		0 8,140	320	104	15	11	43	41.32%
44		Retail - Secured on real estate property		8,172	92	0	(746	59	9 0		7,913	259	92	10	8	34	37.17%
45	SLOVAKIA	Retail - Secured on real estate property - Of Which: SME		31	1	0	(20	2	2 0		0 23	7	7 1	. 1	0	1	. 68.54%
46	SLOVANIA	Retail - Secured on real estate property - Of Which: non-SME		8,141	90	0	(726	57	7 0		7,890	251	. 90	10	7	33	36.74%
47		Retail - Qualifying Revolving		0	0	0	(0	(0		0	0	0	0	0	() -
48		Retail - Other Retail		288	13	0	(144	32	2 0		0 227	61	. 13	5	3	g	71.59%
49		Retail - Other Retail - Of Which: SME		288	13	0	(144	32	2 0		0 227	61	. 13	5	3	g	71.59%
50		Retail - Other Retail - Of Which: non-SME		0	0	C	(0	(0)	0 0	0	0	0	0	() -
51		Equity		0	0			0	()		0	0	0	0	0	() -
52		Securitisation																
53		Other non-credit obligation assets		0	0			0	()		0	0	0	0	0	() -
54		IRB TOTAL		12,398	168	566	4	3,541	150	434	,	12,302	644	172	. 86	20	91	52.74%

			ı								Actual							
											31/12/2020							
					Exposi	re values			Risk expos	ure amounts								
				A-I	IRB	F-I	IRB	A-I	RB	F-I	RB			a	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	stage 3 exposure	Stage 3 exposure
55		Central banks		0		0		0 0	(0		0) (0	0		J -
56		Central governments		0		0		0		0		0) (0	0		J -
57		Institutions		835		0		0 458		0		0 52:	57	7	0	C) (J -
58		Corporates		8,088	2	0		0 3,243	!	5 0		0 5,228	2,391	. 20	13	35	5	7 36.10%
59		Corporates - Of Which: Specialised Lending		509		0		0 257		0		0 417	7 65	5 () 1		2	J -
60		Corporates - Of Which: SME		21		0		0 14		0		0 17	7 5	5 (0	0	0	J 100.00%
61		Retail		51		0		0		0		0 49) 1	. (0	0		0 100.00% 0 28.64% 0 17.62%
62		Retail - Secured on real estate property		49		0		0		0		0 47	7 1	. (0	0		J 17.62%
63	LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME		0		0		0 0		0		0 (0) (0	0) (0 -
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		49		0		0 8		0		0 47	7 1	. (0	0) (0 17.62%
65		Retail - Qualifying Revolving		0		0		0 0		0		0 () ((0	0) (0 -
66		Retail - Other Retail		2		0		0 0		0		0	2 ((0	0) (J 56.62%
67		Retail - Other Retail - Of Which: SME		0		0		0 0		0		0 (0) (0	0)	J 82.84%
68		Retail - Other Retail - Of Which: non-SME		2		0		0 0	(0		0	2 ((0	0) (56.62% 0 82.84% 0 56.55%
69		Equity		117)		256	()) () (0	0) (J -
70		Securitisation																
71		Other non-credit obligation assets		0)		0)		() () (0	0)	J -
72		IRB TOTAL		9,091	2:	. 0		3,965		0		0 5,798	2,449	21	. 13	35	5	7 36.00%



		Intesa Sanpaolo S.p.A.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposi	ıre values			Risk expos	ure amounts								
				A-IR	В	F-II	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenue
73		Central banks		0		0 0		0		0		0 (0	0	((0 -
74		Central governments		0		0		0		0		0		0	0	((0 -
75		Institutions		1		0		0		0		0		0	0	((0 99.90
76		Corporates		149		0 12		80		11		0 66	3	7	0	1		0 -
77		Corporates - Of Which: Specialised Lending		56		0		23		0		0 3!	5	0	0	((0 -
78		Corporates - Of Which: SME		0		0		0		0		0)	0	0	((0 -
79		Retail		0		0		0		0		0)	0	0	((0 56.38
80		Retail - Secured on real estate property		0		0		0		0		0)	0	0	((0 -
81	ROATIA	Retail - Secured on real estate property - Of Which: SME		0		0		0		0		0)	0	0	((0 -
	KUATIA	Retail - Secured on real estate property - Of Which: non-SME		0		0		0		0		0)	0	0	(0 -
83		Retail - Qualifying Revolving		0		0		0		0		0)	0	0	(0 -
84		Retail - Other Retail		0		0		0		0		0)	0	0	((0 56.38
85		Retail - Other Retail - Of Which: SME		0		0		0		0		0		0	0	((0 56.38 0 57.49 0 56.37
86		Retail - Other Retail - Of Which: non-SME		0		0		0		0		0		0	0	((0 56.37
87		Equity		0		0		0		O				0	0	(0 -
88		Securitisation																
89		Other non-credit obligation assets		0		0		0		0				0	0	((0 -
90		IRB TOTAL		150		12		80		11		0 67	3	7	0	1	0	0 57.95°

										Actual						
										31/12/2020				ı		
				Exposu	re values			Risk expos	sure amounts							
			A-IRE	3	F-II	RB	A-I	RB	F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
											Stage 1 exposure Stage 2	exposure Stage 3 exposure	provisions for	provisions for	provisions roi	Stage 3 exposure
um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
91		Central banks	0	(0		0 0	(0 0		0 0	0 0	0	0	0	-
92		Central governments	0	(0		0	(0		0	0 0	0	0	0	-
93		Institutions	606	(0		0 214	(0		0 128	32 0	0	0	0	90.13%
94		Corporates	3,603		0		0 1,998	<u> </u>	1 0		0 2,910	495 2	4	13	2	68.27%
95		Corporates - Of Which: Specialised Lending	154	(0		0 71		0		0 128	0 0	1	0	0	-
96		Corporates - Of Which: SME	7	(0		0 5		0		0 7	1 0	0	0	0	-
97		Retail	9	1	. 0		0 2		0		0 7	1 1	0	0	0	48.28%
98		Retail - Secured on real estate property	8	(0		0 1		0		0 7	1 0	0	0	0	49.85%
99	SPAIN	Retail - Secured on real estate property - Of Which: SME	0	(0		0		0		0 0	0 0	0	0	0	-
100	SEATIN	Retail - Secured on real estate property - Of Which: non-SME	8	(0		0 1	(0		0 7	1 0	0	0	0	49.85%
101		Retail - Qualifying Revolving	0	(0		0		0		0 0	0 0	0	0	0	-
102		Retail - Other Retail	0	1	. 0		0		0		0 0	0 1	0	0	0	48.21%
103		Retail - Other Retail - Of Which: SME	0	1	. 0		0		0		0 0	0 1	0	0	0	47.47%
104		Retail - Other Retail - Of Which: non-SME	0	(0		0		0		0 0	0 0	0	0	0	56.72%
105		Equity	0	(0		0		0	0 0	0	0	0	-
106		Securitisation														
107		Other non-credit obligation assets	0	(0	(0		0	0 0	0	0	0	-
108		IRB TOTAL	4,218	4	0		2,214	1	1 0		0 3,045	528 3	4	13	2	63.18%

										Actual						
										31/12/2020						
				Expos	ure values			Risk expos	ure amounts							
			A-:	IRB	F-:	RB	A-II	RB	F-I	RB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um		(mln EUF	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	oosure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109		Central banks	0		0 0		0 0	(0		0 0	0 0	C	0	() -
110		Central governments	0		0 0		0 0	(0		0 0	0 0	0	0	(<i>j</i> -
111		Institutions	0		0		0 0	(0		0 0	0 0	0	0	(99.90%
112		Corporates	179		0 0		0 115	(0		0 121	49 0	2	. 4	(<i>j</i> -
113		Corporates - Of Which: Specialised Lending	75		0		0 47	(0		0 17	49 0	2	. 4	() -
114		Corporates - Of Which: SME	0		0 0		0 0	(0		0 0	0 0	0	0	() -
115		Retail	25		0 0		0 4	(0		0 23	1 0	0	0	(72.97%
116		Retail - Secured on real estate property	24		0 0		0 4	(0		0 23	1 0	0	0	() -
117	SERBIA	Retail - Secured on real estate property - Of Which: SME	0		0 0		0 0	(0		0 0	0 0	0	0	() -
118	SERDIA	Retail - Secured on real estate property - Of Which: non-SME	24		0 0		0 4	(0		0 23	1 0	0	0	() -
119		Retail - Qualifying Revolving	0		0 0		0 0	(0		0 0	0 0	0	0	() -
120		Retail - Other Retail	0		0 0		0 0	(0		0 0	0 0	0	0	(72.97%
121		Retail - Other Retail - Of Which: SME	0		0 0		0 0	(0		0 0	0 0	0	0	(72.97% 76.92%
122		Retail - Other Retail - Of Which: non-SME	0		0 0		0 0	(0		0 0	0 0	0	0	(72.90%
123		Equity	0		0		0	(D		0	0 0	0	0	() -
124		Securitisation														
125		Other non-credit obligation assets	0		0		0	(D		0	0 0	0	0	(J -
126		IRB TOTAL	203		0		0 119		0		0 144	50 0	2	4	0	87.64%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-II		F-II	RB	A-I		F-I	RB				Stock of	Stock of	Stock of	Course no Botio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for	provisions for	Coverage Ratio - Stage 3 exposure
127		Central banks		0		0		0	0	0		0 () (0	0	C) -
128		Central governments		0		0		0	0	0		0 () () (0	0	() -
129		Institutions		3,021		0		556	0	0		0 703	55	5	0	0	C	3.74% 8.62%
130		Corporates		3,068	60	0		1,567	14	0		0 2,010	322	2 60) 2	2	5	8.62%
131		Corporates - Of Which: Specialised Lending		60		0		19	0	0		0 58	3 () (0	0	C) -
132		Corporates - Of Which: SME		4	(0		3	0	0		0	3 1	. (0	0	C) -
133		Retail		27		. 0		6	0	0		0 24	1 2	2	. 0	0	C	51.67%
134		Retail - Secured on real estate property		25		. 0		5	0	0		0 23	3 2	2 1	. 0	0	(51.67% 0 43.64%
135	FRANCE	Retail - Secured on real estate property - Of Which: SME		1	(0		0	0	0		0	1 () (0	0	C) -
136	FRANCE	Retail - Secured on real estate property - Of Which: non-SME		25		. 0		5	0	0		0 22	2	2	. 0	0	C	43.64%
137		Retail - Qualifying Revolving		0	(0		0	0	0		0 () () (0	0	C) -
138		Retail - Other Retail		2		. 0		0	0	0		0	1 () (0	0	C	74.73%
139		Retail - Other Retail - Of Which: SME		0	(0		0	0	0		0 () () (0	0	C) -
140		Retail - Other Retail - Of Which: non-SME		2		. 0		0	0	0		0	1 () (0	0	C	74.73%
141		Equity		0	(0	0)		() () (0	0	C) -
142		Securitisation																
143		Other non-credit obligation assets		0				0	0)	0	0	C)-
144		IRB TOTAL		6,116	62	0	(2,129	15	0		0 2,737	379	61	. 2	2	6	9.11%



	Intesa Sanpaol	lo S.p.A.															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposui	re values			Risk expos	sure amounts								
			A-IRB		F-IRB		A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 average
145	Central banks		0	0	0	0	0	(0 0		0 0		0 (0		0 (0 -
146	Central governments		0	0	0	0	0	(0 0		0 0		0	0		0 (0 -
147	Institutions		759	0	0	0	133	(0		0 100		8	0		0 (0 -
148	Corporates		4,121	0	0	0	2,433	(0		0 2,430	1,46	8	13	2	6 (0 43.72%
149	Corporates - Of Which: Specialised Lending		417	0	0	0	158	(0 0		0 376		6	2		0 (0 -
150	Corporates - Of Which: SME		2	0	0	0	2	(0		0 1		1	0		0 (0 -
151	Retail Property of the Control of th		144	3	0	0	24	:	1 0		0 137		6	0		0 1	1 23.46% 1 22.41%
152	Retail - Secured on real estate property		112	3	0	0	20	:	1 0		0 105		6	0		0 1	1 22.41%
UNITED K	CINGDOM Retail - Secured on real estate property - Of Which		0	0	0	0	0	(0		0 0		0	0		0 (0 -
IJT	Retail - Secured of real estate property - Or Which	h: non-SME	111	3	0	0	20	:	1 0		0 105		6	0		0 1	1 22.41%
155	Retail - Qualifying Revolving		0	0	0	0	0	(0		0 0		0	0		0 (0 -
156	Retail - Other Retail		32	0	0	0) 4	(0 0		0 32		0	0		0 (0 61.93% 0 71.14%
157	Retail - Other Retail - Of Which: SME		0	0	0	0	0	(0 0		0 0		0	0		0 (
158	Retail - Other Retail - Of Which: non-SME		32	0	0	0) 4	(0 0		0 32		0 (0		0 (0 61.80%
159	Equity		0	0			0	(0		C		0 (0		0 (0 -
160	Securitisation																
161	Other non-credit obligation assets		0	0			0	(0		0		0 (0		0 (0 -
162	IRB TOTAL		5,024	4	0	0	2,589		ւլ 0		0 2,667	1,52	2	13	20	5	1 24.59%

										Actual						
										31/12/2020						
				Exposi	ıre values			Risk exposi	ure amounts							
			A-	·IRB	F-	IRB	A-IRB		F-II	RB	7		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln El	Non-defaulted R, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	oosure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks	C)	0 0		0 0	0	0		0 0	0 0	(0	() -
164		Central governments	C)	0 0		0 0	0	0		0 0	0 0	(0	() -
165		Institutions	347	7	0		0 220	0	0		0 330	0 0	1	. 0)) -
166		Corporates	4,054	1 2	6 0		0 2,258	1	. 0		0 2,884	965 0		12		0.00%
167		Corporates - Of Which: Specialised Lending	144	1 2	1 0		0 67	0	0		0 141	0 0	1	. 0)) -
168		Corporates - Of Which: SME	103	3	0 0		0 163	0	0		0 5	99 0	1	1	. () -
169		Retail	15	5	0		0 3	0	0		0 14	1 0	(0	(69.25%
170		Retail - Secured on real estate property	14	1	0		0 3	0	0		0 13	0 0	(0)	14.42%
171	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	C)	0		0 0	0	0		0 0	0 0	(0) -
172	LUXLIMBOURG	Retail - Secured on real estate property - Of Which: non-SME	14	1	0		0 3	0	0		0 13	0 0	(0		14.42%
173		Retail - Qualifying Revolving)	0		0 0	0	0		0 0	0 0	(0) -
174		Retail - Other Retail	1	L	0		0 0	0	0		0 1	0 0	(0	(98.30%
175		Retail - Other Retail - Of Which: SME)	0		0 0	0	0		0 0	0 0	(0		98.34%
176		Retail - Other Retail - Of Which: non-SME	1	l	0		0 0	0	0		0 1	0 0	(0		68.57%
177		Equity	6	5	0		23	0			0	0 0	(0	(0.00%
178		Securitisation														
179		Other non-credit obligation assets	C)	0		0	0			0	0 0	(0	() -
180		IRB TOTAL	4,422	2	5 0		0 2,504	1	0		0 3,229	965 0	6	12	C	69.25%

			ı								Actual							
											31/12/2020							
					Exposu	ire values			Risk expos	ure amounts								
				A-	IRB	F-	IRB	A-:	IRB	F-:	IRB				Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks		C		0	(0	(0		0 ((O	0	0	C) -
182		Central governments		C		0	(0	(0		0 0	(0	0	0	C) -
183		Institutions		528	(0	(129	(0		0 528	(0	0	0	C) -
184		Corporates		137	'	0	(0 54	. (0		0 117	20	0	0	0	C) -
185		Corporates - Of Which: Specialised Lending		C	(0	(0	(0		0 ((0	0	0	C) -
186		Corporates - Of Which: SME		C	(0	(0	(0		0 ((0	0	0	C) -
187		Retail		3	(0	(0	(0		0 3	(0	0	0	C	19.62%
188		Retail - Secured on real estate property		3	(0) (0	(0		0 3	(0	0	0	C	19.27%
189	QATAR	Retail - Secured on real estate property - Of Which: SME		C	(0	(0	(0		0 ((0	0	0	C) -
190	QATAK	Retail - Secured on real estate property - Of Which: non-SME		3	(0) (0	(0		0 3	(0	0	0	C	19.27%
191		Retail - Qualifying Revolving		C	(0	(0	(0		0 ((0	0	0	C) -
192		Retail - Other Retail		C	(0) (0	(0		0 ((0	0	0	C	55.97%
193		Retail - Other Retail - Of Which: SME		C	(0) (0	(0		0 ((0	0	0	C) -
194		Retail - Other Retail - Of Which: non-SME		C	(0	(0	(0		0 ((0	0	0	C	55.97%
195		Equity		C	()		0	()		((0	0	0	C) -
196		Securitisation																
197		Other non-credit obligation assets		C				0	(((0	0	0	C) -
198		IRB TOTAL		668		0	C	184		0		648	20	0	0	0	0	19.62%



		Intesa Sanpaolo S.p.A.	_																					
				16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1		Central banks		C	0	0	0	(0	-	0		0	0 (0		0 -	0	0	(0	0	0 -	
2		Central governments		122	7	1	0	(0	40.00%			7	1 (0		0 40.00%	122	7	1	. 0	0	0	40.00%
3		Institutions		15,530	5,866	575	16	46	311	54.05%	==, :: =	5,75		6 13	45	339	9 45.38%	15,379	5,690	902	13	44	362	40.15%
4		Corporates		142,757	30,182	17,895	438	693	9,262	51.76%	144,871	25,51	6 20,44	8 359	538	10,149	9 49.63%	145,174	23,182	22,479	357	461	10,860	48.31%
5		Corporates - Of Which: Specialised Lending		9,156	1,685	1,477	82	117	7 733	49.58%	8,702	1,739	9 1,87	8 76	108	864	4 46.01%	8,277	1,798	2,24	72	104	989	44.10%
6		Corporates - Of Which: SME		30,972	8,276	8,947	155	267	5,066	56.62%	01/011	6,49		7 124	187	5,41	7 54.84%	32,094	5,520	10,580	125	147	5,684	53.72%
7		Retail		134,920	· · · · · · · · · · · · · · · · · · ·	7,172	153	398	3 2,631	36.68%	, , , , , , , , , , , , , , , , , , , ,	12,88		4 125	287	3,000	6 34.31%	137,456	10,833	9,952	126	234	3,291	33.07%
8		Retail - Secured on real estate property		109,546	9,909	4,382	71	204	1,117	25.49%	110,827	7,67	5,55	9 55	141	1,282	2 24.00%	111,615	6,201	6,019	56	109	1,399	23.23%
9	Intesa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME		4,283	1,678	975	15	67	7 348	35.67%	4,309	1,43	5 1,19	2 13	57	389	9 32.61%	4,300	1,262	1,374	13	49	423	30.82%
10	intesa sanpaolo sipir li	Retail - Secured on real estate property - Of Which: non-SME		105,263	8,231	3,407	55	137	7 769	22.57%	106,519	6,23	4 4,14	7 42	83	893	3 21.53%	107,316	4,939	4,646	42	59	975	20.99%
11		Retail - Qualifying Revolving		857	649	58	3	11	1 22	37.59%	1,021	44	7 9	5	8	30	5 37.56%	1,099	345	120	3	6	45	37.52%
12		Retail - Other Retail		24,518	5,591	2,732	80	182	1,492	54.63%	24,745	4,76	7 3,32	9 68	138	1,689	9 50.74%	24,742	4,287	3,813	67	119	1,847	48.45%
13		Retail - Other Retail - Of Which: SME		7,608	2,396	1,554	41	79	878	56.49%	7,530	2,14	1 1,88	7 36	65	982	2 52.06%	7,437	1,948	2,173	35	58	1,072	49.31%
14		Retail - Other Retail - Of Which: non-SME		16,910	3,195	1,178	40	104	615	52.17%	17,215	2,62	6 1,44	2 32	72	70	7 49.00%	17,305	2,338	1,640	32	61	776	47.31%
15		Equity		5,021	. 17	96	10	(0 45	46.69%	4,984	2.	3 12	6 8	0	5 <u>-</u>	4 43.21%	4,955	28	151	. 8	0	63	41.38%
16		Securitisation																						
17		Other non-credit obligation assets		(0	0	0	(0	-	0		0	0 0	0	(0 -	0	0	(0	0	0 -	10.700
18		IRB TOTAL		298,350	52,220	25,739	617	1,137	12,249	47.59%	302,041	44,184	30,08	505	870	13,549	45.03%	303,085	39,739	33,486	503	739	14,576	43.53%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		0	0	0		0	0	-	0	0	0	(0	0	-	0	(0	((0 -
20		Central governments		0	0	0		0	0	-	0	0	0	C	0	0	-	0	C	0	((0 -
21		Institutions		8,872	5,280	453		9 43	263	58.12%	8,937	5,079	588	7	41	281	47.72%	8,939	4,949	717	7	4	296	6 41.36%
22		Corporates		100,703	22,471	16,293	34	7 557	8,580	52.66%	102,510	18,578	18,378	279	422	9,310	50.66%	102,817	16,646	20,003	279	35	9,882	2 49.40%
23		Corporates - Of Which: Specialised Lending		5,402	1,165	1,173	4.	2 64	574	48.93%	5,175	1,133	1,411	37	58	648	45.95%	4,951	1,167	1,621	36	5	717	7 44.22%
24		Corporates - Of Which: SME		29,196	8,017	8,870	15	4 264	5,018	56.57%	30,034	6,260	9,790	123	185	5,365	54.81%	30,302	5,298	10,483	124	14.	5,629	9 53.70%
25		Retail		126,170	15,762	7,002	15	1 391	2,574	36.75%	127,881	12,501	8,553	123	281	2,943	34.41%	128,771	10,459	9,704	124	22	3,222	2 33.21%
26		Retail - Secured on real estate property		101,085	9,597	4,238	69	9 200	1,075	25.37%	102,402	7,358	5,159	54	136	1,236	23.95%	103,215	5,898	5,807	54	10	1,349	9 23.23%
27	ITALY	Retail - Secured on real estate property - Of Which: SME		4,259	1,669	973	1	5 67	347	35.62%	4,286	1,427	1,189	13	57	387	32.57%	4,277	1,254	1,371	13	4	422	2 30.78%
28	TIALI	Retail - Secured on real estate property - Of Which: non-SME		96,826	7,928	3,264	5-	4 133	728	22.31%	98,116	5,931	3,970	41	79	848	21.37%	98,938	4,643	4,436	41	5	927	7 20.90% 5 37.52%
29		Retail - Qualifying Revolving		855	649	58	:	3 11	22	37.59%	1,020	447	95	2	8	36	37.56%	1,098	344	120		(45	5 37.52%
30		Retail - Other Retail		24,230	5,516	2,707	7:	9 180	1,477	54.57%	24,458	4,696	3,298	67	136	1,672	50.68%	24,458	4,217	3,777	67	11	1,828	8 48.40% 7 49.27%
31		Retail - Other Retail - Of Which: SME		7,389	2,332	1,534	4	77	866	56.45%	7,314	2,079	1,863	35	64	969	52.02%	7,223	1,888	2,145	35	5	1,057	
32		Retail - Other Retail - Of Which: non-SME		16,840	3,183	1,172	4	103	611	52.10%	17,145	2,617	1,435	32	72	703	48.95%	17,235	2,329	1,632	32	6	772	2 47.27%
33		Equity		4,802	16	95		9 0	45	46.78%	4,766	5 22	125	8	0	54	43.31%	4,738	26	149	8	(62	2 41.46%
34		Securitisation																						
35		Other non-credit obligation assets		0	0	0		0	0	-	0	0	0	C	0	0	-	0	C	0	((0 -
36		IRB TOTAL		240,547	43,528	23,843	510	991	11,461	48.07%	244,094	36,180	27,644	418	744	12,587	45.53%	245,265	32,080	30,573	418	623	13,462	2 44.03%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	je 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37		Central banks		0	0	0	(0	0	-	0	0	C	0 () (0	-	C	0	0 0	(0	(0 -
38		Central governments		0	0	0	(0	0	-	0	0	C	0) (0	-	C	0	0 0	(0	(0 -
39		Institutions		0	0	0	(0	0	19.89%	С	0	С	0 0) (0	19.89%	, u	0	0 0	(0 0	(19.89%
40		Corporates		4,047	390) 117	16	5 8	68	58.34%	3,986	403	165	5 16	5 7	7 87	52.58%	3/337	7 40	213	15	5 6	105	49.50%
41		Corporates - Of Which: Specialised Lending		967	35	42	15	5	5 21	50.62%	938	28	77	7 14	1 4	1 36	47.47%	, , , , , , , , , , , , , , , , , , , ,	9 2	24 110	14	1 3	5:	1 46.31%
42		Corporates - Of Which: SME		1,671	167	63		1 2	42	66.39%	1,664	107	70	0 1		1 44	62.80%		7 16	77		1	46	6 60.12% 8 27.44% 4 23.84% 1 44.26%
43		Retail		8,082	341	141		2 6	48	34.15%	8,041	345	177	7	2	53	30.00%	8,012	2 34	212		2 5	58	27.44%
44		Retail - Secured on real estate property		/,863	2/8	123	-	4	3/	30.34%	7,825	283	155	5		41	26.32%	7,/98	28	186	-	1 4	44	23.84%
45	SLOVAKIA	Retail - Secured on real estate property - Of Which: SME		7.040	370	3 2	(0	1	54.75%	7 803	. 8	450	2 () (1	48.33%	21	1	8 3	(4.5	44.26%
46		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		7,840	2/0	122		1 4	30	29.98% 29.82%	7,803	2/5	153	0 0		40	25.99% 29.49%	, ,,,,,	7 27	183		1 4	4.	23.52%
4/		Retail - Qualifying Revolving Retail - Other Retail		210		1 10		1 2	11	60.71%	216	62	22	2		1 12	55.95%		1 6	1 26		1 1	1,	3 23.52% 0 29.32% 4 53.09% 4 53.09%
40		Retail - Other Retail - Of Which: SME		219	64	10 10	-	1 2	11	60.71%	210	62	22	2 1		1 12	55.95%		1 6	51 26	-	1 1	12	4 53.09%
50		Retail - Other Retail - Of Which: non-SME		0	0-1	10		2) 11	30.66%	210	02	22	0 (1 12	30.73%	217	ח -	0 0		7	1-	30.79%
51		Equity		0) 0	() 0)	30.00 /0		0		0 () () 0	-		0	0 0) ((0 -
52		Securitisation		3																				
53		Other non-credit obligation assets		0	0	0	(0	0) -	C	0	C	0 (0	-	C		0 0	((0 -
54		IRB TOTAL		12,129	731	. 258	18	14	116	45.12%	12,028	748	343	17	12	140	40.89%	11,949	74	5 424	17	11	163	38.50%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks		0	0	0	0	0	0	-	0	(0	(0	0	-	C	(0	0 0	0	0 (/-
56	Central governments		0	0	0	0	0	0	-	0	(0	0	0	0	-	C)	0	0 0	0	0′	/-
57	Institutions		519	56	4	1	. C) 2	54.06%	513	59	9 6	5	0	3	53.63%	507	63	3	8 1	0	<u>)</u> 5	53.46%
58	Corporates		6,296	1,078	266	5 13	19	91	34.40%	6,333	969	9 337	7 11	17	116	34.31%	6,348	896	5 39	6 11	15	ر 136	34.39%
59	Corporates - Of Which: Specialised Lending		398	68	17	4	3	5	33.16%	375	73	34	1	3 4	11	33.29%	352	2 80	5	0 3	4	<u>f</u> 17'	33.84%
60	Corporates - Of Which: SME		17	3	1	. 0	0	1	46.55%	16	-	3 2	2	0	1	46.55%	16	5	3	2 0	1 0	1	46.54%
61	Retail		48	2	1	. 0	0	0	22.54%	48	2	2 1	1 (0	0	20.64%	48	3	2	1 0	1 0	0	19.85%
62	Retail - Secured on real estate property		47	1	0	0	0	0	16.27%	46	1	1 1	[0	0	16.01%	46		1	1 0	1 0	0'	15.93%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	-	0	C	0	0	0	0	-	C)	0	0	1 0	0'	/-
64 ONTILD STATES	Retail - Secured on real estate property - Of Which: non-SME		47	1	0	0	0	0	16.27%	46	1	1 1		0	0	16.01%	46		1	1 0	1 0	0'	15.93%
65	Retail - Qualifying Revolving		0	0	0	0	0	0	35.70%	0	C	0	0	0	0	35.70%	C) (0	0 0	1 0	0'	35.70%
66	Retail - Other Retail		1	. 0	0	0	0	0	52.84%	1	C	0	0	0	0	50.07%	1	. (0	0	1 0	0	48.24%
67	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	82.55%	0	C	0	0	0	0	82.27%	C) (0	0	1 0	0	82.02%
68	Retail - Other Retail - Of Which: non-SME		1	. 0	0	0	0	0	52.77%	1	C	0	0	0	0	50.00%	1	. (0	0	0	0	48.18%
69	Equity		0	0	0	0	0	0	-	0	C	0	0	0	0	-	C) (0	0 0	0	0	/-
70	Securitisation																						
71	Other non-credit obligation assets		0	0	0	0	0	0	-	0	(0) (0	0	-	C)	0	0 0	0	<u>0</u>	/-
72	IRB TOTAL		6,863	1,135	270	14	19	93	34.63%	6,894	1,030) 344	12	2 17	119	34.63%	6,903	960	0 40	6 12	16	141 ار	34.76%



Intesa S	anpaolo	S.p.A.
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	F F																					
			16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
												Baseline Scenario										
					31/12/	2021						31/12/2022							31/12/2023			
		Stag (mln EUR, %)	ge 1 exposure Stage	e 2 exposure Stage 3 e	Stock xposure provision Stage 1 e	of Stock on stock of provisions on stage 2 exp	f Stock of for provisions for osure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		0	0	0	0	0	0 -		0 0		0 (0	-	0		0	0	0	(ő -
	Central governments		0	0	0	0	0	0 -		0 0)	0 () (0	-	0		0	0	0	(J -
	Institutions		1	0	0	0	0	0 44.41%		0 0	(0 (0	0	34.31%	0		0	0	0	(J 30
	Corporates		83	16	3	0	0	1 30.09%	8	2 16		5 () () 1	29.99%	80	10	6	0	0	2	2 30
	Corporates - Of Which: Specialised Lending		31	3	1	0	0	0 28.79%	2	.8 5	5	2 (0) 1	29.20%	26		5 3	0	0	1	0 30 2 30 1 29
	Corporates - Of Which: SME		0	0	0	0	0	0 -		0 0)	0 (0	0	-	0		0	0	0	(0 -
	Retail		0	0	0	0	0	0 54.71%		0 0)	0		0	53.38%	0		0	0	0	(0 52 0 17
	Retail - Secured on real estate property		0	0	0	0	0	0 17.36%		0 0)	0		0	17.16%	0		0	0	0	(J 17
CDOATIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0 0)	0		0	-	0		0	0	0	(J -
CROATIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 17.36%		0 0)	0	0	0	17.16%	0		0	0	0	(0 17
	Retail - Qualifying Revolving		0	0	0	0	0	0 -		0 0)	0	0	0	-	0		0	0	0	(0 -
	Retail - Other Retail		0	0	0	0	0	0 55.65%		0)	0		0	55.08%	0		0	0	0	(0 54 0 57 0 54
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 57.47%		0)	0		0	57.45%	0		0	0	0	Ó	J 57
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 55.63%		0)	0		0	55.06%	0		0	0	0	Ó	J 54
	Equity		0	0	0	0	0	0 -		0)	0		0	-	0		0	0	0	Ó	J -
	Securitisation																					Λ
	Other non-credit obligation assets		0	0	0	0	0	0 -		0 0		0 (0 (0	-	0		0	0	0	(J -
	IRB TOTAL		84	16	3	0	0	1 30.31%	82	2 16	5 5	5 0			30.13%	81	16	6	0	0	2	2 30.1

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um		(mlı	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks	0	0	0	0	0	-	(0	0	0	0	0	-	0		0	0	0	0'	<i>j</i> -
92		Central governments	0	0	0	0	0	-	(0	0	0	0	0	-	0		0	0	0	0'	4-
93		Institutions	133	26	1	0 0	0	29.43%	134	24	2	2 (0	1	28.67%	134	2.	3	0	0	<u></u>	1 28.39%
94		Corporates	2,876	503 2	8	6	10	37.25%	2,889	9 466	52	2	7	18	35.07%	2,876	450	73	4	7	25	34.40%
95		Corporates - Of Which: Specialised Lending	114	11	3	1	1	30.32%	104	17	7	7 1	. 3	2	30.72%	97	20	11	1	3	4	31.14%
96		Corporates - Of Which: SME	/	1	0	0	0	30.69%	6	1	0) (0	0	32.89%	6		0	0	0	0,	34.13% 0 41.76%
97		Retail	8	1	1	0	0	44.87%	-	1	1		0	0	42.88%	8		1	0	0	07	
98		Retail - Secured on real estate property	/	1	0	0	0	23.2/%	/	1	0		0	0	20.11%	/		0	0	0	<u> </u>	19.01%
99	SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	- 22.270/		0	0		0	0	- 20.440/	0		0	0	0	0,	-
100	317(114	Retail - Secured on real estate property - Of Which: non-SME	/	1	0	0	0	23.27%	/	1	0		0	0	20.11%	/		0	0	0	07	19.01%
101		Retail - Qualifying Revolving	0	0	0		0	33.97%	C	0	0		0	0	33.98%	0		0	0	0	- 0	33.98% 0 48.20%
102		Retail - Other Retail	0	0	1	0	0	48.38%	(0	1		0	0	48.28%	0		1	0	0	<u> </u>	0 48.20% 0 47.47%
103		Retail - Other Retail - Of Which: SME	0	0	1	0	0	47.47%	(0	1		0	0	47.47%	0		1	0	0	<u> </u>	55.14%
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	5/.93%	(0	0		0	0	56.24%	0		0	0	0	0,	55.14%
105		Equity	0	0	0	0	0	-	(0	0		0	0	-	0		0	Ü	0		-
106		Securitisation		0	0																	<u></u>
107		Other non-credit obligation assets	2.017	T20 2	0	0	0	-	2.004	0	0		0	0	-	0	401	0	0	0	0	74 2004
108		IRB TOTAL	3,017	530 3	יט	6	11	37.23%	3,031	. 491	55	9	7	19	34.99%	3,019	482	2 77	4	8	26	34.30%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(mln l	Stage 1 exposure St	age 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 ex	c of ns for xposure	nge Ratio - 3 exposure	oosure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	Central banks	0	0	0	0 (0 0	-	0		0 (0 (0	0 -		0	0	0	0 (J -
110	Central governments	0	0	0	0 (0 0	-	0		0 (0 0	0	0 -		0	0	0	0 (O	J -
111	Institutions	0	0	0	0 (0 0	62.12%	0		0 (0 (0	0	48.47%	0	0	0	0 (0	0 42.64%
112	Corporates	121	44	5	0 2	2 2	33.44%	118	4	43 8	8 (1	3	33.65%	112	46 1	1	0 1	. 4	4 34.08%
113	Corporates - Of Which: Specialised Lending	28	33	4	0 2	2 1	33.84%	34		24 8	8 (1	3	34.08%	37	18 1	0	0 1	. 4	4 34.57%
114	Corporates - Of Which: SME	0	0	0	0 (0 0	-	0		0 (0 (0	0 -		0	0	0	0 (0	J -
115	Retail	23	1	0	0 (0	10.84%	23		1 (0 (0	0	10.81%	23	1	0	0 (0	J 10.84%
116	Retail - Secured on real estate property	23	1	0	0 (0	10.19%	23		1 (0 (0	0	10.36%	23	1	0	0 (0	0 10.47%
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 (0	-	0		0 (0 (0	0 -		0	0	0	0 (0	J -
118 SLKDIA	Retail - Secured on real estate property - Of Which: non-SME	23	1	0	0 (0	10.19%	23		1 (0 (0	0	10.36%	23	1	0	0 (0	0 10.47%
119	Retail - Qualifying Revolving	0	0	0	0 (0	31.86%	0		0 (0 (0	0	31.86%	0	0	0	0 (0	31.86%
120	Retail - Other Retail	0	0	0	0 (0	48.42%	0		0 (0	0	0	43.61%	0	0	0	0 (0	41.66%
121	Retail - Other Retail - Of Which: SME	0	0	0	0	0	67.67%	0		0	0	0	0	61.33%	0	0	0	0	0	J 57.55%
122	Retail - Other Retail - Of Which: non-SME	0	0	0	0 (0	48.27%	0		0 (0 (0	0	43.49%	0	0	0	0 (0	41.55%
123	Equity	0	0	0	0 (0	-	0		0 (0	0	0 -		0	0	0	0 (0	J -
124	Securitisation																			
125	Other non-credit obligation assets	0	0	0	0 (0	-	0		0 (0	0	0 -		0	0	0	0 (0	J -
126	IRB TOTAL	145	45	5	0 2	2 2	32.83%	141	4	14 8	8	1	3	32.99%	136	47 1	1	0 1	. 4	4 33.38%

											Baseline Scena								
					31/12/2021						31/12/2022						31/12/2023		
		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 ex	Stock of provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure		ck of ions for exposure Stage 3 exp
	Central banks		0 0	0	0	0	0	-	C	0	0	0	0	0 -	0	0	0 0	0	0 -
	Central governments		0 0	0	0	0	0 (-	C	0	0	0	0	0 -	0	0	0 0	0	0 -
	Institutions		687 68	3	4	1	0	28.79%	676	75	7	0	0	2 28.62%	669	30 10	0 0	0	3 28
	Corporates		2,010 305	5 78	8	3	3	39.53%	2,019	280	94	3	3	6 38.36% 2,	007 2	78 107	7 3	3	40 37
	Corporates - Of Which: Specialised Lending		51 5	5 2	2	0	0	32.84%	46	8	4	0	0	1 33.33%	43	9	6 0	1	2 34
	Corporates - Of Which: SME		3 1	1 0	0	0	0	45.97%	3	1	0	0	0	0 45.57%	3	0	0	0	0 45
	Retail		24 2	2 1	1	0	0	43.96%	24	1	1	0	0	0 40.08%	24	1	1 0	0	0 37.
	Retail - Secured on real estate property		23 1	1 1	1	0	0	36.49%	23	1	1	0	0	0 33.16%	23	1	1 0	0	0 31
FRANCE	Retail - Secured on real estate property - Of Which: SME		1 0		0	0	0	29.87%	1	. 0	0	0	0	0 29.87%	1	0	0	0	0 29
INAINCL	Retail - Secured on real estate property - Of Which: non-SME		22 1	1 1	1	0	0	36.61%	22	1	1	0	0	0 33.27%	22	1	1 0	0	0 31
	Retail - Qualifying Revolving		0 0		0	0 (0 (35.93%	C	0	0	0	0	0 35.56%	0	0	0	0	0 35
	Retail - Other Retail		1 0		0	0	0	70.65%	1	. 0	0	0	0	0 67.94%	1	0	0	0	0 66
	Retail - Other Retail - Of Which: SME		0 0		0	0 (0	38.61%	C	0	0	0	0	0 38.61%	0	0	0 0	0	0 38
	Retail - Other Retail - Of Which: non-SME		1 0		0	0 (0 (70.65%	1	. 0	0	0	0	0 67.94%	1	0	0 0	0	0 66
	Equity		0 0		0	0 (0	-	C	0	0	0	0	0 -	0	0	0 0	0	0 -
	Securitisation																		
	Other non-credit obligation assets		0 0		0	0 (0 (-	C	0	0	0	0	0 -	0	0	0 0	0	0 -
	IRB TOTAL		2,721 375	82	2	4 3	32	39.11%	2,719	357	102	3	38	37.71% 2,7	700 3!	59 118	8 3	4	44 36.9



	Titesa Saripadio S.p.A.																					
			16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	3
												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %		ge 2 exposure Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions fo re Stage 3 exposu	
	Central banks		0	0	0	0 (0 -	0	0	(0 0	C	(-	(0	0 0		0	0 -
	Central governments		0	0	0	0 () (0 -	0	0	(0 0	C	(-	(0	0 0		0	0 -
	Institutions		112	35	1	0 () (30.49%	116	30	2	2 0	C	1	30.41%	119	2	27	3 0		0	1
	Corporates		3,112	661 12	25	7 10	4:	34.09%	3,154	580	164	4 6	g	55	33.80%	3,175	5 52	26 19	8 6		9	67
	Corporates - Of Which: Specialised Lending		334	37	12	3	2	4 31.60%	303	53	25	5 3	3	8	32.10%	280	6	3 3	8		3	13
	Corporates - Of Which: SME		1	1	0	0		38.35%	1	1	(0	C	(38.01%	1		1	0		0	0
	Retail		135	7	4	0		1 22.27%	135	7	<i>-</i>	5 0	C)	21.40%	134	1	6	5 0		0	1
	Retail - Secured on real estate property		105	5	3	0		1 21.48%	105	4	4	4 0	C)	20.66%	105	5	4	4 0		0	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		14.16%	0	0	(0	C		14.16%	(0	0		0	0
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		105	5	3	0		1 21.48%	105	4	4	4 0	C)	20.66%	105	5	4	4 0		0	1
	Retail - Qualifying Revolving		0	0	0	0		33.83%	0	0	(0	C	(33.83%	(0	0		0	0
	Retail - Other Retail		30	2	0	0		30.06%	30	2	1	1 0	C	(25.98%	29	P	3	1 0		0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0		57.56%	0	0	(0	C	(51.09%	(0	0		0	0
	Retail - Other Retail - Of Which: non-SME		30	2	0	0		29.94%	30	2	1	1 0	C	(25.89%	29	e e e e e e e e e e e e e e e e e e e	3	1 0		0	0
	Equity		0	0	0	0 (31.22%	0	0	(0	C	(31.22%	(0	0 0		0	0
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0 (0 -	0	0	(0 0	C	(-	(0	0 0		0	0 -
	IRB TOTAL		3,359	703 12	29	7 11	L 44	33.73%	3,405	616	170	6	9	57	33.43%	3,428	55	9 20	6		9	69

													Baseline Scenario										
					3	31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage 2	2 exposure Stage 3 e	exposure pr Stag	Stock of rovisions for ge 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	ire Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	re S
	Central banks		0	0	0	0	0	(0 -			0 (0	0	0) -		0	0 (0	0	(0 -
	Central governments		0	0	0	0	0	(0 -)	0	0	0	0) -		0	0	0	0	(0 -
	Institutions		315	14	1	0	0	(22.30%	30	5	22	3 0	0	1	. 22.29%	29	9 20	8	t C	0	:	1
	Corporates		3,010	804	36	6	8	12	2 32.26%	3,12	3 6	558 68	5	7	22	32.33%	3,16	0 59	4 9!	5	7	3:	31
	Corporates - Of Which: Specialised Lending		125	12	4	1	1	1	1 32.49%	113	3	19	9 1	1	3	33.19%	10	4 2:	3 14	1	1	ī	5
	Corporates - Of Which: SME		31	69	3	0	1	1	1 24.19%	4	3	50 !	5 0	0	1	. 24.00%	6	0 3	7	7	0	2	2
	Retail		14	1	0	0	0	(55.15%	1.	1	1 (0 0	0	0	48.03%	1	4	0 (0	0	(0
	Retail - Secured on real estate property		13	0	0	0	0	(0 14.45%	1	3	0 (0	0	0	14.53%	1	3	0 (0	0	(0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	(0 -)	0 (0	0	0) -		0	0 (0	0	(0 -
LUXEIMBOURG	Retail - Secured on real estate property - Of Which: non-SME		13	0	0	0	0	(0 14.45%	1	3	0 (0	0	0	14.53%	1	3	0 (0	0	(0
	Retail - Qualifying Revolving		0	0	0	0	0	(26.34%)	0 (0	0	0	26.51%		0	0 (0	0	(0
	Retail - Other Retail		1	0	0	0	0	(94.74%		L	0 (0	0	0	92.04%		1	0 (0	0	(0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	(98.34%)	0 (0	0	0	98.34%		0	0 (0	0	(0
	Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	(30.24%		L	0 (0	0	0	29.49%		1	0 (0	0	(0
	Equity		0	0	0	0	0	(0 100.00%)	0 (0	0	0	100.00%		0	0 (0	0	(0
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	0	(0 -			0 (0 0	0	0) -		0	0 (0	0	(0 -
	IRB TOTAL		3,338	818	38	6	9	12	2 32.07%	3,442	2 6	81 72	2 5	7	23	32.01%	3,47	2 622	2 100	5	7	32	2

											Baseline Scenario								
				31/12/2021							31/12/2022					31/12/2023			
RowN um	(mln EUR, %		2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio Stage 3 exposur		posure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0 0	J -
182	Central governments	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0 0	/-
183	Institutions	503	23	2	1 0	1	40.79%	488	3	36 5	5 1	0	2 40.79	477	44	6	1	0 3	40.79%
184	Corporates	122	12	3	0 0	1	33.17%	121	1	12 4	0	0	1 33.180	% 120	13	4	0	0 1	33.19%
185	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0 0	/-
186	Corporates - Of Which: SME	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	/-
187	Retail	3	0	0	0 0	0	18.25%	3		0 0	0	0	0 17.589	% 3	0	0	0	0	17.24%
188	Retail - Secured on real estate property	3	0	0	0 0	0	17.79%	3		0 0	0	0	0 17.019	% 3	0	0	0	0	16.60%
189 190 QATAR	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	-	0		0	0	0	0 -	0	0	0	0	0	/-
190 QATAK	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0 0	0	17.79%	3		0	0	0	0 17.019	% 3	0	0	0	0	16.60%
191	Retail - Qualifying Revolving	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	/ -
192	Retail - Other Retail	0	0	0	0 0	0	42.33%	0		0 0	0	0	0 38.79	% 0	0	0	0	0	37.42%
193	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	/-
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	42.33%	0		0 0	0	0	0 38.79	% 0	0	0	0	0	37.42%
195	Equity	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0 0	<u> </u>
196	Securitisation																		
197	Other non-credit obligation assets	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0	0	<u></u>
198	IRB TOTAL	628	34	5	1 0	2	36.11%	611	4	8	1	0	3 37.129	600	57	1	1	9	37.52%

		Intesa Sanpaolo S.p.A.																						
				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenario)									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1		Central banks		0	0	0	C		0	-	0	0		0 (0		0 -	0	() (0	0	0 -	
2		Central governments		122	7	1			0	40.00%		7		1 (0		1 40.00%	121		7	0	0	1	40.00%
3		Institutions		13,625	7,737	609	24	8	2 320	52.60%	, ==/=::	9,961	000	6 21	1 95	36	3 41.90%	10,754	10,040	1,176	5 18	100	422	35.86%
4		Corporates		120,808	51,022	19,004	598	1,69	10,330	54.36%	108,300	58,943	23,59	2 59:	1 1,710	11,99	2 50.83%	106,714	53,720	30,40:	526	1,491	14,529	47.79%
5		Corporates - Of Which: Specialised Lending		8,748	2,084	1,486	99	154	787	52.96%	8,025	2,355	1,939	9 94	4 155	95	49.19%	7,568	2,358	2,392	85	146	1,124	46.98%
6		Corporates - Of Which: SME		26,246	12,457	9,491	184	67	5,594	58.94%	23,592	13,472	11,130	0 186	6 677	6,23	9 56.05%	22,884	11,393	13,917	164	544	7,382	53.04%
7		Retail		128,659	22,288	7,294	190	1,09	7 2,910	39.89%	125,451	22,979	9,81	0 193	1 1,214	3,56	1 36.30%	124,213	20,289	13,740	160	1,078	4,696	34.18%
8		Retail - Secured on real estate property		106,522	12,963	4,351	88	57	1,210	27.81%	105,525	12,559	5,75	1 87	7 593	1,46	0 25.38%	105,129	11,319	7,387	77	517	1,758	23.79%
9 Inte	sa Sanpaolo S.p.A.	Retail - Secured on real estate property - Of Which: SME		2,924	3,107	904	18	30	352	38.94%	1,892	3,752	1,29	1 19	9 376	42	7 33.07%	1,482	3,462	1,99	. 13	343	564	28.31%
10	sa sanpaolo sipini	Retail - Secured on real estate property - Of Which: non-SME		103,598	9,856	3,447	70	26	858	24.89%	103,633	8,807	4,460	0 68	8 217	1,03	3 23.15%	103,647	7,857	5,397	63	174	1,194	22.12%
11		Retail - Qualifying Revolving		768	734	61	3	1	23	37.63%	857	598	109	9	3 12	4	1 37.54%	929	485	150	3	11	56	37.45%
12		Retail - Other Retail		21,368	8,591	2,881	99	51	1,677	58.20%	19,069	9,823	3,950	0 10:	1 609	2,06	52.16%	18,155	8,484	6,202	81	550	2,883	46.48%
13		Retail - Other Retail - Of Which: SME		5,314	4,791	1,453	48	30-	865	59.54%	3,443	6,046	2,070	0 52	2 415	1,05	9 51.19%	2,678	5,671	3,210	36	413	1,414	44.05%
14		Retail - Other Retail - Of Which: non-SME		16,054	3,800	1,428	51	21	1 812	56.83%	15,626	3,777	1,880	0 48	8 194	1,00	1 53.24%	15,477	2,813	2,992	2 45	137	1,469	49.08%
15		Equity		4,989	45	100	17		48	47.84%	4,897	83	153	3 27	7 1	6	5 42.36%	4,803	90	240	23	1	93	38.61%
16		Securitisation																						
17		Other non-credit obligation assets		0	0	0	C		0	-	0	0		0 (0 0		0 -	0	(0	0	0	
18		IRB TOTAL		268,202	81,100	27,008	828	2,872	13,608	50.39%	249,913	91,974	34,423	830	3,020	15,98	L 46.42%	246,606	84,146	45,559	729	2,669	19,741	43.33%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		0	0	0	(0	0	-	C	0	0		C	0	-	0		0	C	0	C	J-
20		Central governments		0	0	0	(0 0	0	-	C	0	0	0	C	0	-	0		0	(0	0	J-
21		Institutions		7,912	6,209	484	12	2 66	269	55.48%	6,835	7,087	683	3 11	. 69	295	43.14%	6,651	7,05	900	10	69	327	7 36.33%
22		Corporates		83,702	38,523	17,241	44!	5 1,402	9,559	55.44%	72,780	45,673	21,013	455	1,449	10,914	51.94%	71,493	40,94	27,030	404	1,250	13,155	48.67%
23		Corporates - Of Which: Specialised Lending		5,020	1,546	1,174	47	7 93	612	52.11%	4,544	1,743	1,453	3 44	. 99	703	48.40%	4,297	1,70	1,738	40	93	799	45.96% 4 52.90% 5 34.25% 2 23.67%
24		Corporates - Of Which: SME		24,537	12,153	9,393	17:	1 659	5,527	58.84%	21,942	13,155	10,986	177	663	6,145	55.93%	21,273	11,07	7 13,734	157	533	7,264	<i>i</i> 52.90%
25		Retail		119,985	21,850	7,099	179	9 1,073	2,838	39.98%	116,907	22,500	9,527	7 181	1,193	3,466	36.38%	115,777	19,79	13,361	152	1,058	4,576	34.25%
26		Retail - Secured on real estate property		98,125	12,609	4,185	80	0 555	1,158	27.67%	97,242	12,170	5,508	80	577	1,391	25.26%	96,940	10,91	7,062	70	503	1,672	23.67%
27	ITALY	Retail - Secured on real estate property - Of Which: SME		2,903	3,098	901	17	7 303	350	38.85%	1,874	3,742	1,286	5 19	375	424	32.96%			1,983	13	342	559	28.21% 2 21.90% 5 37.45% 9 46.32%
28	TIALI	Retail - Secured on real estate property - Of Which: non-SME		95,222	9,511	3,284	6.	3 251	808	24.60%	95,368	8,428	4,222	61	. 202	967	22.91%	95,474	7,46	5,078	57	160	1,112	21.90%
29		Retail - Qualifying Revolving		767	734	61		3 10	23	37.64%	856	597	109	9	12	2 41	37.54%	928	48	150	3	11	. 56	37.45%
30		Retail - Other Retail		21,092	8,507	2,853	96	508	1,657	58.08%	18,810	9,733	3,910	98	603	2,034	52.02%	17,909	8,39	6,150	78	545	2,849	46.32%
31		Retail - Other Retail - Of Which: SME		5,104	4,721	1,430	46	6 297	849	59.36%	3,248	5,971	2,037	7 50	410	1,037	50.91%	2,495	5,59	3,166	34	408	1,384	43.73%
32		Retail - Other Retail - Of Which: non-SME		15,988	3,786	1,423	50	0 211	808	56.80%	15,562	3,762	1,873	3 48	194	997	53.22%	15,413	2,79	2,984	45	137	1,464	49.07%
33		Equity		4,772	42	99	16	6 0	47	47.94%	4,686	5 77	151	L 27	1	64	42.47%	4,594	8.	3 236	23	3	91	1 38.69%
34		Securitisation																						
35		Other non-credit obligation assets		0	0	0	(0	0	-	C	0	0	0	C	0	-	0		0	(0	0′	/ -
36		IRB TOTAL		216,371	66,624	24,923	653	2,541	12,713	51.01%	201,208	75,337	31,374	673	2,712	14,739	46.98%	198,514	67,877	41,527	589	2,379	18,150	43.71%

										Adverse Scena	ario								
				31/12/2021						31/12/2022	2					31/12/2023			
	(mln	Stage 1 exposure S	Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure Stage 3 e	Stock of xposure provisions fo Stage 1 expos	Stock of Stock of provisions for provisions stage 2 exposure Stage 3 exp	for Stage 3 exposur		e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Stage 3 ex
	Central banks	0	0	0	0 0	C	0 -	0	0	0	0 0	0 -		0	0	0	0	0 -	
	Central governments	0	0	0	0 0	(0 -	0	0	0	0 0	0 -		0	0	0	0	0 -	
	Institutions	0	0	0	0 0	(19.89%	0	0	0	0 0	0 19.89	%	0	0	0	0	0	
	Corporates	3,898	503 15	53 4	12 33	104	4 68.07%	3,691	588	276	35 29	173 62.819	% 3,57	9 59	90 38	31	25	236	
	Corporates - Of Which: Specialised Lending	960	39	14 2	23 5	32	73.18%	925	36	82	22 5	59 71.55°	% 89	2	33 11	3 20	5	84	
	Corporates - Of Which: SME	1,623	196	32 1	12 15	60	72.72%	1,553	225	122	8 12	84 68.389	% 1,50	5 2 ⁴	40 15	7	10	104	
	Retail	8,017	382 16	55 1	10 22	62	2 37.37%	7,893	423	248	10 20	84 33.819	% 7,78	9 43	39 33	8	18	108	
	Retail - Secured on real estate property	7,807	312 14	15	7 15	47	7 32.30%	7,698	349	217	7 14	62 28.749	7,60	7 30	63 29	6	13	79	
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	20	9	3	1 1	2	2 62.65%	18	9	5	0 1	3 56.999	% 1	6	9	0	1	4	
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SME	7,786	304 14	12	7 14	45	5 31.71%	7,681	339	212	7 13	59 28.079	% 7,59	1 3!	54 28	6	12	75	
	Retail - Qualifying Revolving	0	0	0	0 0	(29.96%	0	0	0	0 0	0 29.499	%	0	0	0	0	0	
	Retail - Other Retail	210	70 2	21	3 7	15	5 72.55%	195	75	31	3 5	21 69.369	% 18	2	76 4	2	5	29	
	Retail - Other Retail - Of Which: SME	210	70 2	21	3 7	15	72.55%	195	75	31	3 5	21 69.369	% 18	2	76 4	2	5	29	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	(30.60%	0	0	0	0 0	0 30.70	%	0	0	0	0	0	
	Equity	0	0	0	0 0	(0 -	0	0	0	0 0	0 -		0	0	0	0	0 -	
	Securitisation																		
	Other non-credit obligation assets	0	0	0	0 0	(0 -	0	0	0	0 0	0 -		0	0	0	0	0 -	
	IRB TOTAL	11,915	885 31	.91 5	56	166	52.14%	11,584	1,011	523	45 49	257 49.09°	6 11,369	9 1,02	29 72	. 39	43	343	4

											Adverse Scenari	io									
					31/12/2021						31/12/2022							31/12/2023			
	(mln EUR		e Stage 2 exposure S	Stage 3 exposure	Stock of e provisions fo Stage 1 exposi	Stock of r provisions for ire Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exposi	Stock of ure provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage 3 ex
	Central banks		0 0		0	0	O .) -	0	0	0	0	0	0 -	(D	0	0 0	0	0	0 -
	Central governments		0 0		0	0)) -	0	0	0	0	0	0 -	(0	0 0	0	0	0 -
	Institutions	44	5 130	4	4	2	1	53.50%	344	226	8	1	2	4 53.10%	331	1 23	32 1	5 1	2	8	8
	Corporates	5,70	6 1,644	289	39	19 3	5 10	1 34.88%	5,774	1,453	413	15 3	32 14	4 34.78%	5,730	1,39	08 51	.1 14	29	178	8
	Corporates - Of Which: Specialised Lending	38	5 80	17	17	4	4	35.56%	356	90	36	4	5 1	35.85%	334	1 9	93 5	5 3	5	20	Ō
	Corporates - Of Which: SME	1	6 4	:	1	0	0	1 46.82%	15	4	2	1	0	1 47.04%	15	5	4	2 0	0	1	1
	Retail	4	8 2		1	0	0	23.53%	47	3	1	0	0	0 20.92%	46	5	3	1 0	0	0	J
	Retail - Secured on real estate property	4	6 2		0	0	0	17.10%	45	2	1	0	0	0 16.52%	45	5	3	1 0	0	0	J
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0		0	0	0) -	0	0	0	0	0	0 -	(0	0	0	0	ა -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	4	6 2		0	0	0	17.10%	45	2	1	0	0	0 16.52%	45	5	3	1 0	0	0	J
	Retail - Qualifying Revolving		0		0	0	0	35.70%	0	0	0	0	0	0 35.70%	(0	0	0	0	J
	Retail - Other Retail		1 0		0	0	0	54.83%	1	0	0	0	0	0 51.01%	1	1	0	0	0	0	J
	Retail - Other Retail - Of Which: SME		0		0	0	0	82.61%	0	0	0	0	0	0 82.12%	(0	0	0	0	J
	Retail - Other Retail - Of Which: non-SME		1 0		0	0	0	54.77%	1	0	0	0	0	0 50.94%	1	1	0	0	0	0	J
	Equity		0		0	0	0) -	0	0	0	0	0	0 -	(0	0	0	0	<u></u> ე -
	Securitisation																				
	Other non-credit obligation assets		0 0		0	0	O) -	0	0	0	0	0	0 -	(0	0	0	0	<u></u> ე -
	IRB TOTAL	6,19	1,776	294	4	21 3	103	35.09%	6,165	1,681	122	L7 3	4 148	35.11%	6,107	1,633	3 52	8 15	31	187	7 3!

Intesa Sanpaolo S.p.A.			
	37	38	

													Adverse Scenario									
						31/12/202	1						31/12/2022							31/12/2023		
		(mln EUR, %)	Stage 1 exposure S	stage 2 exposure	Stage 3 exposur	Stock of e provisions fo Stage 1 expos	Stock of provisions foure Stage 2 expos	Stock of provisions for ure Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposi	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 Avnosure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions Stage 3 expe
	Central banks		0	0		0	0	0	0 -	0		0	0 0	C		0 -	C	0	0	0	0	
	Central governments		0	0		0	0	0	0 -	0		0	0 0	C	0	0 -	C	0	0	0	0	
	Institutions		0	0		0	0	0	0 41.31%	6 C		0	0 0	C	0	0 30.29%	C	0	0	0	C	
	Corporates		75	24		4	0	1	1 31.31%	6 75		22	6 0	1	1	2 31.66%	73	22	8	0	1	
	Corporates - Of Which: Specialised Lending		31	3		1	0	0	0 32.15%	6 28		5	2 0	C	0	1 32.54%	25	6	4	0	0	
	Corporates - Of Which: SME		0	0		0	0	0	0 -	C		0	0 0	C	0	0 -	C	0	0	0	C	
	Retail		0	0		0	0	0	0 54.97%	6 0		0	0 0	C)	0 53.16%	C	0	0	0	0	
	Retail - Secured on real estate property		0	0		0	0	0	0 17.38%	6 0		0	0 0	C)	0 17.18%	C	0	0	0	0	
CROATIA	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0 -	0		0	0	C)	0 -	C	0	0	0	0	
CROATIA	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0 17.38%	6 0		0	0	C)	0 17.18%		0	0	0	0	
	Retail - Qualifying Revolving		0	0		0	0	0	0 -	<u> </u>		0	0	C)	0 -	C	0	0	0	0	
	Retail - Other Retail		0	0		0	U	0	0 55.95%			0	0	0	<u> </u>	55.17%		0	0	0	0	
	Retail - Other Retail - Of Which: SME		0	0		0	0	0	0 57.67%			0	0	0	7	0 57.70%		0	0	0		
	Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0 55.94%	(o) ()		0	0	0	7	0 55.15%		0	0	0		
	Equity		0	0		U	U	U	U-	0		U	0	C	JI	<u>U</u> -	C	0	0	O	0	
	Securitisation College and the blimation acceptance of the security and the blimation acceptance of the security and the secu			0		0	0	0	0			0	0			0						
	Other non-credit obligation assets IRB TOTAL		75	24		4	0	1	1 31.50%	6 75		22	6 0	1	<u> </u>	0 - 2 31.77%	73	22	υ Ω	0	1	

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			Stage (mln EUR, %)	e 1 exposure Stage 2	exposure Stage 3 expos	Stock of sure provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	
91		Central banks		0	0	0	0	0 (0 -	(0	C	0) (0	-	0		0)	0	0	0 -
92		Central governments		0	0	0	0	0	0 -	(0	C	0) (0	-	0		0)	0	0	0 -
93		Institutions		109	50	1	0	1	0 28.55%	83	75	2	2 0) 1	1 1	. 27.74%	82	7	² 4	1	0	1	1 27.47%
94		Corporates		2,382	998	27	7 1	19	37.90%	2,027	1,316	64	4	3 21	1 22	35.09%	2,004	1,28	35 118	3	7 2	1 4	40 34.18% 4 34.46% 0 36.89% 0 41.65%
95		Corporates - Of Which: Specialised Lending		112	13	3	1	1	1 33.57%	100	20	7	7 1	1	3	34.01%	93	2	23 1:	L	1	3	4 34.469
96		Corporates - Of Which: SME		6	2	0	0	0	31.30%	4	3	C	0		0	34.93%	4		3	1	0	0	0 36.899
97		Retail		7	1	1	0	0	0 46.38%	7	1	1	1 0	0	0	43.65%	8		1	1	0	0	0 41.65%
98		Retail - Secured on real estate property		7	1	0	0	0	23.54%	7	1	C	0) (0	19.74%	7		1)	0	0	0 18.29%
99	SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	(0	C	0) (0	-	0		0)	0	0	0 -
100	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		7	1	0	0	0	23.54%	7	1	C	0		0	19.74%	7		1)	0	0	0 18.29%
101		Retail - Qualifying Revolving		0	0	0	0	0	33.97%	(0	C	0		0	33.98%	0		0)	0	0	0 33.98% 0 49.84%
102		Retail - Other Retail		0	0	1	0	0	50.13%	(0	1	1		0	49.99%	0		0	L	0	0	0 49.849
103		Retail - Other Retail - Of Which: SME		0	0	1	0	0	0 49.19%	(0	1	1	(0	49.19%	0		0	L	0	0	0 49.18%
104		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	60.03%	(0	C	0		0	57.68%	0		0)	0	0	0 55.739
105		Equity		0	0	0	0	0	0 -	(0	C	0) (0	-	0		0)	0	0	0 -
106		Securitisation																					
107		Other non-credit obligation assets		0	0	0	0	0	0 -	(0	C	0	(0	-	0		0)	0	0	0 -
108		IRB TOTAL		2,499	1,049	29	7 19	9 11	1 37.89%	2,118	1,391	67	8	22	24	34.99%	2,094	1,35	9 124		7 2	2 42	42 34.01%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100		Central banks	(11111 2014, 70)	0	0	0) _	((0	0		_	(0	(0		0 -
110		Central governments		0	0	0) 0) 0) -) 0		0	0 (0	-)	0 (0	0	0 -
111		Institutions		0	0	0		0		58.33%	(0 0		0	0 (0 0	41.81%			0 ((0	0	0 32.90%
112		Corporates		119	45	5) 3	3 2	38.49%	113	3 47	'	9	0 2	2 4	38.65%	104	5	2 13	(0	1	5 38.92%
113		Corporates - Of Which: Specialised Lending		27	33	5) 3	3 2	38.95%	33	3 24		9	0 2	2 3	39.27%	35	1	8 12	(0	1	5 39.72%
114		Corporates - Of Which: SME		0	0	0		0	0) -	(0	(0	0 (0	-	(0 ((0	0	0 -
115		Retail		23	1	0		0	0	24.65%	23	3 1	(0	0 (0	24.82%	23	3	1	(0	0	0 24.96% 0 24.84%
116		Retail - Secured on real estate property		23	1	0		0	0	24.35%	23	3	. (0	0	0	24.65%	23		1	(0	0	0 24.84%
117	SERBIA	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0) -	(0	(0	0	0	-	(0 ((0	0	0 -
118	SERBIA	Retail - Secured on real estate property - Of Which: non-SME		23	1	0		0	0	24.35%	23	3 1	. (0	0	0	24.65%	23	3	1	(0	0	0 24.84% 0 31.86% 0 39.48% 0 53.50%
119		Retail - Qualifying Revolving		0	0	0		0	0	31.86%	(0	(0	0 (0	31.86%	`		0 ((0	0	0 31.86%
120		Retail - Other Retail		0	0	0		0	0	47.29%	(0	(0	0 (0	41.93%			0 ((0	0	J 39.48%
121		Retail - Other Retail - Of Which: SME		0	0	0		0	0	67.36%	(0	(0	0 (0	59.09%			0 ((0	0	0 53.50%
122		Retail - Other Retail - Of Which: non-SME		0	0	0		0		47.15%	(0	(0	0 (0	41.82%)	0 ((0	0	39.39%
123		Equity		0	0	0		0	0) -		0	(0	0	0	-	()	0	(0	0	J-
124		Securitisation									,			0	0			,		0	,	0		
125		Other non-credit obligation assets IRB TOTAL		142	0 46	5) 3) C	38. 04 %	136	0 48	10	0	0 2	<u> </u>	- 38.09%	127	5	3 14	(0	1	5 38.23%
120		IRB TOTAL		142	40	1 3	'	, ,	<u>'</u>	30.04%	130	10	10	'	4	-	36.09%	, 12,	5.	7			-	7 36.23%

												Adverse Scenario										
					31/1	12/2021						31/12/2022							31/12/2023			
owN um		Stage (mln EUR, %)	ge 1 exposure Stage 2	exposure Stage 3 e	Sto xposure provi Stage 1	cock of isions for 1 exposure S	Stock of Stock provisions for provisions Stage 2 exposure Stage 3 exposure	of Coverage Ratio Stage 3 exposure	- e Stage 1 expo	sure Stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
127	Central banks		0	0	0	0	0	0 -		0	0 0	0	0) -	(0 ()		0	0 '	0 -
128	Central governments		0	0	0	0	0	0 -		0	0 0	0	0		-		0 ()		0	<u>ر</u>	0 -
129	Institutions		584	172	4	1	2	1 28.24	%	453	297 9	9 1	3	3	28.23%	438	303	18	3	1	3	5 28.20
130	Corporates		1,641	675	77	4	8	33 43.12	%	,401	890 101	1 5	10) 4:	40.74%	1,40	2 855	13!	,	4 1	1 5	38.83
131	Corporates - Of Which: Specialised Lending		51	5	2	1	0	1 36.10	%	46	8 4	4 0	0) :	36.54%	4.	3	(5	0	1	2 37.26°
132	Corporates - Of Which: SME		2	1	0	0	0	0 45.88	%	2	2 0	0	0) (45.14%		2 1	. ()	0	ر ر	0 44.63%
133	Retail		23	2	1	0	0	0 43.87	%	23	2 1	1 0	0) (38.84%	2.	3	2		0	٥ ·	1 35.47%
134	Retail - Secured on real estate property		22	2	1	0	0	0 36.40	%	22	2 1	1 0	0) (32.19%	2	2 2	2		0	<u>ر</u>	0 29.649
FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 29.92	%	0	0 0	0	0) (29.92%		0 ()		0	<u>ر</u>	0 29.92
136 I KAINCL	Retail - Secured on real estate property - Of Which: non-SME		22	2	1	0	0	0 36.50	%	22	2 1	1 0	0		32.30%	2	2 2	2		0	<i>ر</i>	0 29.61
137	Retail - Qualifying Revolving		0	0	0	0	0	0 36.07	%	0	0 0	0	0) (35.55%		0 ()		0	<u>ر</u>	0 35.23°
138	Retail - Other Retail		1	0	0	0	0	0 70.60	%	1	0 0	0	0		67.15%		1 ()		0	<u>ر</u>	0 64.31°
139	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 38.61	%	0	0 0	0	0		38.61%		0 ()		0	<i>ر</i>	0 38.61%
140	Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0 70.60	%	1	0 0	0	0		67.15%		1 ()		0	<i>δ</i> /	0 64.31°
141	Equity		0	0	0	0	0	0 -		0	0 0	0	0) -		0 () (0	J /	0 -
142	Securitisation																					
143	Other non-credit obligation assets		0	0	0	0	0	0 -		0	0 0	0	0) () -		0 ())	0	δ <u>΄</u>	0 -
144	IRB TOTAL		2,247	849	81	5	10	35 42.46°	/ o 1	877	1,189 111	L 6	13	3 44	39.68%	1,863	1,160	155	į.	5 14	4 55	37.56%

UNITED KINGDOM

2021 EU-wide Stress Test: Credit risk IRB

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

Intesa Sanpaolo S.p.A.																						
		37	38	39	40	41	42	43	44	45 4	16	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, %		e Stage 2 exposi	ıre Stage 3 exposuı	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Stage 3 e	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ra Stage 3 expo
Central banks			0	0	0	0	0	0 -	(0 0	0	0	(0 -		0	0	0 (0 (0 -
Central governments			0	0	0	0	0	0 -		0 0	0	0	(0 -		0	0	0	O	0 (0 -
Institutions			37	60	1	0	1	0 30.08%	69	9 76	2	0			1 30.06%	7	71 7	' 2	4	O	1	1 30
Corporates		2,79	96	959 14	43 1	0 2	2 5	51 35.30%	6 2,87	1 816	211	8	17	7	5 35.45%	2,86	53 77	' 0 26	5	3	16 94	4 35
Corporates - Of Which: Specialised Lending		33	33	37	12	3	2	4 34.89%	6 303	3 54	25	3		3	9 35.36%	27	79 6	54 3	9	3	3 14	4 36
Corporates - Of Which: SME			1	1	0	0	0	0 39.11%	6	1 1	0	0	(0 38.40%		1	1	0	ס	0 (٥ 37
Retail		13	33	10	4	0	0	1 24.50%	6 130	0 11	5	0	()	1 22.92%	12	29 1	.1	6	ס	0 1	1 21
Retail - Secured on real estate property		10	03	7	3	0	0	1 23.93%	6 10	2 7	4	0	()	1 22.48%	10)2	7	5	O	0 1	1 21
Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0	0 14.16%	6	0 0	0	0	(0 14.16%		0	0	0	O	0 (0 14
Retail - Secured on real estate property - Of Which: non-SME		10	03	7	3	0	0	1 23.93%	6 10	2 7	4	1 0	()	1 22.48%	10)2	7	5	O	0 1	1 21
Retail - Qualifying Revolving			0	0	0	0	0	0 33.83%	6	0 0	0	0	(0 33.83%		0	0	0	O	0	0 33
Retail - Other Retail			29	3	0	0	0	0 30.28%	6 28	8 4	1	0	()	0 25.43%	2	27	5	1)	0 (0 23
Retail - Other Retail - Of Which: SME			0	0	0	0	0	0 58.91%	6	0 0	0	0	(0 47.34%		0	0	0 ()	0 (0 41
Retail - Other Retail - Of Which: non-SME			29	3	0	0	0	0 30.16%	6 28	8 4	1	. 0	()	0 25.33%	2	27	5	1)	0 (0 23
Equity			0	0	0	0	0	0 31.22%	′ о (0 0	0	0	()	0 31.22%		0	0	0)	0 (0 31
Sociation																						4

												Adverse Scenario										
					3	31/12/2021						31/12/2022							31/12/2023			
		(mln EUR, %		ge 2 exposure Stage 3	B exposure pr	Stock of rovisions for ge 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 exp	of S for Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	re Si
	Central banks		0	0	0	0	0	0 -	O		0	0 0	C) -		0 0	C)	0	(0 -
	Central governments		0	0	0	0	0	0 -	C		0 (0 0	C	0 () -	(0 0	C	(0	(0 -
	Institutions		274	54	2	0	1	0 22.309	6 203	3	124	4 0	1	1	22.29%	190	0 132	. 8	3	1	2	2
	Corporates		2,448	1,365	36	8	23	12 34.199	6 2,128	3 1,6	639 82	2 9	22	2 28	34.15%	2,16	1 1,543	145	5 8	21	50	50
	Corporates - Of Which: Specialised Lending		125	12	4	1	1	1 35.719	6 113	3	19	9 1	1	1 3	36.35%	10	4 23	14	1	1	ī	5
	Corporates - Of Which: SME		21	77	5	0	2	2 36.529	6 34	1	61 8	8 0	1	1 3	36.85%	4:	5 48	11	. (1	4	4
	Retail		14	1	0	0	0	0 55.08°	6 14	1	1 (0 0	0	0 (46.17%	14	4 1	. 1	. (0	(0
	Retail - Secured on real estate property		13	1	0	0	0	0 14.459	6 13	3	1	0 0	0	0	14.55%	13	3 1)	0	(0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	O)	0	0 0	0	0	-		0 0	C	0	0	(0 -
LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME		13	1	0	0	0	0 14.459	6 13	3	1	0 0	0	0	14.55%	13	3 1		0	0	(0
	Retail - Qualifying Revolving		0	0	0	0	0	0 26.299	6 C)	0	0 0	0		26.52%		0 0	C	(0	(0
	Retail - Other Retail		1	0	0	0	0	0 94.689	6 1		0	0 0	0	0 (91.15%		1 0	C	(0	(0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 98.349	6 0)	0	0 0	0	0	98.34%		0 0	C	(0	(0
	Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0 30.279	6 1	L	0	0 0	0	0	29.34%		1 (C	(0	(0
	Equity		0	0	0	0	0	0 100.009	6 0)	0 (0 0	0	0	100.00%		0 0	C	0	0	(0
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0	0 -	0)	0 (0 0	0	0) -		0 (C	0	0	(0 -
			2 726	4 4301	201	0	241	471 22 020			7C3 0"	7	22	71 A	1 22 620/	2 26	4 (7/	1 1 1 1		22		

										Adver	rse Scenario									
				31/12/2021						31/	/12/2022						31/12/2023			
RowN um	(mln EUR, ^o		e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 o	sxposure prov Stage	Stock of Sto	Stock of Stock of provisions for e 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks		0 0 0		0	0 0	-	0	0	0	0	0	0 -		0 0	(0		0	0 -
182	Central governments		0 0 0		0	0 0	-	0	0	0	0	0	0 -		0 0	(0		0	0 -
183	Institutions	43	88 87 3		1	1 1	40.79%	324	197	7	1	2	3 40.79%	30	3 212	13	1		2	5 40.79%
184	Corporates	11	14 19 4		0	0 1	33.17%	112	. 19	5	0	0	2 33.18%	11	.0 21	6	0		0	2 33.19%
185	Corporates - Of Which: Specialised Lending		0 0 0		0	0 0	-	0	0	0	0	0	0 -		0 0	(0		0	0 -
186	Corporates - Of Which: SME		0 0 0		0	0 0	-	0	0	0	0	0	0 -		0 0	(0		0	0 -
187	Retail		3 0 0		0	0 0	19.42%	3	0	0	0	0	0 18.26%		3 0	(0		0	0 17.55%
188	Retail - Secured on real estate property		3 0 0		0	0 0	18.98%	3	0	0	0	0	0 17.68%		3 0	(0		0	0 16.85%
189 190 QATAR	Retail - Secured on real estate property - Of Which: SME		0 0 0		0	0 0	-	0	0	0	0	0	0 -		0 0	(0		0	0 -
190 QATAK	Retail - Secured on real estate property - Of Which: non-SME		3 0 0		0	0 0	18.98%	3	0	0	0	0	0 17.68%		3 0	(0		0	0 16.85%
191	Retail - Qualifying Revolving		0 0 0		0	0 0	-	0	0	0	0	0	0 -		0	C	0		0	0 -
192	Retail - Other Retail		0 0		0	0	41.99%	0	0	0	0	0	0 37.85%		0	C	0		0	0 36.17%
193	Retail - Other Retail - Of Which: SME		0 0 0		0	0 0	-	0	0	0	0	0	0 -		0	C	0		0	0 -
194	Retail - Other Retail - Of Which: non-SME		0 0		0	0	41.99%	0	0	0	0	0	0 37.85%		0	C	0		0	0 36.17%
195	Equity		0 0 0		0	0 0	-	0	0	0	0	0	0 -		0 0	(0		0	0 -
196	Securitisation																			
197	Other non-credit obligation assets		0 0 0		0	0 0	-	0	0	0	0	0	0 -		0 0	(0		0	0 -
198	IRB TOTAL	55	55 106 7		2	1 2	36.18%	439	217	12	1	2	5 37.28%	41	6 232	20	1		2	8 38.13%



		intesa sanpaolo s.p.A.											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020					
			Exposure	values	Risk exposu	re amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	80,541	0	2,846		76,946	1,111	1	1			1.05%
2				0			-		1	10	16		
2		Central governments	154,777		22,495	1	93,859		345	13	, 16		1.93%
3		Regional governments or local authorities	1,697	1	452		952		5	/	, 4	, 4	77.98%
4		Public sector entities	1,311 3,348	3	814		302 302		70	2	/	13	83.19% 30.38%
5		Multilateral Development Banks	5,348 619	0	0		502	+			1 0	1 0	0.00%
7		International Organisations Institutions	17,013	10	3,363	23	,	′I	200) 1	7(35.17%
0		Corporates	31,965	509	29,314	561			761		9 170) 474	
0		of which: SME	6,074	313		339			512				
10		Retail	14,463						1,277				
11	Intesa Sanpaolo S.p.A.	of which: SME	2,897	195		208			532				
12	intesa sanpaolo s.p.A.	Secured by mortgages on immovable property	5,829	510		526		2 1,325	857				
13		of which: SME	1,690			417	-		668		3 44		
14		Items associated with particularly high risk	744		1,116		1,035		13		. 	r	42.91%
15		Covered bonds	1,896	,	230		129		0		<u>, </u>	,	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0		0	0		1 0	,	0.00%
17		Collective investments undertakings (CIU)	4,420	136	3,921	179	2,082	2 601	180	(5	44	1 24.66%
18		Equity	3,350		5,599		1,590		0	2	1		0.00%
19		Securitisation	3/333		2,000		2/05/						3.007
20		Other exposures	22,148	0	13,325	C	18,927	7 281	36	112	2 42	2 36	99.61%
21		Standardised Total	344,120	1,679		1,851			3,693				
				•			· · · · · · · · · · · · · · · · · · ·	•	•				

								Actual				
								31/12/2020				
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposur		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	69,582	0	99	(69,478	3 0	0	0 0		0.00%
23		Central governments	104,925	1	19,739	1	74,473		33	7 14	+ 5	1.52%
24		Regional governments or local authorities	695	1	138	1	1 343		4	4 2	2	80.54%
25		Public sector entities	845	0	509) 430		5	1 3	3	71.27%
26		Multilateral Development Banks	0	0	0	(23	7	0	o c) (97.32%
27		International Organisations	0	0	0	() (0	0	S C) (0.00%
28		Institutions	3,541	19	1,266	23	4,719	9 480 17	79	J 1	70	38.79%
29		Corporates	11,760	298		320	10,549	3,673 4:	.9 6:	1 56	5 226	54.02%
30		of which: SME	3,145	220	2,590	237			72 10	0 44	137	50.41%
31		Retail	5,688	190	3,180	207	7,294	1,739 56	55 13	3	379	67.04%
32	ITALY	of which: SME	2,005	156		165	,	,		5 21	311	69.33%
33		Secured by mortgages on immovable property	2,585	430	1,009	447	7 1,648	885 75	58	8 31	1 465	61.33%
34		of which: SME	1,543	398			851	652 66	50	7 24	399	
35		Items associated with particularly high risk	368	0	552	(173	23	0	<u>)</u> 1	<u>.</u> C	18.70%
36		Covered bonds	371	0	43	() (0	0	<u>)</u> 0) C	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	() (0	0	<u>)</u> 0	C	0.00%
38		Collective investments undertakings (CIU)	2,346	136	2,603	179	934	419 18	30	<u>)</u> 3	<u>;</u> 40	24.66%
39		Equity	3,009	0	4,873	(1,447	7 12	0	2 1	<u>.</u> C	0.00%
40		Securitisation										
41		Other exposures	19,681	0	11,828	(17,417		35	2 2	2 35	99.60%
42		Standardised Total	225,396	1,076	56,799	1,179	188,929	15,813 2,47	9 9	6 144	1,232	49.68%

								Actual					
								31/12/2020					
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
42			777	0	0		780	0	0	0			0.00%
43		Central banks Central governments	761	0	143) 86		0	0			0.00%
4 4		Regional governments or local authorities	126	0	143		102		0	1	1		12.24%
45		Public sector entities	120	0	23		102	2/	0	1	1		10.87%
40 47		Multilateral Development Banks	0	0	3		3	0	0	0			0.00%
40		International Organisations	0	0	0			0	0	0			0.00%
40		Institutions	2	0	1) 1	0	0	0		0	0.00%
50		Corporates	527	8	527	1(520	15	19	5	1	10	51.70%
51		of which: SME	21	7	20		9 15		18	2		0	51.98%
52		Retail	1,743	108		110	1,528		232	16	24	126	54.18%
53	SLOVAKIA	of which: SME	40	11	30	13	32	11	16	2		7	43.13%
54	SLOVANIA	Secured by mortgages on immovable property	0	0	0	(0	0	0	0	C	C	0.00%
55		of which: SME	0	0	0	(0	0	0	0	C	C	0.00%
56		Items associated with particularly high risk	0	0	0	(0	0	0	0	C	C	0.00%
57		Covered bonds	75	0	13	(0	0	0	0	C	C	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0	0	C	C	0.00%
59		Collective investments undertakings (CIU)	0	0	0	(0	0	0	0	C	C	0.00%
60		Equity	0	0	0	() 11	0	0	0	C	C	0.00%
61		Securitisation											
62		Other exposures	399	0	219	(524	0	0	109	C	C	0.00%
63		Standardised Total	4,414	115	2,239	120	3,555	298	251	131	26	136	53.99%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposur	e amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	2,511	C	0	(2,511		C	0	0	0	0.00%
65		Central governments	5,014	C	1	(1,376	70	0	0	1	0	0.00%
66		Regional governments or local authorities	0	C	0	(0	0	0	0	0	0	0.00%
67		Public sector entities	4	C	1	(0	0	(0	0	0	0.00%
68		Multilateral Development Banks	0	C	0	(0	0	0	0	0	0	0.00%
69		International Organisations	0	C	0	(0	0	0	0	0	0	0.00%
70		Institutions	414		163	(256	3	C	0	0	0	75.34%
71		Corporates	925	C	748	(482	152		1	4	0	0.00%
72		of which: SME	26	C	18	(26	0	0	0	0	0	0.00%
73		Retail	7	C	5	(6	1		0	0	0	186.27%
74	UNITED STATES	of which: SME	1	C	0	(0	1		0	0	0	0.00%
75		Secured by mortgages on immovable property	0	C	0	(0	0	0	0	0	0	10.71%
76		of which: SME	0	C	0	(0	0	(0	0	0	0.00%
77		Items associated with particularly high risk	33	C	49	(11	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	(0	0	(0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	187	C	187	(22	80	0	0	1	0	0.00%
81		Equity	0	C	0	(0	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	18	C	8	(18	0	0	0	0	0	0.00%
84		Standardised Total	9,113	0	1,161	O	4,683	306	0	1	6	0	39.20%



		Titesa Saripaolo S.p.A.											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020)				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	534	0	0	0	536	0	0	1	C	0	0.00%
86		Central governments	4,745		51	0	1,035		0	0		0	0.00%
87		Regional governments or local authorities	293		59	0	279		C	0	0	0	58.25%
88		Public sector entities	55	0	30	0	53		1	. 1	2	0	0.01%
89		Multilateral Development Banks	0	0	0	0	5	3	C	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
91		Institutions	118	0	58	0	230		C	0	0	1	1433.96%
92		Corporates	2,513	91	2,510	94	2,067		219	24	34		
93		of which: SME	1,162		1,162	51	929		131	. 11			
94		Retail	2,778	105	,	135	2,552	285	247	16	17	117	
95	CROATIA	of which: SME	71	5	54	5	79	10	12	. 2	1	7	63.59%
96		Secured by mortgages on immovable property	1,208	35	423	34	1,181	96	59	2	5	22	37.49%
97		of which: SME	7	0	3	0	0	0	C	0	0	0	0.00%
98		Items associated with particularly high risk	39	0	58	0	29	2	8	1	0	3	33.96%
99		Covered bonds	0	0	0	0	0	0	С	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	C	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	C	0	0	0	0.00%
102		Equity	2	0	2	0	О	0	С	0	0	0	0.00%
103		Securitisation				_							0.000
104		Other exposures	539		242	0	35	•	0	0	0	0	0.00%
105		Standardised Total	12,823	231	5,516	264	8,002	771	535	46	59	297	55.41%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	ire amounts							
RowN um		(515 %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
106		Central banks	9	(0 0		0 9	0	(0	0	0	0.00%
107		Central governments	11,948	(0 0		0 4,070	0	(1	0	0	0.00%
108		Regional governments or local authorities	29	(0 6		0 10	19		0	0	0	0.00%
109		Public sector entities	1	(0 1		0 0	1	(0	0	0	0.00%
110		Multilateral Development Banks	0		0 0		0 0	0	(0	0	0	0.00%
111		International Organisations	0		0 0		0 0	0	(0	0	0	0.00%
112		Institutions	249		0 135		0 173		(0	0	0	0.00%
113		Corporates	240	(0 231		0 192	27	(0	0	0	0.00%
114		of which: SME	1	(0 1		0 0	1	(0	0	0	0.00%
115		Retail	1	(0 1		0 1	. 0	(0	0	0	99.84%
116	SPAIN	of which: SME	0		0		0 0	0	(0	0	0	102.23%
117		Secured by mortgages on immovable property	0		0		0 0	0	(0	0	0	0.00%
118		of which: SME	0		0		0 0	0	(0	0	0	0.00%
119		Items associated with particularly high risk	0		0		0	0	(0	0	0	0.00%
120		Covered bonds	39		0 6		0	0	(0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	(0	0	C	0.00%
122		Collective investments undertakings (CIU)	0		0		0	0	(0	0	C	0.00%
123		Equity	0		0 0		0 0	0	(0	0	C	0.00%
124		Securitisation											
125		Other exposures	0		0 0		0 0	0	(0	0	C	0.00%
126		Standardised Total	12,515		379		0 4,456	48		1	1	. 0	99.84%

								Actual					
								31/12/2020	0				
	_		Exposure	values	Risk exposui	e amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	1,002	0	27	0	12	990	C	O	0	0	0.00%
128		Central governments	888	0	406	0	861	57	C) 1	. 0	0	41.89%
129		Regional governments or local authorities	90	0	90	0	84	7	C	0	0	0	6.87%
130		Public sector entities	3	0	3	0	3	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	C	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
133		Institutions	21	0	7	0	304	0	4	ł C	0	0	0.00%
134		Corporates	1,290	12	1,261	12	1,292		30	9	14	11	37.16%
135		of which: SME	15	9	12	9	391			7	7	9	54.28%
136		Retail	1,513	37	1,021	38	1,840	232	91	16	5 22	59	65.34%
137	SERBIA	of which: SME	91		52	9	852	71	23	9	5	16	70.16%
138		Secured by mortgages on immovable property	835	0	301	0	1,108			2	2 31	0	0.00%
139		of which: SME	9	0	3	0	143	90	C)	. 19	0	0.00%
140		Items associated with particularly high risk	36	0	54	0	38	0	C) 1	. 0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	C	0	0	0	0.00%
144		Equity	2	0	5	0	0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	319		146	0	10	278	C	0	40	0	0.00%
147		Standardised Total	6,000	49	3,322	50	5,552	2,023	126	30	107	70	55.87%

								Actual					
								31/12/202	20				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	129	0	0	(0 129		0	0	((0.00%
149		Central governments	6,467	0	1		0 2,915		0	0	((0.00%
150		Regional governments or local authorities	45	0	9		0 41		4 (0	((0.00%
151		Public sector entities	146	0	29		0)	0	0	((0.00%
152		Multilateral Development Banks	0	0	0	(0)	0	0	((0.00%
150 151 152 153		International Organisations	0	0	0	(0		0	0	((0.00%
154 155 156 157		Institutions	3,766	0	233		0 201			0	()	0.00%
155		Corporates	900	1	601		1 397	11	1 () 4		2	86.51%
156		of which: SME	40	0	33	(0 51		1 (0	()	0.00%
157		Retail	5	0	4	(0	3	4 (0	()	47.07%
158	FRANCE	of which: SME	0	0	0	(0)	0	0	()	0.00%
158 159 160		Secured by mortgages on immovable property	1	0	0	(0 1		0	0	()	0.00%
160		of which: SME	0	0	0	(0)	0	0	()	0.00%
161		Items associated with particularly high risk	0	0	0	(0		0	0	()	0.00%
162 163		Covered bonds	373	0	41	(0		0	0	()	0.00%
		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0		0	0	()	0.00%
164		Collective investments undertakings (CIU)	4	0	4	(0	2	0	0	()	0.00%
165		Equity	0	0	0	(0 0)	0	0	((0.00%
166 167		Securitisation											
167		Other exposures	3	0	1		0 3	3	0	0	((0.00%
168		Standardised Total	11,837	1	923	1	3,690	130	9	5	2	2 (0.13%



		· ·										
			1	2	3	4	5	6 7	8	9	10	11
								Actual				
								31/12/2020				
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	0	(0		0 0	0	0 (0		0.00%
170		Central governments	0	(0 0		0 0	0	0 0	0	, (0.00%
171		Regional governments or local authorities	0	(0		0 0	0	0 (0	r	0.00%
172		Public sector entities	0	(0		0 0	0	0 (0	r	0.00%
173		Multilateral Development Banks	0	(0		0 0	0	0 (0	r	0.00%
174		International Organisations	0	(0		0 0	0	0 (0	C	0.00%
175		Institutions	4,188	(376		0 600	59	0 (0	C	0.00%
176		Corporates	1,935	(1,645		760	911	0 2	. 8	, (94.54%
177		of which: SME	67	(0 44		0 67	0	0	0	, C	0.00%
178		Retail	4	(3		0 6	2	0	0	C	29.33%
179	UNITED KINGDOM	of which: SME	1	(0		0 0	0	0 (0	C	100.00%
180		Secured by mortgages on immovable property	2	(1		0 1	. 2	0 (0	C	9.17%
181		of which: SME	0	(0		0 0	1	0 (0	C	0.00%
182		Items associated with particularly high risk	0	(0		0 0	0	0 (0	C	0.00%
183		Covered bonds	146	(18		0 0	0	0 (0	C	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	(0		0 0	0	0 (0	C	0.00%
185		Collective investments undertakings (CIU)	88	(88		0 6	0	0 (0	C	0.00%
186		Equity	0	(0		0 13	0	0 (0	C	0.00%
187		Securitisation										
188		Other exposures	3	(3		0 3	0	0 (0	<u>C</u>	100.00%
189		Standardised Total	6,366		2,133		1,390	973	0	8	. 0	22.71%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100		Central banks	523	(0		0 523	0	(0	0		0.00%
190		Central governments	409		n 3		0 323			0	0	,	0.00%
191		Regional governments or local authorities	103		0		0 10) 0		0	0	,	0.00%
193		Public sector entities	0		0 0		0 0	0			0	, C	0.00%
194		Multilateral Development Banks	11	(0 0		0 0	3		0	0	, C	40.61%
195		International Organisations	0	(0 0		0 0	0		0	0	C	0.00%
196		Institutions	204	(90		0 183	21	(0	0	C	0.00%
197		Corporates	1,390		1,315		1 433		() 2	3	C	0.00%
198		of which: SME	41	(33	(0 37	5	(0	0	C	0.00%
199		Retail	7	(0 5	(0 7	0	(0	0	C	48.42%
200	LUXEMBOURG	of which: SME	0	(0		0	0	(0	0	C	0.00%
201	20/12/1300/10	Secured by mortgages on immovable property	0	1	1 0		1 0	0	(0	0	C	0.00%
202		of which: SME	0	1	1 0		1 0	0	(0	0	C	0.00%
203		Items associated with particularly high risk	174	(0 260	(0 174	0	(0	0	C	0.00%
204		Covered bonds	50	(0 5		0	0	(0	0	C	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	(0	0	C	0.00%
206		Collective investments undertakings (CIU)	1,418	(0 678	(0 1,095	102	(0	0	C	0.00%
207		Equity	2	(0 6		0 0	0	(0	0	C	0.00%
208		Securitisation											
209		Other exposures	235	(186		0 235		(0	0	C	0.00%
210		Standardised Total	4.424	1	2.548		2.697	971		1 2	4	.1 0	40.64%

								Actual					
								31/12/202	D				
			Exposure	values	Risk exposu	re amounts				Charle of	Charle of	Charle of	
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	C	0		0 0	0	C	0	(0.00%
212		Central governments	4,472	С	0		0 4,337	0	0	0	() (0.00% 0 0.00%
213		Regional governments or local authorities	0	С	0		0 0	0	0	0	((0.00%
214		Public sector entities	0	C	0		0 0	0	0	0	((0.00%
215		Multilateral Development Banks	0	C	0		0 0	0	0	0	((0 0.00% 0 0.00%
216		International Organisations	0	C	0		0	0	0	0	() (0.00%
217		Institutions	188	C	94		0 188	0	0	0	() (0.00%
218		Corporates	10	C	10		0 10	0	0	0	(0.00%
219		of which: SME	0	C	0		0	0	0	0	(0.00%
220		Retail	0	C	0		0	0	0	0	()	0 65.63%
221	QATAR	of which: SME	0	C	0		0	0	0	0	()	0.00%
222	•	Secured by mortgages on immovable property	0	C	0		0	0	0	0	()	0 0.00% 0 0.00% 0 0.00%
223		of which: SME	0	C	0		0	0	0	0	(0.00%
224		Items associated with particularly high risk	0	C	0		0	0	0	0	(0.00%
225		Covered bonds	0	C	0		0	0	0	0	(0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	0	0	(0.00%
227		Collective investments undertakings (CIU)	0	C	0		0	0	0	0	(0.00%
228		Equity	0	С	0		0	0	0	0	(0.00%
229		Securitisation											
230		Other exposures	0	C	0		0 0	0	0	0	(0.00%
			4 444		404							. 1	

		Intesa Sanpaolo S.p.A.																						
				12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1		Central banks		76,946	1,111	<u> </u>	C	()	0 1.05%	·	· · ·		1 0	(0	1.05%		1,111	1	. 0	0	0	1.05%
2		Central governments		92,058	10,082	2 482	46	16	5 19	3 40.02%	90,61	1 11,401	60	9 44	15	244	40.01%			732	. 43	16	293	40.01%
3		Regional governments or local authorities		899	317	7 7	C	(5 69.29%	86	353		8 0	(5	63.92%		555	9	0	0	6	60.29%
4		Public sector entities		548	504	4 28	1		3 1	6 55.33%	56	4 475	4	1 1		17	42.82%		187	53	1	7	19	36.27%
5		Multilateral Development Banks		293	33	6	C	2	2	1 25.60%	28	9 34		9 0		. 2	24.01%		36	12	. 0	1	3	23.35%
6		International Organisations		58	(0	C	()	0 15.55%	5	8 0		0 0	(0	15.55%		0	0	0	0	0	15.56%
7		Institutions		8,474	764	4 291	22		7 12	0 41.30%	8,35	2 813	36	5 18	(151	41.40%			428	17	5	177	41.39%
8		Corporates		25,454	6,269	9 1,589	72	138	84	6 53.24%	25,76	5,382	2,17	1 64	116	1,025	47.22%	25,683		2,666	64	103	1,181	44.29%
9		of which: SME		5,024	2,084	791	22	. 73	3 47	0 59.38%	5,14	7 1,729	1,02	3 20	56	538	52.61%	5,146	1,533	1,220	20	48	598	48.98%
10		Retail		14,750	2,543	1,778	53	86	94	9 53.38%	14,52	5 2,325	2,22	2 48	72	1,063	47.86%	14,280	2,177	2,615	47	67	1,165	44.56%
11 Intesa Sa	anpaolo S.p.A.	of which: SME		2,693	1,044	4 681	12	3:	L 46	2 67.79%	2,73	0 883	80	6 11	25	498	61.76%	2,733	774	911	. 11	23	529	58.07%
12		Secured by mortgages on immovable property		4,850	1,129	995	11	. 39	56	5 56.78%	4,88	985	1,10	9 10	30	592	53.39%	4,881		1,205	10	25	615	51.02%
13		of which: SME		1,137	565	753	8	3:	L 45	3 60.19%	1,19	3 442	82	.0	23	472	57.56%	1,214	367	875	7	19	488	55.76%
14		Items associated with particularly high risk		479	36	5 20	1		3	8 41.80%	46	39	2	7	3	11	38.88%	460	41	33	1	3	13	37.51%
15		Covered bonds		129	C	0	C)		0 19.89%	12	9 0		0	(0	19.89%	129	0	0	0	0	0	19.90%
16		Claims on institutions and corporates with a ST credit assessmen	nt	0	C	0	C)		0 13.57%		0 0		0	(0	13.23%	0	0	0	0	0	0	13.38%
17		Collective investments undertakings (CIU)		2,277	390	197	2		7	7 39.37%	2,34	4 307	21	2 2	1	. 81	38.36%	2,372	267	224	2	1	84	37.66%
18		Equity		1,494	94	14	1	(5	1 7.30%	1,44	9 124	2	9 0	7	2	6.98%	1,414	145	43	0	8	3	6.91%
19		Securitisation																						
20		Other exposures		18,526	286	5 432	20	154	1 5	8 13.43%	18,10	9 290	84	4 18	158	79	9.30%	17,769		1,179	16	162	97	8.21%
21		Standardised Total		247,234	23,557	5,840	229	460	2,840	8 13.43% 0 48.63%	245,34	3 23,640	7,64	8 207	416	3,273	42.79%	243,351	24,079	9,202	202	399	3,655	39.72%

											Baseline Scenario	0							
				31/12/2021							31/12/2022					31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposul	- Stage 1 exposure Stage 2 expos	ure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	69,47	8 0 0	(0 0)	0.00%	69,478	(0	(0 0	0.00	% 69,478	0	0 0		<u>ე</u> 0	0.00
	Central governments	73,04	2 9,461 448	38	8 15	179	40.00%	71,925	10,471	555	36	6 13 22	2 40.00	% 71,046 11,	,246 65	58 36	5 1	4 263	40.00
	Regional governments or local authorities	31	3 120 5	(0 0)	75.74%	295	138	6	C	0 0	4 72.19	% 284	149	6 0		J 4	69.389
	Public sector entities	41	0 348 14		1 3		34.02%	413	335	5 24	1	1 3	6 25.17	% 409	330	33 1	L	3 7	21.41%
	Multilateral Development Banks	2	4 6 1		0)	. 56.20%	24		5 2	C	0	1 48.85	% 24	4	3		<u>0</u> 1	45.87%
	International Organisations		0 0	(0		0.00%	0	(0	C	0 0	0.00	% 0	0	0 0		0	0.00%
	Institutions	4,66	2 497 221		9 5	93	41.85%	4,617	508	255	7	7 4 10	8 42.43	% 4,572	527 28	30	7	3 120	42.80%
	Corporates	10,99	9 2,857 785	22	2 76	413	52.67%	11,309	2,254	1,079	19	9 54 48	44.50	% 11,389 1,	,949 1,30	03 20) 4	3 529	40.63%
	of which: SME	2,43	5 1,430 458	10	0 51	283	61.63%	2,726	1,004	591	g	9 32 3:	8 53.78	% 2,861	774 68	36 10	2	4 344	50.07%
	Retail	7,24	0 1,585 774	14	4 29	479	61.95%	7,276	1,376	947	12	2 23 5:	6 54.47	% 7,263 1,	,250 1,08	36 12	2 1	.9 545	50.209
ITALY	of which: SME	1,39	7 841 565	(6 18	393	69.41%	1,493	653	656	6	6 13 4:	4 63.12	% 1,544	531 72	28 6	5 1	.0 432	59.29 ^o
	Secured by mortgages on immovable property	1,80	1 645 844		4 25	513	60.66%	1,890	491	909	4	4 17 52	7 57.92	% 1,933	398 95	58 4	1	.3 538	56.089
	of which: SME	96	4 475 725	3	3 20	44	60.85%	1,028	361	775	3	3 14 45	58.42	% 1,058	293 81	12 3	3	1 461	56.749
	Items associated with particularly high risk	15	8 31 7	1	1 1		31.64%	148	34	14	1	1 1	4 31.22	% 141	35	20 1	1	1 6	31.25%
	Covered bonds		0 0	(0 0)	0.00%	0	(0	C	0 0	0.00	% 0	0	0 0		0 0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	(0		13.57%	0	(0	(0	0 13.23	% 0	0	0 0		0 0	13.38%
	Collective investments undertakings (CIU)	1,07	3 270 190]	1 1	. 70	39.85%	1,130	204	198	1	1 0	8 39.22	% 1,158	169 20)5 1	1	0 79	38.76%
	Equity	1,35	9 87 12		1 5	5	8.40%	1,321	113	3 25		0 5	2 7.58	% 1,290	132	36		5 3	7.18%
	Securitisation																		
	Other exposures	17,07		. (0 2	2 3	9.44%		11	730	(0 6 3	6 4.86	,	16 1,01	L7 C	1	.0 36	3.539
	Standardised Total	187,63	5 15,913 3,673	92	2 161	1,800	49.00%	186,538	15,939	4,744	82	2 127 1,98	3 41.81 ⁰	185,409 16,2	207 5,60	6 82	112	2 2,132	38.03%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,		e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ration Stage 3 exposu
	Central banks	78	80 0 0		0	0	0.00%	780		0	0 (0	0	0.00%	780	0	0	0	0 0	0.0
	Central governments	8	86 0 0		0	0	0 40.00%	86		0	0	0	0	40.00%	6 86	0	0	0	0	40.00
	Regional governments or local authorities	9	90 38 0		0	0	0 40.00%	81	4	7	0	0	0	40.00%	6 74	54	0	0	0	40.00
	Public sector entities		3 0 0		0	0	0 15.26%	3		0	0	0	0	15.32%	6 3	0	0	0	0 0	15.35
	Multilateral Development Banks		0 0 0	(0	0	0.00%	0		0	0 (0 0	0	0.00%	6 0	0	0	0	0 0	0.00
	International Organisations		0 0 0		0	0	0.00%	0		0	0 (0 0	0	0.00%	0	0	0	0	0 0	0.00
	Institutions		1 0 0		0 (0	0 44.47%	0		0	0 (0 0	0	44.47%	0	1	0	0	0 0	44.479
	Corporates	51	19 14 21		0	0 10	0 49.29%	516	1	6 2	22 (0 0	11	48.02%	512	19 2	23	0	0 11	47.24 ^o 47.14 ^o
	of which: SME	1	18 3 19		0 (0	9 49.25%	19		1 2	20 (0 0	10	47.95%	6 19	1 2	20	0	0 10	47.14
	Retail	1,42	27 258 331	9	9 20	6 159	9 48.12%	1,355	24	6 41	.5	8 21	184	44.32%	1,290	33 49	93	8	207	41.939
SLOVAKIA	of which: SME	3	5 21	(0	0	8 37.80%	33		3 2	23 (0 0	8	35.61%	6 32	2	25	0	0 8	34.29
	Secured by mortgages on immovable property		0 0 0		0	0	0 25.87%	0		0	0 (0 0	0	25.87%	0	0	0	0	0 0	25.879
	of which: SME		0 0 0		0	0	0.00%	0		0	0 (0 0	0	0.00%	0	0	0	0	0 0	0.000
	Items associated with particularly high risk		0 0 0		0	0	0.00%	0		0	0 (0 0	0	0.00%	0	0	0	0	0 0	0.000
	Covered bonds		0 0 0		0	0	0.00%	0		0	0 (0 0	0	0.00%	0	0	0	0	0 0	0.000
	Claims on institutions and corporates with a ST credit assessment		0 0 0	(0	0	0.00%	0		0	0 (0 0	0	0.00%	6 0	0	0	0	0 0	0.000
	Collective investments undertakings (CIU)		0 0 0	(0	0	0.00%	0		0	0 (0 0	0	0.00%	6 0	0	0	0	0 0	0.000
	Equity	1	11 0 0		0	0	0 38.27%	11		0	0 (0 0	0	38.27%	6 11	0	0	0	0 0	38.279
	Securitisation																			
	Other exposures	47	72 0 52	18	8	0 2	0 38.27%	425		0 10	00 16	6 0	38	38.27%	6 382	0 14	42 1	15	0 54	38.27
	Standardised Total	3,38	312 404	27	7 27	7 189	46.90%	3,256	310	53	7 25	5 21	233	43.34%	3,138	8 65	58 2	23 2	0 272	41.329

										Baseline Scenario									
				31/12/2021						31/12/2022						31/12/2023			
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for pro Stage 1 exposure Stage	Stock of ovisions for p pe 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	2,511	0 0	0	0	0	0.00%	2,511	0	0 (0	0.00%	_,		0 ()	0 0	0	0.00%
65	Central governments	1,350	94 2	1	0	1	40.00%	1,324	118	4	1 0	2 40.00%	1,299	1	41 (1 1	2	40.00%
66	Regional governments or local authorities	0	0 0	0	0	0	0.00%	(0	0 (0	0.009	0		0 ()	0 0	0	0.00%
6/	Public sector entities	0	0 0	0	0	0	0.00%	(0	0 (0	0.009	0		0 0		0 0	0	0.00%
68	Multilateral Development Banks	0	0 0	0	0	0	42.14%	(0	0 (0 0	0 42.149	0 0		0 (0 0	0	42.14%
09	International Organisations Institutions	244	12 2	0	0		49.40%	່) U	4	0 0	0.00%	0 0		20 (2	1 0	0	0.00% F0.610/
70	Corporates	2 44	12 3	1	2	12	49.40%	40-	7 04	4 .	1 1 1	2 30.45%	0 <u>233</u>		02 50	<u> </u>	1 0	ა აი	30.01% 30.57%
71	of which: SME	307	3 34	0	0	13	47.63%	21	94	1 (0 47 190	6 49 0		5 5) 		1	39.37% 46.02%
73	Retail	7		0	0	0	19.45%		7 1	0 (0 18 679	6 7		1 ()	0 0	0	18 36%
UNITED STATES	of which: SME	7		0	0	0	31.03%			0 (0 31.039	6 0		0 ()	0 0	0	31.02%
UNITED STATES	Secured by mortgages on immovable property	0	0 0	0	0	0	42.93%		0	0 (0 40.359	6 0		0 ()	0 0	0	38.42%
76	of which: SME	0	0 0	0	0	0	0.00%	(0	0 (0 0	0 0.00%	6 0		0 (0 0	0	0.00%
77	Items associated with particularly high risk	11	0 0	0	0	0	27.46%	11	0	0 (0 0	0 27.46%	6 11		0 (0 0	0	27.46%
78	Covered bonds	0	0 0	0	0	0	0.00%	(0	0 (0 0	0 0.00%	6 0		0 ()	0 0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0	0.00%	(0	0 (0 0	0 0.00%	6 0		0 (0 0	0	0.00%
80	Collective investments undertakings (CIU)	49	52 1	0	0	0	25.00%	61	39	2 (0 0	1 25.00%	67		32	В	0 0	1	25.00%
81	Equity	0	0 0	0	0	0	0.00%	(0	0 (ol ol	0 0.00%	6 0		0 ()	0 0	0	0.00%
82	Securitisation					·													
83	Other exposures	18	0 0	0	0	0	30.93%	18	0	0 (0 0	0 30.93%	6 18		0 (0 0	0	30.93%
84	Standardised Total	4,697	252 40	3	2	16	30.93% 39.84%	4,666	269 5	53	3 2 2	39.78%	4,636	28	87 65	5	3 2	26	39.76%

Other exposures
Standardised Total

AUTHORITY	Intesa Sanpaolo S.p.A.																					
			12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
		- 1										Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	(11111 2014) 70)	536	0 (0 0		0.00%	6 530	6	0	0 (0 0		0.00%	536		0	0 (C	,	0.00%
	Central governments		1,043	20 1		. 0		1 40.00%	6 1,04	7 1	.4	3	L C		1 40.00%	1,050	1	10	5 1		,	40.00%
	Regional governments or local authorities		271	22 1		0		0 49.56%	6 26	4 2	28	1 (0		1 46.42%	258	3	35	2	\ c	.[1 44.85%
	Public sector entities		53	3 1) 2	2	1 62.48%	6 52	2	3	2 () 2		1 66.38%	52		3	2 (J 2	. 7	66.78%
	Multilateral Development Banks		6	2 ()) 1	1	0 46.02%	6	6	2	0 () 1		0 46.36%	6		1	1 (<i>γ</i> 1		46.46%
	International Organisations		0	0 ()	0)	0.00%	6	0	0	0 (0		0.00%	0		0	0 0	0	, T	0.00%
	Institutions		206	19 5		. 0		2 43.69%	6 18	5 3	35 1	0	L C		4 36.46%	167	4	19 1	.4 1	. 0		34.00%
	Corporates		1,899	442 284	!	5 20	17	7 62.35%	6 1,760	0 50)4 36	1	1 22	20	1 55.80%	1,643	53	37 44	.5	ı 24	228	51.28%
	of which: SME		817	295 182	2	14	11	1 60.78%	6 730	0 32	23 24	1	16	12	9 53.68%	660	33	32 30	2 3	, 16	149	49.24%
	Retail		2,479	247 357	13	3 4	130	6 37.97%	6 2,39	1 23	32 46	1 12	2 4	15	3 33.09%	2,302	22	21 56	1 12	. 4	16 ^c	30.11%
CROATIA	of which: SME		74	10 17	:	. 0)	9 52.21%	69	9 1	.0 2	2	C	1	0 46.42%	65	1	10 2	.6 1	. 0	17	1 42.93%
	Secured by mortgages on immovable property		1,160	92 84	:	. 1	1 2	5 29.69%	6 1,139	9 9	00 10	7	. 1	. 2	7 25.44%	1,118	8	38 13	.0	. 1	30	22.76%
	of which: SME		0	0 (0)	0.00%	6	0	0	0 (0		0.00%	0		0	0 0	0	ſ	0.00%
	Items associated with particularly high risk		30	2)) 1	1	3 40.10%	6 30	0	2	9 () 1		3 40.20%	30		2	9 (<i>γ</i> 1	?	40.29%
	Covered bonds		0	0 ((0		0.00%	6	0	0	0 (0		0.00%	0		0	0 0	<i>i</i> 0	ſ	0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0 (0		0.00%	6	0	0	0	0		0.00%	0		0	0 (0	ſ	0.00%
	Collective investments undertakings (CIU)		0	0 ()	0)	0.00%	6	0	0	0 (0		0.00%	0		0	0 0	0	ſ	0.00%
			0	0 ()	0)	0.00%	6	0	0	0 (0		0.00%	0		0	0 0	0	ſ	0.00%
	Equity Securitisation																					

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure Stage 1	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for prov	Stock of visions for 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	9	0	0	0	0	0	0.00%	Ġ	0 (0	0	(0.00%	6 9	0	0	0	0	0.00%
107		Central governments	3,992	75	3	1	0	1	40.00%	3,915	149	5 1	0	2	40.00%	6 3,840 22	21	9	1	0 4	4 40.00%
108		Regional governments or local authorities	10	19	0	0	0	0	40.00%	10	19 (0	0	(40.00%	6 10	19	0	0	0 (0 40.00%
109		Public sector entities	0	1	0	0	0	0	15.02%	(1 (0	0	(15.029	6 0	1	0	0	0 (0 15.02%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	(0 (0	0	(0.009	6 0	0	0	0	0 (0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	(0 (0	0	(0.009	6 0	0	0	0	0 (0.00%
112		Institutions	170	4	0	0	0	0	59.19%	168	5 1	1 0	0		58.65%	6 166	7	1	0	0 :	1 58.05%
113		Corporates	192	25	2	0	0	1	44.02%	193	22	0	0		L 44.049	6 193	21	4	0	0 2	2 44.04%
114		of which: SME	1	1	0	0	0	0	40.39%		0 0	0	0	(40.45%	6 1	0	0	0	0 (0 40.49%
115	CDATN	Retail	1	0	0	0	0	0	83.61%		0 0	0	0	(74.67%	6 1	0	0	0	0 (0 69.05%
116	SPAIN	of which: SME	0	0	0	0	0	0	100.69%	(0 0	0	0	(99.53%	6 0	0	0	0	0 (0 98.67%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	12.98%	(0 0	0	0	(13.019	6 0	0	0	0	0 (0 13.03%
118		of which: SME	0	0	0	0	0	0	14.04%	(0 0	0	0	(14.049	6 0	0	0	0	0 (0 14.04%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	(0 0	0	0	(0.009	6 0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	(0 0	0	0	(0.009	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	(0 0	0	0	(0.009	6 0	0	0	0	0 (0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	(0 0	0	0	(0.009	6 0	0	0	0	0 (0.00%
123		Equity Securitisation	0	0	0	0) 0	0	0.00%		0	0	0	(0.00%	0	0	U	U	U (0.00%
124									04 :22:						0.5.5.5						20.5151
125		Other exposures	0	0	0	0	0	0	21.40%	(0 (0	0	(22.289	6 0	0	0	0	0 (0 23.01%
126		Standardised Total	4,374	125	5	2	2 0	2	44.02%	4,297	197 10	2	0	4	43.42%	6 4,220 26	9 1	5	2	0 6	6 43.07%

									Baseline Scenario	0									
				31/12/2021					31/12/2022							31/12/2023			
		Stage 1 exposu (mln EUR, %)	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exp	s for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure		rovisions for	Coverage Ratio Stage 3 exposur
	Central banks		12 990 0	0	0	0.00%	12	990	0	0 0	0	0.00%	12	990	0		0 0	0	0.00
	Central governments	8	57 1	1 0	0	1 40.25%	859	57	3	0	1	40.14%	857	57	7 4		0	2	40.09
	Regional governments or local authorities		83 8 0	0	0	0 40.00%	82	9	0	0	0	40.00%	81	Ç	9		0 0	0	40.00
	Public sector entities		3 0	0	0	0 9.33%	3	0	0	0	0	9.33%	3	(0		0	0	9.33
	Multilateral Development Banks		0 0	0	0	0.00%	0	0	0	0	0	0.00%	0	(0		0 0	0	0.00
	International Organisations		0 0	0	0	0.00%	0	0	0	0	0	0.00%	0	(0		0	0	0.00
	Institutions	2	98 0 10	0 3	0	5 50.79%	292	0	15	3 0	8	51.08%	286	(21		3 0	11	51.21
	Corporates	1,1	78 276 54	4 6	3 2	20 36.98%	1,100	333	75	6 3	28	36.90%	1,039	373	96		6 3	35	36.85
	of which: SME	3	65 90 25	5 2	2	12 48.67%	344	105	32	2 2	15	46.04%	325	117	7 38		2 2	17	44.35
	Retail	1,7	14 314 135	5 6	21	78 57.74%	1,648	333 1	83	5 19	98	53.67%	1,603	33:	230		5 18	118	51.33
SERBIA	of which: SME	7	89 121 36	6 2	9 2	21 59.53%	756	137	53	1 9	28	53.59%	732	143	71		1 9	36	50.31
	Secured by mortgages on immovable property	1,0	40 322 21	1 5	12	9 44.74%	1,008	336	39	4 11	17	44.85%	993	335	56		4 10	25	44.88
	of which: SME	1	36 81 16	6 4	10	8 46.19%	129	73	32	4 9	15	46.19%	122	66	5 46		4 8	21	46.18
	Items associated with particularly high risk		38 1 0	0	0	0 39.40%	37	2	0	0 1	0	39.40%	36	2	2		0 1	0	39.40
	Covered bonds		0 0	0	0	0.00%	0	0	0	0	0	0.00%	0	(0		0 0	0	0.00′
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0	0	0 0	0	0.00%	0		0		0 0	0	0.00′
	Collective investments undertakings (CIU)		0 0	0 0	0	0.00%	0	0	0	0 0	0	0.00%	0	(0		0 0	0	0.00′
	Equity		0 0	0 0	0	0.00%	0	0	0	0 0	0	0.00%	0	(0		0 0	0	0.00′
	Securitisation																		
	Other exposures		10 278 0	0 0	152	0 54.55%	10	278	0	0 152	0	54.55%	10	278	3 0		0 152	0	54.55°
	Standardised Total	5,2	36 2,245 221	1 21	188 11	13 51.00%	5,051	2,336	16	9 185	152	48.33%	4,920	2,374	407	1	9 184	191	46.91%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,		e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposu	Coverage Ra Stage 3 exp
	Central banks	12	29 0 0	(0	0	0.00%	6 129		0 (0	0	0	0.00%	129	0	0	0	0	0
	Central governments	2,86	50 54 10	(0	0	40.00%	2,806	10	07 11	1	0	4	40.00%	2,753	58	12	0	0	5 4
	Regional governments or local authorities	3	89 6 0	(0	0	40.00%	38		7 (0	0	0	40.00%	6 36	9	0	0	0	0 40
	Public sector entities		0 0 0	(0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0 0
	Multilateral Development Banks		0 0 0	(0	0	0.00%	0		0 (0	0 0	0	0.00%	6 0	0	0	0	0	0 0.
	International Organisations		0 0 0	(0	0	0.00%	0		0 (0	0 0	0	0.00%	6 0	0	0	0	0	0 0.
	Institutions	19	96 14 2	. 1	1	0	41.27%	6 192	1	17	3	0	1	42.08%	6 188	19	4	0	0	2 41.
	Corporates	40	94 8	3	1	1	36.67%	6 412	8	82 15	5	1	5	36.77%	6 412	77 1	19	1	1	7 36.
	of which: SME	4	4 0	(0	0	30.08%	6 46		5	1	0	0	30.08%	6 46	5	1	0	0	0 29.
	Retail		4 3 0	(0	0	9.47%	5		2 (0	0	0	8.27%	6 5	1	1	0	0	0 7.
FRANCE	of which: SME		0 0 0	(0	0	43.89%	0		0 (0	0 0	0	43.84%		0	0	0	0	0 43.
	Secured by mortgages on immovable property		1 0 0	(0	0	16.76%	ó 1		0 (0	0	0	16.85%	6 1	0	0	0	0	0 16.8
	of which: SME		0 0 0	(0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.0
	Items associated with particularly high risk		0 0 0	(0	0	0.00%	0		0 (0	0	0	0.00%		0	0	0	0	0.0
	Covered bonds		0 0 0	(0	0	43.22%	0		0	0	0	0	42.09%	6 0	0	0	0	0	0 41.1
	Claims on institutions and corporates with a ST credit assessment		0 0		0	0	0.00%	6		0	0	0	0	0.00%	6	0	0	0	0	0.0
	Collective investments undertakings (CIU)		2 0 0		0	0	25.00%	6		0	0	0 0	0	25.00%	6 2	0	0	0	0	0 25.0
	Equity		0 0 0		0	0	0.00%	6 0		0 (0	0 0	0	0.00%	0	0	0	0	0	0.0
	Securitisation																			
	Other exposures		3 0 0	(0	0	27.89%	6 3		0 (0	0 0	0	27.89%	6 3	0	0	0	0	0 27.9 4 37. 94
	Standardised Total	3.63	9 170 20	1	<u> </u>	1	38.26%	3 587	21	14 20	1 2	1	11	38.06%	3 529 26	34 3	26	1	1 1	4 37 9/

	Actionis	Intesa Sanpaolo S.p.A.																			
			12	3	14 15	16	17 18	19	19	20 21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario										
					31/12/2021						31/12/2022							31/12/2023			
RowN um		(mln	Stage 1 exposure Stage 2	exposure Stage 3	Stock of provisions for Stage 1 exposure	Stock of S provisions for provisions Stage 2 exposure	Stock of visions for 3 exposure	Ratio - posure Stage 1 e	. exposure Sta	ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
169		Central banks	0	0	0	0	0	0.00%	0	0	0 0	(0	0.00%	0	(0	0 0	<u>0</u>	ſ	J 0.00%
170		Central governments	0	0	0	0	0	40.00%	0	0	0	(0	40.00%	0) (0	0	<u>/</u> 0'		0 40.00%
171		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	(0	0.00%	0)	0	0	0'		J 0.00%
172		Public sector entities	0	0	0	0	0	0.00%	0	0	0	(0	0.00%	,	(0	0	<u>/</u> 0'	(J 0.00%
173		Multilateral Development Banks	0	0	0	0	0	36.94%	0	0	0	(0	36.04%	0)	0	0	<u>/</u> 0'	(J 35.71%
174		International Organisations	0	0	0	0	0	0.00%	0	0	0	(0	0.00%	0)	0	0	<u>/</u> 0'		J 0.00%
175		Institutions	591	61	7	1	2	33.30%	582	64 14	4		. 5	33.54%	574	1 66	6	9	.1 1	F	6 33.46%
176		Corporates	1,148	421	102	5	40	39.44%	1,191	351 129	9	4	50	39.17%	1,216	306	6 149	9 3	<u>, 3</u>	58	39.10%
177		of which: SME	56	9	1	0	0	32.52%	47	17	2 0	(1	32.52%	40	23	3	3 0	J 0'	1	1 32.52%
178		Retail	6	1	0	0	0	27.18%	6	1	0	(0	24.78%	6	5	1	1 0	J 0'	ſ	ງ 23.65%
179	UNITED KINGDOM	of which: SME	0	0	0	0	0	35.59%	0	0	0 0	(0	35.23%	0	(0 (0 0	J 0'	٦ (ງ 35.03%
180	3111123 11113331	Secured by mortgages on immovable property	2	1	0	0	0	16.87%	2	1	1 0	(0	17.04%	2	2	1	1 0	J 0'	,	ປ 17.18%
181		of which: SME	0	0	0	0	0	16.86%	0	0	0 0	(0	16.86%	0	(0 (0 0	ν 0	,	J 16.86%
182		Items associated with particularly high risk	0	0	0	0	0	36.34%	0	0	0 0	(0	36.34%	0) (0 (0 0	0	, ۲	ა 36.34%
183		Covered bonds	0	0	0	0	0	0.00%	0	0	0 0	(0	0.00%	0) (0 (0 0	0	٦ (J 0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0 0	(0	0.00%	0) (0 (0 0	C C	,	0.00%
185		Collective investments undertakings (CIU)	6	0	0	0	0	25.00%	6	0	0 0	(0	25.00%	6	5 (0 (0 0	C	,	0 25.00%
186		Equity	13	0	0	0	0	27.90%	13	0	0 0	(0	27.90%	_	3 (0 (0 0	0	,	0 27.90%
187		Securitisation																			
188		Other exposures	3	0	0	0	0	1.66%	3	0	0	(0	0.68%	3	3	0 (0 0	C	,	0.43%
189		Standardised Total	1.769	484	110	. 6	43 3	38.88%	1.803	417 143	3 4	4	55	38.47%	1,820	373	3 170	0 4	, 3	6.F	0 0.43% 5 38.28%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	52	3 0 0	C	0	0	0.00%	523		0	0 0	0 0	0	0.00%		0	0 0		0	0.00%
	Central governments	4	8 0 0	C	0	0	40.00%	48		0	0 0	0 0	0	40.00%	48	0	0 0		0	40.00%
	Regional governments or local authorities		0 0	C	0	0	0.00%	0		0	0 0	0	0	0.00%	0	0	0 0		0	0.00%
	Public sector entities		0 0	C	0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0 0		0	0.00%
	Multilateral Development Banks		2 1 0	C	0) (45.18%	3		0	0 0	0	0	45.70%	3	0	0 0		0	45.92%
	International Organisations		0 0	C	0) (0.00%	0		0	0 0	0	0	0.00%	0	0	0 0		0	0.00%
	Institutions	18	5 17 1	C	0	0	22.14%	184	1	18	2 0	0 0	0	23.60%	182	18	3 0) 1	24.25%
	Corporates	70	4 557 17	2	2 4	1 6	33.57%	863	38	35 30	0 2	2 3	10	33.62%	921 3	16 4	11 2		2 14	33.68%
	of which: SME	3	5 6 0	С	0		38.66%	35		6	1 0	0 0	0	38.66%		6	1 0		0	38.65%
	Retail		7 0 0	C	0	0	1.58%	7		0	0 0	0 0	0	1.46%	7	0	0 0		0	1.44%
LUXEMBOURG	of which: SME		0 0	C	0		17.12%	0		0	0 0	0 0	0	17.12%	0	0	0 0		0	17.12%
	Secured by mortgages on immovable property		0 0	C	0		0.00%	0		0	0 0	0 0	0	0.00%	0	0	0 0		0	0.00%
	of which: SME		0 0	C	0		0.00%	0		0	0 0	0 0	0	0.00%	0	0	0 0		0	0.00%
	Items associated with particularly high risk	17	3 0 0	C	0		27.46%	173		0	0 0	0 0	0	27.46%	173	0	0 0		0	27.46%
	Covered bonds		0 0	C	0		0.00%	0		0	0 0	0 0	0	0.00%	0	0	0 0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0		0	0 0	0 0	0	0.00%	0	0	0 0		0	0.00%
	Collective investments undertakings (CIU)	1,12	3 68 6	1	. 0) 1	26.57%	1,121		54 1:	1 1	1 0	3	26.23%	1,114	66 1	.6 1		0 4	26.11%
	Equity Securitisation		0 0	C	0) (65.95%	0		0	0 0	0 0	0	65.95%	0	0	0 0		0	65.95%
	Other exposures	22	9 0 6	2	2 0) 2	29.36%	223		0 13	3 2	2 0	4	29.36% 30.75%	217	0 1	.8 1		5	29.36% 30.69%
	Standardised Total	2,99	5 644 30	5	4	9	30.95%	3,145	46	57 57	7 4	4 3	17	30.75%	3,189 40	75	8 4		3 24	30.69%

												Baseline Scenario	0								
						31/12/20	21					31/12/2022						31/12/2023			
RowN um		(ml	Stag	ge 1 exposure Stage 2	exposure Stage 3 e	Stock of Stock of Stock of Stage 1 expenses	Stock of provisions Stage 2 exp	of Stock of provisions for provisions for osure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks		0	0	0	0	0	0.00%	o l	0	0	0	0	0.009	0	0	0	0	0	0.00%
212		Central governments		4,251	80	6	2	0	2 40.00%	4,16	159 1	.2	2	0	5 40.00%	4,085	35 1	7	2 0	7	40.00%
213		Regional governments or local authorities		0	0	0	0	0	0.00%	o l	0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
214		Public sector entities		0	0	0	0	0	0 11.14%	b	0	0	0	0	0 11.149	0	0	0	0	0	11.14%
215		Multilateral Development Banks		0	0	0	0	0	0.00%	o l	0	0	0	0	0.009	0	0)	0	0	0.00%
216		International Organisations		0	0	0	0	0	0.00%	o l	0	0	0	0	0.009	0	0	0	0	0	0.00%
217		Institutions		179	8	1	0	0	0 60.88%	17	13	2	0	0	1 60.88%	170 1	16	2	0	1	60.88%
218		Corporates		9	1	0	0	0	0 45.20%	o l	1	0	0	0	0 45.20%	9	1	0	0	0	45.20%
219		of which: SME		0	0	0	0	0	0.00%	o l	0	0	0	0	0.009	0	0	0	0	0	0.00%
220		Retail		0	0	0	0	0	0 7.66%	b	0	0	0	0	0 7.25%	0	0)	0	0	7.23%
221	QATAR	of which: SME		0	0	0	0	0	0.00%	b	0	0	0	0	0.009	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property		0	0	0	0	0	0 10.24%	b	0	0	0	0	0 10.249	0	0		0	0	10.24%
223		of which: SME		0	0	0	0	0	0.00%	b	0	0	0	0	0.00%	0	0	0	0	0	0.00%
224		Items associated with particularly high risk		0	0	0	0	0	0.00%	b	0	0	0	0	0.00%	0	0	0	0	0	0.00%
225		Covered bonds		0	0	0	0	0	0.00%	b	0	0	0	0	0.00%	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	Ď	0	0	0	0	0.009	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	o l	0	0	0	0	0.009	0	0	0	0 0	0	0.00%
228		Equity		0	0	0	0	0	0.00%	o l	0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
229		Securitisation																			
230		Other exposures		0	0	0	0	0	0.00%		0	0	0	0	0.009	0	0	0	0 0	0	0.00%
231		Standardised Total		4,439	89	7	3	0	3 42.49%	4,34	172 1	4	2	0	6 42.55%	4,263	20	2	2 0	8	42.45%

		Intesa Sanpaolo S.p.A.																						
		•		33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure	Stock of provisions for tage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure Stage		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1		Central banks		76,946	1,111	1 1	C	(0	0 1.05%	76,94	6 1,111		1 0		0 (1.05%	76,946	1,111	1	. 0	0	0	1.05%
2		Central governments		91,975	10,074	572	99	43	3 22	29 40.01%	90,39	6 11,377	84	48 131	3	339	40.01%	89,003	12,400	1,218	115	34	487	40.01%
3		Regional governments or local authorities		898	317	7 8	1		1	5 65.36%	85	9 353	1	11 1		1	57.96%	829	378	15	1	1	8	53.00%
4		Public sector entities		518	530	32	1	. 10	0 1	.6 50.32%	50	5 524		50 1		9 19	37.12%	492	520	68	1	8	21	31.12%
5		Multilateral Development Banks		269	58	5	C)	3	1 26.01%	24	4 78	1	11 0		3	23.55%	234	79	19	0	2	4	22.34%
6		International Organisations		58	C	0	C)	0	0 15.55%	5	0		0 0		0	15.55%	58	0	0	0	0	0	15.56%
7		Institutions		7,507	1,693	331	42	2	4 14	43.23%	6,17	2,884	47	75 39	4	6 20!	43.18%	5,895	2,975	659	33	46	287	43.47%
8		Corporates		22,769	8,821	1,723	158	417	7 99	96 57.80%	21,25	9,320	2,74	41 166	45	1,398	51.02%			3,920	140	407	1,854	47.29%
9		of which: SME		4,408	2,632	2 860	53	203	3 55	63.97%	4,05	2,571	1,27	71 52	19	716	56.30%	3,845 11,912	2,332	1,722	42	169	894	51.92%
10		Retail		13,788	3,352	1,931	157	258	8 1,15	59.76%	12,67	3,678	2,72	20 159	24	7 1,46	53.71%		3,535	3,624	127	220	1,801	49.70%
11	Intesa Sanpaolo S.p.A.	of which: SME		2,243	1,507	7 669	27	10:	1 47	71.13%	1,91	5 1,622	88	32 28	11	2 55:	62.42%		1,484	1,192	23	102	651	54.60%
12		Secured by mortgages on immovable property		4,486	1,487	7 1,000	20	105	5 58	58.67%	4,22	3 1,568	1,18	34 22	10	638	53.86%	4,050	1,496	1,429	18	92	701	49.03%
13		of which: SME		896	819	740	10	76	6 46	62.90%	77	0 848	83	37 10	7	^{'8} 49!	59.15%	718	766	971	. 8	67	531	54.72%
14		Items associated with particularly high risk		458	56	5 20	2	2	4	8 41.69%	44	0 65	3	30 1		4 1:	38.02%	432	62	40	1	4	14	36.16%
15		Covered bonds		129	C	0	C	(0	0 19.89%	12	9 0		0 0		0	19.89%	129	0	0	0	0	0	19.90%
16		Claims on institutions and corporates with a ST credit assessment		0	C	0	C)	0	0 14.66%		0		0		0	14.60%	0	0	0	0	0	0	15.15%
17		Collective investments undertakings (CIU)		2,108	563	193	4		4 8	33 43.01%	2,09	1 556	21	16 8		4 89	41.10%			258	7	4	100	38.57%
18		Equity		1,353	234	15	1	. 34	4	1 6.37%	1,17	7 382		43 1	5	5	7.82%	1,102	408	92	1	58	9	9.26%
19		Securitisation																						
20		Other exposures		18,444	286	5 513	21	. 154	4 5	58 11.39%	17,86	2 290	1,09	91 19	15	7 80	7.33%	17,284 231,012	294	1,665	17	161	100	6.00% 41.39%
21		Standardised Total		241,707	28,581	6,343	505	1,054	3,28	1 51.73%	235,02	6 32,185	9,42	549	1,117	7 4,252	45.14%	231,012	32,610	13,009	462	1,037	5,385	41.39%

													Adverse Scenario									
						31/12/2021							31/12/2022						31/12/2023			
															T							
RowN um		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	69,478	0	0	0	0	(0.00%	69,478	0	0	0	0	0.00	% 69,478	(0	0	0	0 0	0.00%
23		Central governments	72,975	9,453	523	82	2 41	209	40.00%	71,747	10,448	755	110 3	2 30	2 40.00	70,687	11,194	4 1,06	9 9	96	31 428	40.00%
24		Regional governments or local authorities	313	120	5	5	0	4	73.17%	294	138	7	0	0	5 67.14	% 282	148	8	8	0	0 5	61.78%
25		Public sector entities	385	370	17	'	1 4	5	30.50%	363	379	31	1	4	7 22.19	% 343	385	5 4	4	1	4 8	19.13%
26		Multilateral Development Banks	19	10	1		1	1	. 58.70%	16	12	2	0	1	1 47.00	% 15	11	1	4	0	1 2	41.87%
27		International Organisations	0	0	0	0	0	C	0.00%	0	0	0	0	0	0.00	% 0	(0	0	0	0 0	0.00%
28		Institutions	4,026	1,133	220	14	16	100	45.60%	3,133	1,973	274	12 3	1 12	26 45.92	% 3,005	2,022	2 35	2 1	11 3	163	46.28%
29		Corporates	9,615	4,264	763	27	7 216	413	54.20%	8,867	4,564	1,209	32 23	7 51	42.62	% 8,650	4,224	4 1,76	7 2	29 2:	.2 641	36.27%
30		of which: SME	1,957	1,920	444	11	1 130	280	63.10%	1,904	1,771	647	13 12	5 33	51.87	% 1,932	1,509	9 88	1 1	.2 10	05 400	45.44%
31		Retail	6,563	2,291	744	19	89	483	64.92%	6,028	2,571	1,000	20 10	3 54	11 54.12	% 5,806	2,439	9 1,35	4 1	.7	93 621	45.86%
32	ITALY	of which: SME	982	1,288	533	8	69	390	73.23%	762	1,361	680	9 8	1 42	27 62.82	% 685	1,204	4 91	4	7	⁷ 2 483	52.84%
33		Secured by mortgages on immovable property	1,498	965	827	7	79	519	62.73%	1,367	995	928	5 8	1 54	58.32	% 1,332	886	6 1,07	2	5	572	53.31%
34		of which: SME	730	723	711		4 64	449	63.12%	624	752	788	4 6	6 46	59.12	% 592	669	9 90	2	3	55 490	54.30%
35		Items associated with particularly high risk	137	52	. 7	' 1	1 2	2	31.35%	120	60	17	1	2	5 30.89	% 113	57	7 2	7	1	2 8	30.77%
36		Covered bonds	0	0	0	0	0	(0.00%	0	0	0	0	0	0.00	% 0	(0	0	0	0 0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	14.66%	0	0	0	0	0	0 14.60	% 0	(0	0	0	0 0	15.15%
38		Collective investments undertakings (CIU)	959	387	187	2	2 2	81	43.54%	969	364	199	4	3 8	35 42.41	% 1,000	312	2 22	1	3	2 90	40.71%
39		Equity	1,246	199	13	3	1 27		7.10%	1,098	325	36	1 4	1	2 6.57	% 1,034	351	1 7	4	1	12 5	6.47%
40		Securitisation																				
41		Other exposures	16,995	<u> </u>	452	2	2	35	7.78%	16,470		973	0	5 3	3.67	% 15,945	14	1,49	4	0	9 37	2.44%
42		Standardised Total	184,208	19,253	3,760	153	479	1,854	49.32%	179,950	21,839	5,432	187 540	2,16	6 39.889	6 177,691	22,042	7,48	16	4 49	4 2,579	34.44%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for tage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	780	0 0	0	0	C	0.00%	780		0	0	0 0	0	0.009	780	0	0	0	0	0.00%
	Central governments	86	0 0	0	0	C	40.00%	86		0	0	0 0	0	40.009	6 85	0	0	0	0	40.00%
	Regional governments or local authorities	90	38 0	0	0	C	40.00%	81	4	7	0	0	0	40.009	6 74	54	0	0	0	40.00%
	Public sector entities		0 0	0	0	C	15.26%	3		0	0	0	0	15.329	6 3	0	0	0	0	15.35%
	Multilateral Development Banks		0 0	0	0	C	0.00%	0		0	0	0 0	0	0.009	6 0	0	0	0	0	0.00%
	International Organisations		0 0	0	0	C	0.00%	0		0	0	0	0	0.009	6 0	0	0	0	0	0.00%
	Institutions		0 0	0	0	C	51.15%	0		1	0	0 0	0	51.159		1	0	0	0	51.15%
	Corporates	508	23 23	1	1 1	11	49.33%	494	3	3 2	7	1 0	13	47.609		39	30	1	0 14	46.83%
	of which: SME	17	3 21	0	0	10	48.26%	16		1 2	3	0 0	11	45.95%	6 15	1	24	0	0 11	44.75%
	Retail	1,364	275 377	36	5 78	235	62.51%	1,207	27	4 53	5	4 62	319	59.55%	6 1,064 2	58 69	93 2	6 5	401	57.90%
SLOVAKIA	of which: SME	30	4 25	1	1 1	10	40.14%	26		3	1	1	12	38.819	6 23	2	34	1	0 13	38.17%
3_3 , ,	Secured by mortgages on immovable property		0 0	0	0	C	43.39%	0		0	0	0 0	0	43.399	6 0	0	0	0	0 0	43.39%
	of which: SME		0 0	0	0	C	0.00%	0		0	0	0 0	0	0.009	6 0	0	0	0	0 0	0.00%
	Items associated with particularly high risk		0 0	0	0	C	0.00%	0		0	0	0 0	0	0.009	6 0	0	0	0	0 0	0.00%
	Covered bonds		0 0	0	0	C	0.00%	0		0	0	0 0	0	0.009	6 0	0	0	0	0 0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	C	0.00%	0		0	0	0 0	0	0.009	6 0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0	0	0	C	0.00%	0		0	0	0 0	0	0.009	6 0	0	0	0	0 0	0.00%
	Equity	11	. 0 0	0	0	C	38.27%	11		0	0	0 0	0	38.279	6 11	0	0	0	0 0	38.27%
	Securitisation																			
	Other exposures	472	. 0 52	18	3 0	20	38.27%	425		0 10	0 1	6 0	38	38.279	6 382	0 14	12 1	5	0 54	38.27%
	Standardised Total	3,314	337 452	55	79	267	59.02%	3,086	35!	662	2 5:	1 63	370	55.85%	2,885 3!	52 86	66 4	2 5	3 470	38.27% 54.28%

									Adverse Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock provisions for provision Stage 1 exposure Stage 2 exposure	k of Stock of provisions for xposure Stage 3 exposur		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			sure Stage 3 exposur	Stock of provisions for Stage 1 exposu	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 expo	for Change Ratio
64	Central banks	2,511	0 0	0	0	0 0.00%	2,51:	0 0) (0 0	0.00%	2,511	0	0	0 0	0 0.00%
65	Central governments	1,348	94 3	2	1	1 40.00%	1,32	118 /	2		40.00%	1,293	141	3	2 1	5 40.00%
66	Regional governments or local authorities	0	0 0	0	0	0.00%	(0.00%	0	0	0	0 0	0 0.00%
6/	Public sector entities Multilateral Development Banks	0		0	0	0.00%					0.00%	0	0	0	0 0	0 0.00%
60	International Organisations	0		0	0	0 42.14% 0 0.00%					42.14% 0.00%	0	0	0		0 42.14%
70	International Organisations Institutions	220	36 3	1	1	1 48.88%	10) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1 1	49.68%	172	76	2	1 1	6 50.15%
71	Corporates	461	135 38	3	5	15 40.04%	731	142 56		6 22	40.00%	417	142	4	2 6	20 30.1376
72	of which: SME	701	3 1	0	0	0 49.52%	10	5 5 2	2	0 22	49 70%	17	7	3		1 49 91%
73	Retail	6	1 1 0	0	0	0 21.31%		5 1 0) (21.71%	6	1	1		0 22.52%
UNITED STATES	of which: SME	0	1 0	0	0	0 31.04%	(0 0	31.06%	0	0	0	0 0	0 31.05%
75 ONTILD STATES	Secured by mortgages on immovable property	0	0 0	0	0	0 44.74%	(0 0		0 0	43.16%	0	0	0	0 0	0 41.86%
76	of which: SME	0	0 0	0	0	0.00%	(0 0) (0 0	0.00%	0	0	0	0 0	0 0.00%
77	Items associated with particularly high risk	11	0 0	0	0	0 27.46%	1:	0 0) (0 (27.46%	11	0	0	0 0	0 27.46%
78	Covered bonds	0	0 0	0	0	0.00%	(0 0) (0 (0.00%	0	0	0	0 0	0 0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.00%	(0 0) (0 (0.00%	0	0	0	0 0	0.00%
80	Collective investments undertakings (CIU)	26	75 1	0	1	0 25.00%	3:	69 2	2	1 (25.00%	40	58	4	0 1	1 25.00%
81	Equity	0	0 0	0	0	0.00%		0 0)	0 (0.00%	0	0	0	0 0	0.00%
82	Securitisation															
83	Other exposures	18	0 0	0	0	0 30.93%	18	0 0) (0 (30.93%	18	0	0	0 0	0 30.93%
84	Standardised Total	4,602	342 45	6	8	.8 40.34%	4,515	402 72	2	9 29	40.41%	4,468	418 10	2	5 10	41 40.44%

AUTHORITY	Intesa Sanpaolo S.p.A.	- ISK STA																				
			33	34 35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exp	Stock of provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks	(2014 13)	536	0	0	0	0	0.00%	6 536	0	C		0	(0.00%	6 530	0	0	C	0	0	0.0
	Central governments		1,042	20	2	1	0	1 40.00%	6 1,045	14	6	5	2 0	2	2 40.00%	6 1,04	5 10	10	1	. С	4	40.00
	Regional governments or local authorities		271	22	1	0	0	1 47.29%	6 263	28	2	2	0	:	1 44.13%	6 250	34	3	C	0	1	42.66
	Public sector entities		53	3	1	0	2	1 62.48%	6 52	3	2	2	2		1 66.38%	6 52	3	2	C) 2	2	66.78
	Multilateral Development Banks		6	2	0	0	1	0 46.02%	6	2	O	(1	(0 46.36%	6	5 1	1	C) 1	0	46.46
	International Organisations		0	0	0	0	0	0.00%		0	C	(0	(0.00%	6	0	0	C	0	0	0.00
	Institutions		184	28	17	3	0	7 37.42%	6 155	46	28	3	2 0	10	35.78%	6 130	59	35	1	. C	12	35.30
	Corporates		1,779	486	360	22	75 26	73.71%	6 1,553	540	532	2 18	77	363	3 68.27%	6 1,370	546	709	13	69	464	65.40
	of which: SME		732	319	243	20	53 17	72.01%	6 588	336	371	. 16	51	248	8 66.78%	6 479	319	496	11	. 43	319	64.28
	Retail		2,321	300	463	57	20 21	.6 46.78%	6 2,105	294	684	53	18	293	3 42.79%	6 1,91	277	896	42	2 15	366	40.78
CROATIA	of which: SME		65	13	23	4	1 1	.3 56.32%	6 55	12	34	3	3	18	54.05%	6	5 11	43	2	2 1	23	52.97
	Secured by mortgages on immovable property		1,131	104	101	5	4 3	32.28%	6 1,082	106	148	7	4	4:	1 27.91%	6 1,018	109	208	6	3	52	25.15
	of which: SME		0	0	0	0	0	0.00%	6	0	0	(0	(0.00%	6	0	0	C	0	0	0.00
	Items associated with particularly high risk		30	2	9	0	1	3 40.10%	6 30	2	9	(1		40.20%	6	2	9	C)	3	40.29
	Covered bonds		0	0	0	0	0	0.00%	6 0	0	0)	0	(0.00%	6	0	0	C	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	t	0	0	0	0	0	0.00%	6	0	0	(0	(0.00%	6	0	0	C	C	0	0.00
	Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	6 0	0	C	(0	(0.00%	6	0	0	C	0	0	0.00
	Equity		0	0	0	0	0	0.00%	6 0	0	C	(0	(0.00%	6	0	0	C	0	0	0.00
	Securitisation																					
	Other exposures		35	0	0	٥١	0	0 40.65%	6 35	0)) 0	(40.65%	6 3	5 0	0			0	40.65

											Adverse Scenario	D								
				31/12/2021							31/12/2022						31/12/2023			
owN im	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposu	Stock of ure provisions for Stage 1 exposure	Stock of Stock of provisions for provise Stage 2 exposure Stage 3	ock of sions for sexposure	verage Ratio - ge 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
06	Central banks	<u>G</u>	0 0	0	0		0.00%	9		0	0	0 0	0	0.00%	9	0	0	O	ס	0.00%
07	Central governments	3,989	9 75 6	3	3		40.00%	3,909	14	19	12	3 0	5	40.00%	3,830 22	1	19	2	ס	8 40.00%
08	Regional governments or local authorities	10	19 0	0	0		40.00%	10	1	19	0	0 0	0	40.00%	10 1	9	0	O	ס	0 40.00%
09	Public sector entities		0 1	0	0		15.02%	0		1	0	0 0	0	15.02%	0	1	0	0	ס	0 15.02%
10	Multilateral Development Banks		0 0	0	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	ס	0.00%
11	International Organisations		0 0	0	0)	0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
12	Institutions	161	1 13 1	0	0)	60.00%	144	2	28	1	0 0	1	57.84%	141 3	0	3	0	ס	2 55.44%
13	Corporates	164	52 2	1	1	[47.76%	147	6	56	5	1	3	48.42%	147 6	3	9	1	1	4 47.88%
14	of which: SME		0 1 0	0	0		40.39%	1		1	0	0 0	0	40.56%	1	1	0	0	ס	0 40.72%
15	Retail	1	1 0 0	0	0		82.94%	1		0	0	0 0	0	71.71%	1	0	0	0	ס	0 64.06%
16 SPAIN	of which: SME		0 0	0	0		101.14%	0		0	0	0	0	99.39%	0	0	0	0	ס	96.92%
17	Secured by mortgages on immovable property		0 0	0	0		17.77%	0		0	0	0	0	19.89%	0	0	0	0	ס	0 21.75%
18	of which: SME		0 0	0	0		66.25%	0		0	0	0 0	0	66.24%	0	0	0	0	ס	0 66.23%
19	Items associated with particularly high risk		0 0	0	0		0.00%	0		0	0	0 0	0	0.00%	0	0	0	O	ס	0.00%
20	Covered bonds		0 0	0	0		0.00%	0		0	0	0 0	0	0.00%	0	0	0	O	ס	0.00%
21	Claims on institutions and corporates with a ST credit assessment		0 0	0	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	O	0.00%
22	Collective investments undertakings (CIU)		0 0	0	0		0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
23	Equity Securitisation	(0 0	0	0		0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
24	Securitisation																			
25	Other exposures		0 0	0	0		21.40%	0		0	0	0 0	0	22.34%	0	0	0	0	0	0 23.19%
26	Standardised Total	4,335	5 161 9	4	1		43.74%	4,221	264	4	19	4 2	8	43.79%	4,138 334	4 3	32	3	2 14	4 43.76%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
RowN um	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposui	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	12	2 990 0	0	0)	0.00%	12	990	0	0	0	0.00%	12	9	90)	0	0	0.00%
128	Central governments	859	9 57 2	1	0)	1 40.16%	857	57	5	1 (2	40.07%	853	!	56	3	1 0	3	40.04%
129	Regional governments or local authorities	82	2 8 0	0	0)	0 40.00%	81	9	1	0	0	40.00%	81		9	L	0 0	0	40.00%
130	Public sector entities	3	3 0 0	0	0		0 9.33%	3	0 (0	0	0	9.33%	3		0)	0 0	0	9.33%
131	Multilateral Development Banks		0 0	0	0)	0.00%	0	0 (0	0	0	0.00%	0		0)	0	0	0.00%
132	International Organisations		0 0	0	0)	0.00%	0	0 (0	0	0	0.00%	0		0)	0 0	0	0.00%
133	Institutions	292	2 0 15	9	0)	8 55.51%	278	0 30	0 10	0	17	57.36%	261		0 4	7	8 0	27	58.05%
134	Corporates	1,150	0 292 66	18	6	2	9 44.39%	1,023	375 110	0 18	8 7	51	46.21%	911	. 4.	37 16	1	4 7	75	47.05%
135	of which: SME	358	93 28	6	3	1	5 53.24%	324	113 43	3	6	22	51.68%	291	. 13	50 5	9	5 3	30	50.79%
136	Retail	1,674	4 339 151	17	55	9	6 63.85%	1,542	383 238	8 19	9 48	145	61.06%	1,422	3	97 34.	5 1	5 45	205	59.59%
SERBIA	of which: SME	774	4 131 41	5	23	3	63.26%	714	159 73	3	5 22	43	59.44%	663	1	59 11 ⁴	1	4 21	66	57.68%
138	Secured by mortgages on immovable property	1,016	5 345 22	8	19	1	5 66.28%	949	390 44	4	7 18	29	66.83%	895	42	21 6	7	6 18	45	66.69%
139	of which: SME	129	9 88 16	6	10	1	2 70.39%	114	88 32	2	6 10	22	70.46%	98	3	39 4	5	5 10	32	. 70.48%
140	Items associated with particularly high risk	38	3 1 0	0	0)	0 39.40%	37	2 (0	0 1	0	39.40%	36		2)	0 1	0	39.40%
141	Covered bonds		0 0	0	0)	0.00%	0	0 (0	0	0	0.00%	0		0)	0 0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment		0 0	0	0)	0.00%	0	0	0	0	0	0.00%	0		0		0 0	0	0.00%
143	Collective investments undertakings (CIU)		0 0	0	C		0.00%	0	0 (0	0 (0	0.00%	0		0)	0	0	0.00%
144	Equity		0 0	0	0		0.00%	0	0	0	0 0	0	0.00%	0		0)	0	0	0.00%
145	Securitisation																			
146	Other exposures	10	0 278 0	0	152		0 54.55%	10	278	0 (0 152	0	54.55%	10	2	78)	0 152	0	54.55%
147	Standardised Total	5,137	2,309 256	52	232	149	9 58.34%	4,792	2,483 427	7 56	226	245	57.31%	4,484	2,59	0 628	4!	223	356	56.75%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 expe	sure Stage 2 exposure Stage 3 exposur	Stock of St e provisions for provi Stage 1 exposure Stage	cock of isions for 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	r Stage 3 exposure
148		Central banks		129 0	0 0	0	0.00%	129	0	0	0 0	0.00%	129	0	O	0 0	0.00%
149		Central governments		2,859 54 1	10 1	0	4 40.00%	2,805	107	2	1 0	5 40.00%	2,752	158 14	1	1 0	6 40.00%
150		Regional governments or local authorities		39 6	0	0	0 40.00%	38	7	0	0 0	0 40.00%	36	9	O	0 0	0 40.00%
151		Public sector entities		0 0	0	0	0.00%	(0	0	0 0	0.00%	0	0)	0 0	0.00%
152		Multilateral Development Banks		0 0	0 0	0	0.00%	(0	0	0 0	0.00%	0	0)	0 0	0.00%
153		International Organisations		0 0	0 0	0	0.00%	(0	0	0 0	0.00%	0	0)	0 0	0.00%
154		Institutions		171 37	3 1	0	1 37.20%	134	72	5	1 1	2 41.57%	128	75 8	3	1 1	4 44.96%
155		Corporates		334 166	8 1	4	3 38.17%	292	199 1	7	1 5	7 38.18%	289	190 29	Э	1 5	11 37.65%
156		of which: SME		41 10	0 0	0	0 29.41%	37	14	1	0 0	0 29.25%	36	14	1	0 0	0 29.06%
157		Retail		4 3	0 0	0	0 10.84%		3	1	0 0	0 9.88%	4	2	1	0 0	0 9.99%
158	FRANCE	of which: SME		0 0	0 0	0	0 43.95%	(0	0 (0 0	0 43.88%	0	0 (O .	0 0	0 43.85%
159		Secured by mortgages on immovable property		1 0	0 0	0	0 18.74%	1	. 0	0 (0 0	0 18.64%	1	0 (O .	0 0	0 18.53%
160		of which: SME		0 0	0 0	0	0.00%	(0	0	0 0	0.00%	0	0	O	0 0	0.00%
161		Items associated with particularly high risk		0 0	0 0	0	0.00%	(0	0 (0 0	0.00%	0	0 (O .	0 0	0.00%
162		Covered bonds		0 0	0 0	0	0 43.20%	(0	0 (0 0	0 43.42%	0	0 (O .	0 0	0 42.78%
163		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	(0	0	0 0	0.00%	0	0)	0 0	0.00%
164		Collective investments undertakings (CIU)		2 0	0	0	0 25.00%	2	2 0	0	0	0 25.00%	2	0)	0 0	0 25.00%
165		Equity		0 0	0	0	0.00%	(0	0	0	0.00%	0	0)	0 0	0.00%
166		Securitisation															
167		Other exposures		3 0	0	0	0 27.89%	3	0	0	0	0 27.90%	3	0)	0 0	0 27.90%
168		Standardised Total		267 267	21 3	5	8 38.49%	3,407	388 3!	5	3 7 1	4 38.83%	3,343	134 52	2	2 6	20 38.99%



ACTIONITY	Intesa Sanpaolo S.p.A.										
		33 34	35 36	37 38	39 40	41 42	43 44	45 46	47 48 49	50 51	52 53
							Adverse Scenario				
			31/12/2)21			31/12/2022			31/12/2023	
owN um	(mln EUR, %	Stage 1 exposure Stage 2 exposu	Stock of provisions Stage 3 exposure Stage 1 exp	of Stock of Stock of provision osure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 3 exposure	sure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for ure Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
169	Central banks	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	0% 0	0 0	0 0.00%
170	Central governments	0	0 0	0 0	0 40.00%	0 0	0 0	0 0 40.00	0% 0	0 0	0 0 40.00%
171	Regional governments or local authorities	0	0 0	0 0	0.00%	0 0	0	0 0.00	0% 0	0 0	0 0.00%
72 -	Public sector entities	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	0% 0	0 0	0 0.00%
73	Multilateral Development Banks	0	0 0	0 0	0 38.48%	0 0	0 0	0 0 38.13	3% 0 0	0 0	0 0 37.84%
74	International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	0% 0	0 0	0 0.00%
75 .	Institutions	515	130 15	3 2	5 31.19%	437 194	29 2	4 10 33.14	4% 418 195	46 2	4 16 34.16%
76 -	Corporates	1,000	557 114	6 10	46 40.21%	1,059 449 1	63 5	8 65 40.22	2% 1,074 398	199 4	6 80 40.24%
77	of which: SME	50	13 4	1 0	2 52.82%	38 22	7 1	0 4 52.82	2% 30 28	9 1	0 5 52.82%
78	Retail	5	2 0	0 0	0 32.73%	5 2	0 0	0 0 28.95	5% 5 1	1 0	0 0 27.18%
79 UNITED KINGDOM	of which: SME	0	0 0	0 0	0 36.73%	0 0	0 0	0 0 35.56	6% 0 0	0 0	0 0 34.67%
180	Secured by mortgages on immovable property	2	1 1	0 0	0 18.62%	2 1	1 0	0 0 18.75	5% 2 1	1 0	0 0 18.97%
81	of which: SME	0	0 0	0 0	0 16.86%	0 0	0 0	0 0 16.86	6% 0 0	0 0	0 0 16.86%
82	Items associated with particularly high risk	0	0 0	0 0	0 36.34%	0 0	0 0	0 0 36.34	4% 0 0	0 0	0 0 36.34%
83	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	0% 0	0	0 0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	0% 0	0 0	0 0.00%
1.85	Collective investments undertakings (CIU)	6	0 0	0 0	0 25.00%	6 0	0	0 0 25.00	0% 6 0	0 0	0 0 25.00%
186	Equity	13	0 0	0 0	0 27.90%	13 0	0	0 0 27.90	0% 13 0	0 0	0 0 27.90%
187	Securitisation										
.88	Other exposures	3	0 0	0 0	0 1.25%	3 0	0 0	0 0.32	2% 2 0	1 0	0 0.15%
189	Standardised Total	1,544 6	89 130	9 12	51 39.08% 1	,525 645 19	93 7	12 75 39.00°	0% 1,521 596	246 6 1	11 96 38.91%

										Adverse Scenario								
				31/12/2021						31/12/2022					31/12/2023			
RowN um	(mln EUR, %		ge 2 exposure Stage 3 exposu	Stock of e provisions for Stage 1 exposure	Stock of Stoc provisions for provision Stage 2 exposure Stage 3 e	ck of ions for exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expo	Stock of or provisions for sure Stage 3 exposur	Coverage Ratio Stage 3 exposu	- Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	523	0	0	0	0	0.00%	523	0 0	0	0	0.00	% 523	0	0		0 (0.00%
191	Central governments	48	0	0	0	0	40.00%	48	0 0	0	0	0 40.00	% 48	0	0		0 0	0 40.00%
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0 0	0	0	0.00	% 0	0	0		0	0.00%
193	Public sector entities	0	0	0	0	0	0.00%	0	0 0	0	0	0.00	% U	0	0			0.00%
194	Multilateral Development Banks	2	1	0		0	45.18%	3	0 0	0	0	0 45.70	70 3	0			0 0	45.92%
195	International Organisations	167	U 25	1		0	0.00% 20.40%	145	0 0	0	1	0.00	% U	-0	- 0		1 1	0.00% 1 20.94%
196	Institutions	107	35	14	0 14	<u>U</u>	20.40%	145	70F 3	0	10	20.40	70 140 5	0 6	- 0	1	6 3	20.94%
100	Corporates of which: SME	110	11	0	2 14	<u> </u>	34.17%	119	/95 34 1E 1	4	10	.2 34.21	70 495 /1	.6 0	9	10	0 22	2 34.20% 1 38.34%
100	Retail	7	11	0		0	30.33%		12 1	0	0	0 30.34	70 23 1	0			0 .	1 760/
	of which: SME	7	0	0		0	2.01%				0	0 1.70	70 7	0	0			20,65%
LUXEMBOURG		0	0	0		0	0.00%	0			0	0 29.03	70 0	0				0 29.03%
201	Secured by mortgages on immovable property of which: SME	0	0	0		0	0.00%	0			0	0.00	70 0	0				0.00%
202	Items associated with particularly high risk	172	0	0		0	27.46%	172			0	0 27.46	70 0	0				0.00%
203	Covered bonds	1/3	0	0		0	0.00%	1/3			0	0 0.00	70 173	0			0 0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0.00%	0	0 0		0	0.00	,,,	0	0		0 0	0.00%
203	Collective investments undertakings (CIU)	1 001	101	5		1	26 50%	1 060	121 15	4	1	4 26.14	,,,	05 2	2 2	,	1 0	8 25.88%
207		1,091	101	0		0	65 05%	1,000	0 0		0	0 65.95	70 1,038 12	0	3) 	0 0	65 05%
207	Equity Securitisation	U	0			9	03.3370		O C	,		05.95	70		,	,		03.9370
209	Other exposures	228	0	8	3 0	2	29.36%	218	0 17	7 3	0	5 29.36	209	0 2	2		0 8	39 36%
210	Standardised Total	2,687	953	29 8	16	9	30.93%	2,625	974 69	11	20 2	1 30.619	/ ₆ 2,636 90	3 130	10	18	8 40	29.36% 30.49%

														Adverse Scenario									
							31/12/2021							31/12/2022						31/12/2023			
RowN um		(ml	Sta n EUR, %)	ge 1 exposure Stag	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio · Stage 3 exposure	- Stage 1 exposi	ure Stage	e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks		0	0	0	(0	0.00%	%	0	0 0	0		0	0.009	6	0	0		0	0.00%
212		Central governments		4,247	80	10		5	0	4 40.00%	% 4,	,156	158 22	6	5	0	9 40.009	6 4,064 23	5 39	6	5	1 15	40.00%
213		Regional governments or local authorities		0	0	0	(0	0.00%	%	0	0 0	0		0	0.009	6 0	0	0)	0 0	0.00%
214		Public sector entities		0	0	0	()	0	0 11.149	%	0	0 0	0		0	0 11.149	6 0	0	0)	0 0	11.14%
215		Multilateral Development Banks		0	0	0	()	0	0.00%	%	0	0 0	0		0	0.009	6 0	0	0)	0 0	0.00%
216		International Organisations		0	0	0	(0	0.00%	%	0	0 0	0		0	0.009	6 0	0	0		0	0.00%
217		Institutions		156	31	1	1	L	0	1 60.88%	%	115	70 2	1	L	1	1 60.889	6 108 7	5	C)	1 3	60.88%
218		Corporates		9	1	0	(0	0 45.17%	%	8	1 0	0		0	0 45.179	6 8	1	0)	0	45.17%
219		of which: SME		0	0	0	()	0	0.00%	%	0	0 0	0		0	0.009	6 0	0	C)	0 0	0.00%
220		Retail		0	0	0	()	0	0 10.18%	%	0	0 0	0)	0	0 9.959	6 0	0 (0)	0 0	10.10%
221	QATAR	of which: SME		0	0	0	()	0	0.00%	%	0	0 0	0		0	0.009	6 0	0	0)	0 0	0.00%
222		Secured by mortgages on immovable property		0	0	0	()	0	0 23.49%	%	0	0 0	0		0	0 23.499	6 0	0	C)	0 0	23.49%
223		of which: SME		0	0	0	()	0	0.00%	%	0	0 0	0)	0	0.009	6 0	0	0)	0 0	0.00%
224		Items associated with particularly high risk		0	0	0	()	0	0.00%	%	0	0 0	0		0	0.009	6 0	0	0)	0 0	0.00%
225		Covered bonds		0	0	0	()	0	0.00%	%	0	0 0	0)	0	0.009	0	0	C)	0 0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0	0	0	(0	0.00%	%	0	0 0	0		0	0.009	6	0	0)	0 0	0.00%
227		Collective investments undertakings (CIU)		0	0	0	(0	0.00%	%	0	0 0	0		0	0.009	6 0	0 0	0		0 0	0.00%
228		Equity		0	0	0	(0	0.00%	%	0	0 0	0		0	0.009	6 0	0 0	0		0 0	0.00%
229		Securitisation																					
230		Other exposures		0	0	0	(0	0.00%	, 0	0	0 0	0		0	0.009	6	0 0	0		0 0	0.00%
231		Standardised Total		4,412	112	11	5	il	1	5 41.90%	/o 4,2	280	230 25	7	/ :	1	42.04%	4,180	1 44	6		1 18	42.24%

	BANKING AUTHORITY			1	2	3	4	2021 EU	J-wide S	Intesa 7	Test: Creation in the second s		COVID)-19 IRE	12	13	14
Barre				Exposul	re values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired		Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 1 2		Central banks Central governments	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Схрозите	moratoria	Схрозите	moratoria	Схрозитс	moratoria	exposure	exposure	exposure	exposure
3 4 5		Institutions Corporates Corporates - Of Which: Specialised Lending		18,151	. (9,593	0	11,712	5,953	6,224	2,620	323	3 195	49	328	76	23.66%
7 8 9 т	ntoca Cannaolo C n A	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		23,344	(6,871	0	15,637	9,214	7,372	3,295	329	211	. 29	283	38	11.69%
10 11 12	ntesa Sanpaolo S.p.A	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		15,108	3 (4,559	0	10,546	7,355	4,367	2,329	195	133	12	148	15	7.70%
13 14 15		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation															
17 18		Other non-credit obligation assets IRB TOTAL		49,610	0	20,898	0	32,381	17,595	16,654	7,767	677	7 419	80	626	116	17.11%
											ia - Actual 2/2020						
				Exposui	re values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 19		Central banks Central governments	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	ехрозите	moratoria	ехрозите	moratoria	exposure	moratoria	exposure	exposure	exposure	exposure
21 22 23		Institutions Corporates Corporates Corporates - Of Which: Specialised Lending		17,973	3 (9,504	0	11,488	5,811	6,161	. 2,571	320) 192	. 44	326	75	23.49%
24 25 26		Corporates - Of Which: SME Retail Retail - Secured on real estate property		22,475	(0 6,764	0	14,871	8,674	7,279	3,231	322	2 206	29	280	36	11.19%
27 28 29	ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		14,280) (0 4,474	0	9,802	6,829	4,288	2,273	189	9 128	12	146	13	6.87%
30 31 32		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
33 34 35		Equity Securitisation Other non-credit obligation assets															
36		IRB TOTAL		48,559	0	20,700	0	31,391	16,912	-	,	667	7 410	75	621	112	16.81%
									Stage 1		2/2020 Stage 2		Stage 2	Stock of	Stock of	Stock of	
Row		(mlr	n EUR, %)	Exposui A-IRB	re values F-IRB	Risk expos A-IRB	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37 38 39		Central banks Central governments Institutions															
40 41 42		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		132	. (82	0	193	112	42	30	Ž	2 1	4	1	1	57.89%
43 44 45	SLOVAKIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		826	(95	0	733			60	(5	0	3	2	37.68%
46 47 48	JLOVARIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		787		73	0	713	500	68	51	(5	0	2	2	35.51%
50 51		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation															
53 54		Other non-credit obligation assets IRB TOTAL		958	C	177	0	927	625	125	91	8	3 7	4	4	3	41.74%
											ia - Actual 2/2020						
				Exposui	re values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 55 56		Central banks Central governments	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Схрозите	moratoria	Схрозите	moratoria	Схрозитс	moratoria	exposure	exposure	exposure	exposure
57 58 59		Institutions Corporates Corporates - Of Which: Specialised Lending		0	() (0	0	0	0	0	() C	0	0	0	-
61 62 63	LINITED CTATEC	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		4	() 1	0	4	3	0	0	() C	0	0	0	27.06%
64 65 66	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		4	(1	0	4	3	0	0	(0	0	0	0	27.06%
67 68 69		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation															
70 71 72		Other non-credit obligation assets IRB TOTAL		4	0) 1	0	4	3	0	0	O	0	0	0	0	27.06%
											ia - Actual 2/2020						
David				Exposui	re values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 73 74		Central banks Central governments	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Схрозигс	moratoria	Схрозите	moratoria	Схрозитс	moratoria	exposure	exposure	exposure	exposure
75 76 77		Institutions Corporates Corporates - Of Which: Specialised Lending		0	() (0	0	0	0	0	() (0	0	0	-
78 79 80		Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	() (0	0	0	0	0	() C	0	0	0	-
82 83 84	CROATIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	() (0	0	0	0	0	(0	0	0	0	-
85 86 87 88		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation															
89 90		Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	0	0	C	0	0	0	0	-
											ia - Actual 2/2020						
				Exposul	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num 91		Central banks	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
92 93 94 95		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		2	() 2	0	0	0	2	2 0	(0 0	0	0	0	-
96 97 98		Corporates - Of Which: SME Retail Retail - Secured on real estate property		1		0	0	0	0	1	. 0	(0	0	0	0	-
100 101 102	SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1	. () (0	0	0	1	0	() C	0	0	0	-
103 104 105		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
106 107 108		Securitisation Other non-credit obligation assets IRB TOTAL		7	O) 5	0	0	0	7	4	C	0	0	0	0	-

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									Intes	sa Sanpaolo S	S.p.A.					
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates	(0	()	0	0 0		0 0		0	0	C) (<u> ე - </u>
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	3	3 0]		0	2 2		0 0		0	0	C) (<u>) - </u>
116		Retail - Secured on real estate property														
¹¹⁷ SI	ERBIA	Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	3	3 0]		0	2 2		0 0		0 (0	C) (<u>) - </u>
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	3	3 0	1		D	2 2	(D 0	(0) 0	0) C	<u>ا ا</u> -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposi	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0	0	(0	(0	(0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		1	0	0)	1	(0	(0	0	0	0	-
134		Retail - Secured on real estate property														
135	FRANCE	Retail - Secured on real estate property - Of Which: SME														
136	INANCL	Retail - Secured on real estate property - Of Which: non-SME		1	0	0		1	(0	(0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL						. 1		0	C	0	0	0	0	-

										Morato	ria - Actual						
										31/1	.2/2020						
				Exposi	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks															
146		Central governments															
147		Institutions															
148		Corporates			1	0	0	0	0 0		1 1		0 (0	0	0	-
149		Corporates - Of Which: Specialised Lending															
150		Corporates - Of Which: SME															
151		Retail			6	0	1	0	5 4		1		0 (0	0	0	-
152		Retail - Secured on real estate property															
153	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME															
154	ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME			6	0	1	0	5 4		1 1		0 (0	0	0	-
155		Retail - Qualifying Revolving															
156		Retail - Other Retail															
157		Retail - Other Retail - Of Which: SME															
158		Retail - Other Retail - Of Which: non-SME															
159		Equity															
160		Securitisation															
161		Other non-credit obligation assets															
162		IRB TOTAL			7	0	1	0	5 4		2 2		0	0	0	0	-

									Morator	ia - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	(0	(0	(0	0	0	C	0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	(0	(0	(0	0	0	C	0 -
170		Retail - Secured on real estate property														
171	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
172	LUXLIMBOUKG	Retail - Secured on real estate property - Of Which: non-SME		0	0			0	(0	(0	0	0	C	0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0 (0		0	(0	0	0	0	0 -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	С	0	(0	0	(0	C	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	C	0	(0	0	C	0	C	0	0	0	0	-
188		Retail - Secured on real estate property														
189	QATAR	Retail - Secured on real estate property - Of Which: SME														
190	QATAK	Retail - Secured on real estate property - Of Which: non-SME	0	C	0	(0	0	C	0	C	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0		0	0	0	0	0	0	0	0	0	-

AUTHORITY		ſ	15	16	17	18	19	Stress 1 Intes	a Sanpaolo 21		23	24	25	26	27	28
								Stage 1		ntees - Actual 2/2020		Stone 2				
		(500 00)	Exposi A-IRB	ure values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage
	Central banks Central governments Institutions	(mln EUR, %)						amount		amount		amount	exposure	exposure	ехрозите	
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		26,07 1 13,12	.3	0 3,22 0 1,70	2	0 24,15 0 1 0 12,00	12 8 06 9,959	1,066	1	(0 23 0 0 6 20	3	19 19 (2) 1.3 (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)) 3	9 0 9
ntesa Sanpaolo S.p.A	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		6,98 1 1		0 14 0 0		0 6,46 0 0			9 424 7 0 5 0		3 19 2 0 2 0		B !	5)	3 0 0
incsa Saripaolo S.p.A	Retail - Qualifying Revolving Retail - Other Retail		6,96		0 0 0 14	0 0 5	0 6,45	0 (0 (56 5,81	0 (0 (1 482			0 0 0 0 2 19)	0 (0))) 4	0 - 3
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation		6,59 37	75 	0 14	5	0 6,09		3 466 3 16	5 409 5 15	2	1 18	-)	3
	Other non-credit obligation assets IRB TOTAL		33,13	9	0 3,42	3	0 30,67	25,540	2,364	1,678	54	43	3 43	3 24	1	2
										intees - Actual 2/2020						
			Exposi	ure values	Risk expo	sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverag
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	ехро
	Central governments Institutions Corporates		25,90	05	0 3,12	0	0 24,01	19,592	2 1,837	7 1,236	29	9 23	3	4 19)	9
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		6,94	18	0 13	3	0 6,43	5,81	1 486	5 424	2:	3 19)	3	1	3
ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			1	0	0	0	0 () (0		0 0) ()	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		32,93	9	0 3,30	4	0 30,50	7 25,418	2,352	1,670	54	4 42	2 4	3 24	1	2
										ntees - Actual 2/2020						
			<u> </u>	ure values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stag
	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	expos
	Institutions Corporates Corporates - Of Which: Specialised Lending		15	51	0 9	4	0 10	08 () 9	9 0		1 0)) ()	0
	Corporates - Of Which: SME Retail		3	33	0 1	6	0 2	26 () 3	3 0		0 0) ()	0 -
SLOVAKIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 () (0		0 0) ()	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		18	4	0 11	0	0 13	4	12	2 0	:	L O)	0
										intees - Actual 2/2020						
			Exposi A-IRB	ure values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Stag expos
	Central banks Central governments	(mln EUR, %)	A-IRB	F-IKB	A-IKB	F-1KB		amount		amount		amount	exposure	exposure	exposure	СХРОЗ
	Institutions Corporates Corporates - Of Which: Specialised Lending			0	0	0	0	0 () (0	(0 0)) (0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0 () (0	(0 0) ()	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0	0 () (0	(0 0		0 (D	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL			0	0	0	0	0 () 0	0		0 0) () (0 -
										ntees - Actual						
			Exposi	ure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	31/12 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
	Central parks Central governments Institutions Corporates			0	0	0	0	0 (0 0		0 0				0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0	0	0	0 (0		0 0				0 -
CROATIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 () (0		0 0) (0	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL			0	0	0	0	0 (0	0	(0				0 -
								Character		2/2020		Shared				
			Λ_IDR	ure values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Stag expos
	Central banks Central governments	(mln EUR, %)	ATIND	T-IKD	A-IKD	1-IKD		amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending			0	0	0	0	0 () (0	(0 0) (0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property Petail - Secured on real estate property - Of Which: SME			0	0	0	0	0 (0		0 0) ()	0 -
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 () (0		0 0)			0 -
	Retail - Qualifying Revolving Retail - Other Retail															
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

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Other non-credit obligation assets IRB TOTAL

		15	16	17 18	19	Intesa 20	a Sanpaolo 21	22	23	24	25	26	27	28
								ntees - Actual 2/2020						
		Exposi A-IRB	ure values F-IRB	Risk exposure amoun	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ra Stage 3 exposure
	Central banks Central governments	JR, %)	T-IND	A-IND II-IN		amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates		0	0 0	0	0 0	(0 0)	0	0	0 0)	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0 0	0	0 0) (0 0)	0	0	0 0)	0 -
SERBIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0 0	0	U U		J U	J	0	0	U C		0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME													
	Equity Securitisation Other non-credit obligation assets													
	IRB TOTAL		0	0 0	0	0 0	0	0	0	0	0	0		0 -
								intees - Actual 2/2020						
		Exposi	ıre values	Risk exposure amoun	ts Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	(mln El	JR, %)	F-IRB	A-IRB F-IR	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions													
	Corporates Corporates - Of Which: Specialised Lending		0	0 0	0	0 0) (0)	0	0	0 0)	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 0	0	0 0		0 0)	0	0	0 0)	0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0 0)) (0 0)	0	0	0 0)	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME Equity													
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0	0	0 0		0 0		0		0 0		0 -
	THE TOTAL				•		'						'	
								ntees - Actual 2/2020						
		Exposi	ıre values	Risk exposure amoun	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	provisions roi		Stock of provisions for	Coverage Ra Stage 3
	(min El	JR, %)	F-IRB	A-IRB F-IR	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Institutions													
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0 0	0	0 0	0	0		0	0	0 0		0 -
	Retail Retail - Secured on real estate property		0	0 0	0	0 0	(0 0)	0	0	0 0		0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 0	0	0 0) (0 0	0	0	0	0 0)	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME Equity Securitisation													
	Other non-credit obligation assets IRB TOTAL		0	0 0	0	0 0		0	D	0	0	0		0 -
							Public guara	intees - Actual						
						Stage 1	31/1	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
			ure values	Risk exposure amoun	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1			Coverage Ra Stage 3 exposure
	Central banks (mln El	JR, %) A-IRB	F-IRB	A-IRB F-IR	В	amount		guaranteed amount		amount	exposure	exposure	exposure	exposure
	Central governments Institutions Corporates		0	0 0	0	0 0) (0 0		0	0	0 0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME													
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0 0	0	0 0) (0)	0	0	0 0)	0 -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 0	0	0 0) (0		0	0	0 0		0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME													
	Equity Securitisation													
	Other non-credit obligation assets IRB TOTAL		0	0 0	0	0 0		0	D	0	0	0		0 -
							Public guara	intees - Actual						
		Evnoci	ro valuos	Pick exposure amoun	te.	Stage 1	31/1	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	G
		A IDD	ure values F-IRB	Risk exposure amoun A-IRB F-IR	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ra Stage 3 exposure
	Central banks Central governments	JK, %)				amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates		0	0 0	0	0 0) (0 0)	0	0	0 0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0					0	0	0		0 -
QATAR	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			U U	U	U U	(0						V
			0	0 0	0	0 0) (0)	0	0	0 0)	0 -
QATAK	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Potail - Other Potail													
QATAK														
QATAK	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME													

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BANKING									2021 EU	J-wide		a Sanpaolo S		COAID	-TA IKD						
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48 49
					31/12/2021						Morat	toria - Baseline Sce 31/12/2022	enario						31/12/2023		
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of Coverage Ratio -
Row Num	(mln EUR	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure
2 3	Central banks Central governments Institutions																				
5	Corporates Corporates - Of Which: Specialised Lending	12,794	4 4,613	3 852	2 46	128	272	2 31.89%	13,445	3,555	5 1,258	46	86	372	29.61%	13,742	2 2,959	1,557	41	65	462 29.65%
7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property	17,343	3 5,080	0 915	5 22	126	191	1 20.88%	18,334	3,679	9 1,325	21	82	244	18.41%	18,876	5 2,846	1,616	19	63	291 18.04%
Intesa Sanpaolo S.p.A		11,934	4 2,692	2 482	2 6	45	74	15.38%	12,722	2 1,736	650	5	21	83	12.73%	13,173	1,189	745	4	13	89 11.94%
12 13	Retail - Other Retail Retail - Other Retail - Of Which: SME																				
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																				
17 18	Other non-credit obligation assets IRB TOTAL	35,237	12,666	1,809	69	262	464	25.65%	36,952	10,117	7 2,642	68	176	623	23.58%	37,843	8,619	3,249	60	135	765 23.55%
											Morat	toria - Baseline Sce	enario								
					31/12/2021						11012	31/12/2022							31/12/2023		
Davis		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
Num 19	Central banks (min EUR	The second se	САРОЗИГС	САРОЗИТС	exposure	exposure	exposure	exposure	Схрозите	Схрозиїс	Схрозите	exposure	exposure	exposure	exposure	CAPOSUIC	САРОЗИТС	Схрозите	exposure	exposure	exposure exposure
20 21	Central governments Institutions																				
22 23 24	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	12,558	8 4,565	5 845	5 42	127	269	31.87%	13,203	3,516	5 1,249	42	85	369	29.53%	13,496	2,926	1,546	37	65	457 29.58%
25 26	Retail Retail - Secured on real estate property	16,553	3 5,018	8 901	22	125	187	7 20.80%	17,535	3,632	2 1,305	21	81	237	18.18%	18,074	2,806	1,592	18	62	283 17.76%
27 28 30	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Poyching	11,168	8 2,641	1 469	9 6	44	71	1 15.16%	11,949	1,698	8 632	5	21	77	12.24%	12,398	3 1,157	724	4	13	82 11.32%
30 31	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																				
32 33	Retail - Other Retail - Of Which: non-SME Equity																				
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL	34,211	1 12,552	2 1,788	3 65	260	458	3 25.61%	35,910	10,027	7 2,613	63	174	613	23.44%	36,795	8,542	3,215	F.F.	134	752 23.39%
		5-1,211	,		. 03		, 730	25.0170	. 33,910	10,027				013	25.77.70	, 30,733	, 0,372	5,213			
					31/12/2021						Morat	toria - Baseline Sce 31/12/2022	enario						31/12/2023		
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Store 3
Row Num	(mln EUR	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure exposure
37 38	Central banks Central governments																				
40 41	Institutions Corporates Corporates - Of Which: Specialised Lending	199	9 35	5 3	3 4	1	. 2	2 50.13%	203	3 30	0 4	4	0	2	52.98%	206	5 26	6	4	0	3 53.64%
42 43	Corporates - Of Which: SME Retail	754	4 55	5 13	3 0	1	. 4	4 27.09%	761	. 43	3 18	0	1	6	35.37%	763	37	22	0	1	9 38.48%
44 45 46 SLOVAKIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	731	1 44	12		1	3	3 24.33%	727	2/	1 16	0	0		31.99%	739	2 20	10	0	0	7 34.88%
47 48	Retail - Qualifying Revolving Retail - Other Retail	751	1 4	12		1		24.3370	737	3-	10		0	3	31.99%	730	5 29	13	0	0	7 34.0070
49 50	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																				
51 52 53	Equity Securitisation																				
	Other non-credit obligation assets																				
54	Other non-credit obligation assets IRB TOTAL	953	3 90	0 16	5 4	2	5	31.48%	964	73	3 23	5	1	9	38.78%	968	63	28	5	1	11 41.49%
54		953	90	0 16	5 4	2	5	31.48%	964	73	B 23	toria - Baseline Sce	1 enario	9	38.78%	968	63	28	5	1	11 41.49%
54				0 16	31/12/2021 Stock of	Stock of	Stock of	Coverage Paties	964	73		31/12/2022 Stock of	Stock of	9 Stock of	38.78%	300	63	28	31/12/2023 Stock of	Stock of	Stock of Coverage Patie
Row	IRB TOTAL	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	964 Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	38.78% Coverage Ratio - Stage 3 exposure	300	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3
Row Num 55 56	IRB TOTAL (min EUR	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for	provisions for	provisions for	Stage 3	964 Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3
Row Num 55 56 57 58	IRB TOTAL (min EUR Central banks Central governments Institutions Corporates	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3
Row Num 55 56 57 58 59 60 61	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Stage 1 exposure	Stage 2	Stage 3 exposure 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 UNITED STATES	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	Stage 2	Stage 3 exposure 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 14.78%	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure O -
Row Num 55 56 57 58 59 60 61 62 63 64 UNITED STATES 65 66	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail	Stage 1 exposure	Stage 2	Stage 3 exposure 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure O - 12.44%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 14.78%	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure O - 12.44%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	Stage 2	Stage 3 exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 12.99%	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure O - 12.44%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 14.78%	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure O - 12.44%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	Stage 2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0	provisions for Stage 3	Stage 3 exposure 12.99%	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure O - 12.44%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 Stock of	provisions for Stage 3 exposure	Stage 3	4		Stage 3 exposure 0 0 0 0 0 0 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 12.99% 12.99% Coverage Ratio -	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of provisions for Stage 3 exposure 0 - 12.44% 1 12.44% 1 12.44% Coverage Ratio - Stage 3 exposure 1 12.44% 1 12.44% Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	Stage 2	Stage 3 exposure O O O Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 exposure	Stage 3 exposure 14.78% 14.78%	4	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0	provisions for Stage 3	12.99% 12.99%	Stage 1 exposure	Stage 2 exposure O Stage 2 exposure O O Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023	provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure 0 - 12.44% 0 12.44%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Ceuritisation Other non-credit obligation assets IRB TOTAL (mln EUR Central banks Central governments	Stage 1 exposure	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 14.78% 14.78% 14.78% Coverage Ratio Stage 3	9 4 4 5 5 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Stage 2	Stage 3 exposure 0 0 0 0 0 0 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 12.99% 12.99% 12.99% Coverage Ratio - Stage 3	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	CO CO CO CO CO CO CO CO CO CO CO CO CO C	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure O - 12.44% O 12.44% O 12.44% Coverage Ratio - Stage 3 exposure O 12.44% O 12.44% Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Tother Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 14.78% 14.78% 14.78% Coverage Ratio Stage 3	9 4 4 5 5 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Stage 2	Stage 3 exposure 0 0 0 0 0 0 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 12.99% 12.99% 12.99% Coverage Ratio - Stage 3	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	CO CO CO CO CO CO CO CO CO CO CO CO CO C	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure O - 12.44% O 12.44% O 12.44% Coverage Ratio - Stage 3 exposure O 12.44% O 12.44% Coverage Ratio - Stage 3 exposure
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65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: smeans Retail	Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 14.78% 14.78% Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Morat Stage 3 exposure Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 12.99% 12.99% 12.99% Coverage Ratio - Stage 3 exposure - Coverage Ratio - Coverage Rat	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPEC Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: sME Retail - Secured on real estate property	Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 14.78% 14.78% Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Morat Stage 3 exposure Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 12.99% 12.99% 12.99% Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outher Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme	Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 14.78% 14.78% Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Morat Stage 3 exposure Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 12.99% 12.99% 12.99% Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 - 12.44% 1 - 12.44%
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 90 Row Num 91 92 93 94 95 96 97 98	Central banks Central governments Institutions Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Central SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure D -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Morat Stage 3 exposure Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 12.99% 12.99% 12.99% Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 - 12.44% 0 12.44% 1
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 90 Row Num 91 92 93 94 95 96 97 98	Central banks Central corporates of Which: Specialised Lending Corporates of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure D -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Morat Stage 3 exposure Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 12.99% 12.99% 12.99% Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 - 12.44% 0 12.44% 1
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 90 Row Num 91 92 93 94 95 96 97 98	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME	Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure D -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Morat Stage 3 exposure Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 12.99% 12.99% 12.99% Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 - 12.44% 0 12.44% 1

EBA EUROPEAN BANKING AUTHORITY

BANKING AUTHORITY									2021 EU	J-wide		Test: Cr a Sanpaolo		k COVID)-19 IRE	3						
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
					31/12/2021	_		_			Mora	31/12/2022							31/12/2023			
	(mln F	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta exp
	Central banks Central governments	EUR, %)			Схрозите	САРОЗАІС	Схрозигс					Схрозите	CXPOSUIC	CXPOSUIC					Схрозатс	CXPOSUIC	Схрозитс	
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0 (0 (0 -	0	() (0 (0	0 () -	() ()	0 0	0 0	(-
	Corporates - Of Which: SME Retail		2	0	0		0 0	9,98%	2			0	0	0 (26.01%	2	2 0		0 0	0 0	(
SERBIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
SENDIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		2	0	0	0 (0 (9.98%	2	() (0	0	0 (26.01%	Ž	2 (0 0	0	(
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		2	0	0 (0	0	9.98%	2	() () (0	0 (26.01%	2	2 0)	0 0	0	C	
											Mora	toria - Baseline S	cenario									
					31/12/2021 Stock of	Stock of	Stock of	Communication Brain				31/12/2022 Stock of	Stock of	Stock of	Course Police				31/12/2023 Stock of	Stock of	Stock of	
	(mln F	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cover S ex
	Central banks Central governments																					
	Institutions Corporates		0	0	0	0 (0 (0 -	0	() (0	0	0 () -	() (0 0	0 0	(-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1	0	0		0	0 12.26%	-		1	0	0	0	10.62%				0			
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME							12.20%	1						10.02%				J. U	. 0		
FRANCE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1	0	0	0 (0 (12.26%	1	() (0	0	0 (10.62%	1	(0 0	0	(
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		1	0	0	0 0	0 0	12.26%	1	() (0	0	0 (10.62%	1	L O		0 0	0	C	
											Mora	toria - Baseline S	cenario									
					31/12/2021	1	Stock of					31/12/2022		Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cove
	Central banks Central governments	EUR, %)			ехрозите	ехрозите	exposure					ехрозите	ехрозите	ехрозите					ехрозите	exposure	ехрозите	
	Institutions Corporates Corporates Corporates Corporates		0	0	0	0 0	0 0	0.00%	0	() (0 (0	0 (31.25%	1	L C)	0 0	0	(
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		5	1	0		0 (0 16.62%	5				0	0 (11.27%		5 0		0 0	0	(
JNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
SMITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Detail - Other Patril		5	1	0	0 0	0 0	16.62%	5		0	0	0	0 (11.27%		5 (0 0	0	(
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		6	1	0	0	0	14.34%	6	1	L	0	0	0	13.95%	6	5 1	L	0 0	0	C	
											Mora	toria - Baseline S	cenario									
		G 1		Give 2	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio		01	Glass 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio	210004	212	012	31/12/2023 Stock of	Stock of	Stock of	Cove
		Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	•
	Central banks Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0 (0 (0 -	0	() (0 (0	0 (-	() (0 0	0	(-
	Corporates - Of Which: SME Retail		0	0	0	0 (0 0	0 13.20%	0	() (0 (0	0 (9.32%	() ()	0 0	0	(
LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME							12.2007							0.2207							
20/12/12/07/10	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	U (0 (13.20%	0				0	0 (9.32%) (J	0) 0		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 0	13.20%	0	(0	0 0	9.32%	C	0		0 0	0	C	
					24 14 2 12 22						Mora	toria - Baseline S							24 42 42 22			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Cov
		exposure EUR, %)	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	€
	Central banks Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0 (0 (0 -	0	() (0	0	0 (-	() (0 0	0	(-
	Corporates - Of Which: SME Retail		0	0	0	0 (0 0	0.00%	0	() (0	0	0 (10.75%	() (0 0	0 0	(
QATAR	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: pop-SME		0	0	0		0	0.000					0	0	10.75%				0			
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		U	U		(U (0.00%	0		(U	(10./5%		, (0	0		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0	0 (0	0.00%	0				0	0 (10.75%	0			0 0	0		

BANKING										2021 E	U-wide	Stress Test: Contract Intesa Sanpaole		ek COAIL)-19 IKE	3									
		50	51	52 53	54 55	56	57 58	59	60	61 62	63	64 65 Public guarantees - Baseline Scen	66	67	68	69	70	71	72	73	74	75	76 77	78	79
			Stage 1	Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock	of		Stage 1	Stage 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of Stock of	f Stock of	
Row		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure, exposure guarantee	of Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for provision Stage 2 Stage exposure expos	Coverage Rations Stage 3 exposure		posure, of which uaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	f provisions for Stage 1 exposure	or provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for provisions Stage 1 Stage 2 exposure exposure	for provisions for	or Coverage Ratio - Stage 3 exposure
1 2	Central banks Central governments	III EUR, %)	amount	amount	amount	Exposure	Схрозите схроз			amount	amount	amount	Схрозатс	exposure	Exposure			amount		amount		amount	Схрозите схрозит	ехрозите	
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	23,24	18,986	2,659	,942 130	54 24	4 15	50 38.05	% 22,650	18,420 3,1	56 2,479	224	82	20 14	4 84	37.52%	22,192	17,980	3,53	3 2,893	305	109	20	13 1	14 37.37%
6 7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property Potail - Secured on real estate property - Of Which: SME	6,219	5,608	709	618 48	27 6	5 3	16 33.899	6,031	5,448 8	770	73	35	5 4	4 24	32.63%	5,886	5,323	99	4 887	96	43	5	4	31 32.05%
Intesa Sanpaolo S.p.A	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail																								
13 14 15	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Fauity																								
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL	29,520	24,608	3,391 2,	570 181	32 25	5 19	67 36.859	/o 28,740	23,882 4,0	53 3,259	299 1	18	23 17	7 103	34.48%	28,136	23,317	4,55	3 3,790	404	153	21	17 1	39 34.43%
												Public guarantees - Baseline Scen	nario												
			Stage 1	Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock	of		Stage 1	Stage 2	31/12/2022 Stage 3	_ Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of Stock of	f Stock of	
Row	(m	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure, exposure guarantee		provisions for Stage 1 exposure	provisions for provision Stage 2 Stage exposure expos	coverage Rations Stage 3		which Stage 2 uaranteed exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions fo	or provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for provisions Stage 1 Stage 2 exposure exposure	for provisions for	Coverage Ratio - Stage 3 exposure
19 20	Central banks Central governments	lln EUR, %)	amount	amount	amount	Exposure	Схрозите схроз			amount	amount	amount	Схрозите	Схрозите	Exposure			amount		amount		amount	схрозите схрозит	exposure	
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending	23,10	18,866	2,649	,933 129	53 24	4 15	49 37.92°	% 22,513	18,301 3,1	45 2,469	222	81	20 13	3 83	37.46%	22,056	17,862	2 3,52	1 2,882	303	107	20	13 1	13 37.35%
24 25 26	Corporates - Of Which: SME Retail Retail - Secured on real estate property	6,19	95 5,608	704	618 48	27 5	5 3	16 33.87°	6,009	5,448 8	66 770	72	35	5	3 24	32.60%	5,864	5,323	98	8 887	95	43	5	4	30 32.02%
27 28 29 ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 0	0 (0 0	0 -	0	0	0 (0	0	0 (0 0	-	0	0)	0 0	0	0	0	0	0 -
30 31 32	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																								
33 34 35	Equity Securitisation Other non-credit obligation assets																								
36	IRB TOTAL	29,358	24,488	3,376	561 179	31 25	19	66 36.74°	28,580	23,763 4,00	3,250	297 1	17	23 17	7 102	34.40%	27,977	23,199	4,53	3,779	401	151	21	17 13	34.37%
					31/12/2021							Public guarantees - Baseline Scen	nario								31/12	2/2023			
		Stage 1	Stage 1 exposure, of	Stage 2 Stage 2 exposure, which		Stock of provisions for	Stock of Stock provisions for provision	of ns for Coverage Ratio	o - Stage 1 ex	Stage 1 sposure, of Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	Stock of provisions fo	Stock of or provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of Stock of provisions for	for provisions for	Coverage Ratio - Stage 3
Row Num	Central banks (m	exposure aln EUR, %)	guaranteed amount	exposure guarantee	d exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expos	e 3 exposure		uaranteed exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 e exposure	exposure
38 39 40	Central governments Institutions Corporates	10	07	9	0 1	0	0	1 55.559	70 106	0	10		0	0	0 1	47.71%	105	0)) 1	0 0	2	0	0	0	1 43.11%
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	7,	24 0	5	0 0	0 (0 36 389	% 23	0	6 (0	0	0 0	35 36%	22	0		6 0	1	0	0	0	0 34 84%
44 45 46 SLOVAKIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	2	0 0	0	0 0			0 30.30	25	0			0	0	0 0	33.30 70	0	0		0 0	0	0	0		0 34.0470
47 48	Retail - Qualifying Revolving Retail - Other Retail		0	0	0 0			0 -	0	0			0	0	0		0	0		0	0	0	U		
50 51	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																								
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL	13:	31 0	14	0 1	0 0	0	1 51.83°	% 129	0	15 (2	0	0 (0 1	44.84%	128	0	10	6 0	3	0	0	0	1 42.11%
											1	Public guarantees - Baseline Scen	nario												
			Stage 1	Stage 2	31/12/2021 Stage 3 exposure, of	Stock of	Stock of Stock	of Coverage Ratio	o-	Stage 1 sposure, of	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio ·		Stage 1		Stage 2	31/12	Stage 3	Stock of Stock of		Coverage Ratio -
Row Num	(m	Stage 1 exposure In EUR, %)	which guaranteed amount	Stage 2 which guarantee amount	exposure guaranteed	provisions for Stage 1 exposure	Stage 2 Stage exposure exposure	Stage 3 exposure	exposure gi	which uaranteed amount Stage 2 exposure	which guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for provisions Stage 1 Stage 2 exposure exposure		Coverage Ratio - Stage 3 exposure
55 56 57	Central banks Central governments Institutions																								
58 59 60	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0 0	0 0	0	0 -	0	0	0 (0	0	0	0 0	-	0	0		0 0	0	0	0	0	0 -
62 63 64 UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0 0		0 -	0	0	0 (0	0 (0 0	-	0	0		0 0	0	0	0	0	0 -
65 66 67	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME																								
68 69 70	Retail - Other Retail - Of Which: non-SME Equity Securitisation																								
71 72	Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0 0	0	0 -	0	0	0 0	0	0	0 (0 0	-	0	0		0 0	0	0	0	0	0 -
												Public guarantees - Baseline Scen	nario									1/2022			
		Stage 1	Stage 1 exposure, of	Stage 2 Stage 2 exposure,	of Stage 3 exposure, of	Stock of provisions for	Stock of Stock provisions for provision	coverage Ratio	ov.	Stage 1 sposure, of Stage 2	Stage 2 exposure, of which	31/12/2022 Stage 3 exposure, of which	Stock of provisions fo	Stock of or provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which guaranteed		2/2023 Stage 3 exposure, of	Stock of Stock of provisions	f Stock of for provisions for	Coverage Ratio -
Row Num	Central banks	exposure	which guaranteed amount	exposure guarantee	d exposure guaranteed	Stage 1 exposure	Stage 2 Stage exposure expos			which uaranteed amount Stage 2 exposure	which guaranteed amount	Stage 3 which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 Stage 2 exposure exposure	for provisions for Stage 3 e exposure	Stage 3 exposure
74 75 76	Central governments Institutions Corporates		0 0	0	0 0	0 0	0 0	0 -	0	0	0 0	0 0	0	0 (0 0	-	0	0		0 0	0	0	0	0	0 -
77 78 79	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0	0 (0	0 -	0	0	0 (0	0	0 (0 0	-	0	0		0 0	0	0	0	0	0 -
80 81 82 CROATIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0 (0 0	0 -	0	0	0 (0	0	0 (0 0	-	0	0		0 0	0	0	0	0	0 -
83 84 85	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																								
86 87 88	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other pen gradit obligation assets																								
90	Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0 0	0	0 -	0	0	0 0	0	0	0 (0 0	-	0	0		0 0	0	0	0	0	0 -
					31/12/2021							Public guarantees - Baseline Scen 31/12/2022	nario								31/12	2/2023			
		Stage 1	Stage 1 exposure, of which	Stage 2 Stage 2 which	Stage 3 Stage 3 which	Stock of provisions for	Stock of Stock provisions for provision	ns for Stage 3	Stage 1 ex	Stage 1 sposure, of Stage 2 which exposure	Stage 2 exposure, of which	Stage 3 exposure exposure exposure exposure	Stock of provisions fo			Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3	Stock of Stock of provisions for provisions	for provisions for	Coverage Ratio -
Row Num 91	Central banks	exposure	which guaranteed amount	exposure guarantee amount	d exposure guaranteed	Stage 1 exposure	Stage 2 Stage exposure expos	Stage 3 exposure	exposure gu	uaranteed exposure	guaranteed amount	exposure guaranteed amount		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure
92 93 94	Central governments Institutions Corporates		0 0	0	0 0	0 (0 0	0 -	0	0	0 (0	0	0 (0 0	-	0	0		0 0	0	0	0	0	0 -
95 96 97	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0	0 0	0 0	0 -	0	0	0 (0	0	0 (0 0	-	0	0		0 0	0	0	0	0	0 -
98 99 100 101	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0 (0 0	0 -	0	0	0 (0	0	0 (0 0	-	0	0		0 0	0	0	0	0	0 -
101 102 103	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																								
105 106 107	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other pen-credit obligation assets																								
100	Other non-credit obligation assets		0							0	0			0 (0			0		0	0				

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Intesa Sanpaolo S.p.A.

AAAAAAA IIIII	In last		50	51	52	53	54 55	56	57	58	59	60	61	62	63	Intesa 64	Sanpaolo S	66 66	67	68	69 70	71	72	73	74	75	76	77	78	79
			30	31	J2	<u> </u>	31	30	3/	<i>J</i> 0	33		01	02	Pu	ublic guarantees -	Baseline Scenario)	07		70	/ ±	72	/5	7-1	73	70		70	73
							31/12/2021									31/12/									31/1	2/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposu	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of Cove	age Ratio -	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row		(exposure	which guaranteed	exposure	which guaranteed	Stage 3 which stage which stage which stage with the stage win the stage with the stage with the stage with the stage with the	teed Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2	Stage 3 exposure	age Ratio Stage age 3 expos	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 109		(mln EUR, %	9)	amount		amount	amoi		exposure	exposure			amount		amount		amount	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	
110 111		Central governments Institutions																												
112 113		Corporates Corporates - Of Which: Specialised Lending		0 0	(0 0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
114		Corporates - Of Which: SME		0		0 0	0	0	0	0 (0 -	0		0	0	0	0	0	0	0-		0	0	0	0 0		0		0 -	
116		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0		0		- U						J	J T	J	0	O	0	U U		0					0		0	
118	SERBIA	Retail - Secured on real estate property - Of Which: non-SME		0 0	(0 0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
120		Retail - Qualifying Revolving Retail - Other Retail																												
121		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
123		Equity Securitisation																												
125 126		Other non-credit obligation assets IRB TOTAL		0 0	C	0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
															_		- "													
							31/12/2021								Pu	ublic guarantees - 31/12/	Baseline Scenario)							31/1:	2/2023				
				Stage 1		Stage 2	Stag	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of Cove	age Ratio -	Stage 1		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
Row			Stage 1 exposure	which quaranteed	Stage 2 exposure	which guaranteed	Stage 3 which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	Stage 3 exposure	sage 3 Stage expos	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 127		(mln EUR, %)	amount		amount	amoi	exposure	exposure	exposure	ехрозите		amount		amount		guaranteed amount	exposure	exposure	exposure		amount		amount		guaranteed amount	exposure	exposure	exposure	Схрозите
128 129		Central governments Institutions																												
130 131		Corporates Corporates - Of Which: Specialised Lending		0 0	(0 0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
132		Corporates - Of Which: SME Retail		0 0	(0 0	0	0	0	0 (0 -	0		0	0	0	0	0	0	0 -		0	0	0	0 0		0	0	0 -	
134	ED ANIGE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME										-		-		-		-	-											
136	FRANCE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	(0 0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
138		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
140		Retail - Other Retail - Of Which: non-SME																												
142		Equity Securitisation																												
144		Other non-credit obligation assets IRB TOTAL		0 0	C	0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
							31/12/2021								Pu	ublic guarantees - 31/12/	Baseline Scenario /2022)							31/12	2/2023				
				Stage 1		Stage 2 exposure, of	Stag	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of Cove	age Ratio -	Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row			Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which stage which stage which stage with the stage win the stage with the stage with the stage with the stage with the	Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2 exposure	Stage 3 exposure	sage 3 Stage expos	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 145		Central banks (mln EUR, %) 	amount		amount	amoi		exposure	exposure			guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure		amount		amount		guaranteed amount	exposure	exposure	exposure	
146 147		Central governments Institutions																												
148 149		Corporates Corporates - Of Which: Specialised Lending		0 0	(0 0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
150 151		Corporates - Of Which: SME Retail		0 0	(0 0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
152 153	INITED VINCEON	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
154 155	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	(0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
156 157		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
158		Retail - Other Retail - Of Which: non-SME Equity																												
160 161		Securitisation Other non-credit obligation assets																												
162		IRB TOTAL		0 0	C	0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
															Pu	ublic guarantees -	Baseline Scenario)												
							31/12/2021									31/12/	/2022								31/12	2/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposu	re, of provisions fo	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	age Ratio - Stage	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guaran	teed exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	rage 3 Stage posure expos	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks Central governments		amount		amount	amoi	Inc					amount		amount		amount					amount		amount		amount				
165		Institutions Corporates		0 0	(0 0	0	0	0	0 (0 -	0		0	0	0	0	0	0	0 -		0	0	0	0 0		0	0	0 -	
167		Corporates - Of Which: Specialised Lending				0		- U				0		O O	0	J	0	O	0	0		0					0		O .	
169		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	(0 0	0	0	0	0 0	0 -	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
171	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0 0		0 0	0	0	0		0	0		0	0	0	0	0	0	0		0			0		0		0	
173		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0		0	0	0			0 -	0	J U	U	O .	U	U .	0	O .	0 -		0		U		J U	0	0	0 -	
175		Retail - Other Retail - Of Which: SME																												
176		Retail - Other Retail - Of Which: non-SME Equity																												
179		Securitisation Other non-credit obligation assets		0 0		0	0	0	0	0 0	0 -	0		0	0	0	0	0	0	0 -		0	0	0			0	0	0 -	
100		IRB TOTAL	_	, U		<u>. </u>	<u> </u>	<u></u>	- 1		-1		<u> </u>	<u></u>	<u> </u>		<u>~</u>	<u> </u>	<u></u>	v l⁻		<u>~1</u>	- 1	<u>-1</u>	<u>- , </u>	<u>V</u>			<u>V </u> -	
															Pu		Baseline Scenario													
				Stage 1		Stage 2	31/12/2021 Stag	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	/2022 Stage 3	Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Pow			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure which	re, of provisions fo	r provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for	provisions for Stage 2	provisions for Cove	age Ratio - Stago age 3 expos posure	OVECUEO OF	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %	o)	guaranteed amount	Схрозате	guaranteed amount	guaran amoi	ceeu	Stage 2 exposure	Stage 3 exposure	exposure	- CAPOSUIC	guaranteed amount	saposuic -	guaranteed amount	s.posuic	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	posure	guaranteed amount	- CAPOSUIC	guaranteed amount	SAPOSUIC	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181		Central banks Central governments Institutions																												
183 184		Corporates		0 0	(0 0	0	0	0	0 0	0 -	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
185 186		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																												
187 188		Retail Retail - Secured on real estate property		0 0		0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
189 190	QATAR	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	(0 0	0	0	0	0 (0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
191 192		Retail - Qualifying Revolving Retail - Other Retail																												
193 194		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
195 196		Equity Securitisation																												
197 198		Other non-credit obligation assets IRB TOTAL		0 0		0 0	0	0	0	0 0	0 -	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
											_																			

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		80	81	82	83	84	85	86	87	88	89	90 oria - Adverse Sce	91	92	93	94	95	96	97	98	99	100
					31/12/2021							31/12/2022							31/12/2023			
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 1	Central banks (mln EUR,			·	exposure	exposure	exposure	exposure		·		exposure	exposure	exposure	exposure			•	exposure	exposure	exposure	exposure
2 3 4	Central governments Institutions Corporates	10,998	8 6,053	3 1,207	61	306	408	33.77%	10,335	5.978	1.945	72	278	622	31.99%	10,256	4,785	3,21	8 64	207	1.028	31.93%
5 6	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	15,748	1,100	201	27	262	205		15,579	6,228	1 521	22	270	225		15.661	5,201	2 47	20	216	-7,010 	21.000/
Intesa Sanpaolo S.p.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		,	891	27	302	205	22.97%	·	6,228	1,531	32	3/0	323	21.23%	15,661	5,201	2,47	0 28	316	541	21.86%
10 111Ce3a 3a11pa0i0 3.p.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	11,601	1 3,014	493	7	81	84	17.06%	12,201	2,188	718	7	51	111	15.48%	12,565	1,648	89	4 7	34	135	15.15%
13 14	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
16 17	Equity Securitisation Other non-credit obligation assets					470		20.624		15.100	2 - 10		450	957	24.0404		12.00					2= 400/
18	IRB TOTAL	31,814	15,752	2,145	89	679	614	28.62%	31,027	15,136	3,548	105	658	957	26.96%	31,056	12,866	5,790	J 93	533	1,587	27.40%
					31/12/2021						Morat	oria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 20 21	Central banks Central governments Institutions																					
22 23	Corporates Corporates - Of Which: Specialised Lending	10,775	5 5,996	5 1,197	57	301	403	33.66%	10,116	5,924	1,928	68	275	613	31.81%	10,038	4,737	3,19	4 60	205	1,015	31.79%
24 25	Corporates - Of Which: SME Retail Retail - Secured on real estate property	14,967	7 6,633	872	27	359	199	22.80%	14,799	6,172	1,501	32	367	314	20.93%	14,886	5,150	2,43	6 28	314	526	21.57%
27 28 ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	10,843	3 2,959	9 477	7	78	80	16.75%	11,443	2,143	693	7	49	103	14.89%	11,812	1,607	86	0 7	33	124	14.41%
29 30 31	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
32 33	Retail - Other Retail - Of Which: non-SME Equity																					
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL	30,810	15,625	5 2,117		671	604	28.52%	30,028	15,022	3,501	101	651	937	26.76%	30,063	12,762	5,720	5 88	528	1,559	27.22%
	IND TOTAL	30,810	15,625	2,11/	84	0/1	004	<u> </u>	3U,U28	13,022	·		,	93/	20./0%	JU,U03	12,/62	5,/2	88	528	1,559	۷۱.۷۷%
					31/12/2021						Morat	oria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR,	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37 38 39	Central banks Central governments Institutions																					
40 41	Corporates Corporates - Of Which: Specialised Lending	194	4 37	7 7	4	4	4	60.97%	191	33	13	4	3	8	59.65%	189	30	1	8 4	2	10	59.05%
42 43 44	Corporates - Of Which: SME Retail Retail - Secured on real estate property	746	6 59	9 17	0	4	5	31.54%	744	51	28	0	3	10	37.64%	738	47	3	8 0	2	15	40.52%
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	724	4 47	7 15	0	2	4	26.89%	723	40	24	0	2	8	32.37%	718	37	3.	2 0	1	11	34.83%
47 48 49	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
50 51	Retail - Other Retail - Of Which: non-SME Equity																					
52	Securitisation																					
53 54	Other non-credit obligation assets IRB TOTAL	940	96	5 24	4	8	9	39.57%	935	84	41	4	6	18	44.55%	927	77	5!	5 4	4	26	46.41%
53 54		940	96	5 24	4	8	9	39.57%	935	84	41 Morat	4 oria - Adverse Sce	6 enario	18	44.55%	927	77	5!	5 4	4	26	46.41%
53 54		940	96	5 24	31/12/2021	Shock of	9 Shock of	39.57%	935	84	41 Morat	oria - Adverse Sce 31/12/2022		18	44.55%	927	77	5!	31/12/2023	Shock of	26	46.41%
53 54 Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	39.57% Coverage Ratio - Stage 3 exposure	935 Stage 1 exposure	Stage 2 exposure	41 Morat Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	927 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
53 54 Row Num	IRB TOTAL (mln EUR,	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for	provisions for	provisions for		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3 exposure	927 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	provisions for	Coverage Ratio -
Row Num 55 56 57 58 58	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Fow Num 55 56 57 58 59 60 61	IRB TOTAL (mln EUR, 6) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 UNITED STATES	IRB TOTAL (mln EUR, 6) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 0	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3	Stage 3 exposure - 16.17%	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021	provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3 exposure 0 0 0	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1 0	Stock of provisions for Stage 2 exposure 0 0 0 0	o O O	Stage 3 exposure - 16.17%	Stage 1 exposure	Stage 2 exposure 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure
Row Num	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	Stage 2	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 17.80% 17.80% 17.80% Coverage Ratio-Stage 3	Stage 1 exposure 4 Stage 1 exposure	Stage 2 exposure 0 0 0 Stage 2 exposure	Stage 3 exposure 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 coria - Adverse Scott	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 4 Stage 1 exposure	Stage 2 exposure 0 0 Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	(min EUR, 4) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, 4) Central banks	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for	provisions for Stage 2 exposure 0 0 0 0 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 Stock of provisions for	Stage 3	exposure 0 4 4 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1	Stock of provisions for Stage 2 exposure 0 0 0 0 senario	o Stock of provisions for Stage 3 exposure	Stage 3	exposure 0 4 4 Stage 1	0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Coverage Ratio - Stage 3 exposure - 15.69% 15.69% Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Central governments Institutions Corporates	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 17.80% 17.80% 17.80% Coverage Ratio-Stage 3	exposure 0 4 4 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 1 0 1 0	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	o Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1	0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outer Retail Retail - Other Retail Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 17.80% 17.80% 17.80% Coverage Ratio-Stage 3	exposure 0 4 4 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 1 0 1 0	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	o Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1	0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 17.80% 17.80% 17.80% Coverage Ratio-Stage 3	exposure 0 4 4 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 1 0 1 0	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	o Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1	0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 17.80% 17.80% 17.80% Coverage Ratio-Stage 3	exposure 0 4 4 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 1 0 1 0	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	o Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1	0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of which: SME	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 17.80% 17.80% 17.80% Coverage Ratio-Stage 3	exposure 0 4 4 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 1 0 1 0	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	o Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1	0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 17.80% 17.80% 17.80% Coverage Ratio-Stage 3	exposure 0 4 4 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 1 0 1 0	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2	o Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1	0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 17.80% 17.80% 17.80% Coverage Ratio-Stage 3	exposure 0 4 4 Stage 1	0 0 0	Stage 3 exposure O Morat Stage 3 exposure 0 0	Stock of provisions for Stage 1 exposure O Oria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	o Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1	0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 17.80% 17.80% 17.80% Coverage Ratio-Stage 3	exposure 0 4 4 Stage 1	0 0 0	Stage 3 exposure O Morat Stage 3 exposure 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 1 0 1 0	Stock of provisions for Stage 2 exposure O O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	o Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1	0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	Stage 1 exposure () Stage 1 exposure () () () () () () () () () () () () (Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure 17.80% 17.80% 17.80% 17.80% 17.80% Coverage Ratio - Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	O Stage 2 exposure O O	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O Oria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central covernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME	Stage 1 exposure %) Stage 1 exposure %) Stage 1 exposure %)	Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	Stage 3 exposure 17.80% 17.80% 17.80% 17.80% 17.80%	exposure 0 4 4 Stage 1 exposure 0 0	0 0 0	Stage 3 exposure O Morat Stage 3 exposure O Morat	Stock of provisions for Stage 1 exposure O O Oria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure O O O Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O O Provisions for Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O	Stage 3 exposure -	exposure 0 4 4 Stage 1 exposure 0 0	0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 15.69% 15.69% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central convernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: She Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: smo-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: smc Retail - Qualifying Revolving Retail - Other Retail - Of Which: smc	Stage 1 exposure %) Stage 1 exposure %) Stage 1 exposure %)	Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	O Stage 2 exposure O O	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O Oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 15.69% 15.69% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SNE Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SNE Retail - Outer Retail - Of Which: SNE Retail - Outer Retail - Of Which: SNE Retail - Other Retail - Of Which: SNE	Stage 1 exposure %) Stage 1 exposure %) Stage 1 exposure %)	Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 17.80% 17.80% 17.80% 17.80% Coverage Ratio - Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	O Stage 2 exposure O O	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O Oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 15.69% 15.69% Coverage Ratio - Stage 3 exposure
Row Num	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: some Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: some Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	Stage 1 exposure %) Stage 1 exposure %) Stage 1 exposure %)	Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	O Stage 2 exposure O O	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O Oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 15.69% 15.69% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - General - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: som-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: som-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: som-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure %) Stage 1 exposure %) Stage 1 exposure %)	Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	O Stage 2 exposure O O	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O Oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 15.69% 15.69% Coverage Ratio - Stage 3 exposure
Row Num	Central banks Contral governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: smo-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: smo-SME Retail - Secured on real estate property - Of Which: smo-SME Retail - Secured on real estate property - Of Which: smo-SME Retail - Other Retail - Of Which: smo-SME Retail - Secured on real estate property - Of Which: smo-SME Retail - Other Retail - Of Which: SME	Stage 1 exposure %) Stage 1 exposure %) Stage 1 exposure %)	Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	O Stage 2 exposure O O	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O Oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 15.69% 15.69% Coverage Ratio - Stage 3 exposure
Row Num	Central banks Contral governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure %) Stage 1 exposure %) Stage 1 exposure %)	Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	O Stage 2 exposure O O	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O O Oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure O O O Cenario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 4 4 Stage 1 exposure 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 15.69% 15.69% Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY

BANKING AUTHORITY									2021 E	U-wide				COVID)-19 IRB							
		80	81	82	83	84	85	86	87	88	Intes 89	a Sanpaolo S	S.p.A.	92	93	94	95	96	97	98	99	
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario						31/12/2023	3		
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Covera
	(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	St ex
	Central banks Central governments																					
	Institutions Corporates Corporates Corporates		0	0 0	0		0 () -		0 ()	0 0	0	0) -	(0	0	0	0	0 (0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		2	0 0	0		0 (24.24%	6	2 (0	0	0	30.65%	5	2	0	0	0	0	
CEDDIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0				2 1.2 1 //							30.0370							
SERBIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		2	0 0	0		0 (24.24%	0	2 (0 0	0	0	30.65%	2	2	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		2	0 0	0		0 0	24.24%	0	2 (0 0	0	0	30.65%	2	2	0	0	0	0 (0
											Mari	shouis Advance Co.	anavia									
					31/12/2021						Mora	atoria - Adverse Sce 31/12/2022	enario						31/12/2023	3		
		Stage 1	Stage 2	Stage 3	Stock of provisions for	_	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for			Cove
	(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e
	Central banks Central governments																					
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 0	0 0		0 (0 -		0 ()	0 0	0	0) -	(0	0	0	0	0	0 -
	Corporates - Of Which: SME Retail		1	0 0	0 0		0 0	12.23%	6	1 (0 0	0	0	12.53%		1	0	0	0	0	0
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
INAINCL	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1	0 0	0		0 (12.23%	6	1 (0 0	0	0	12.53%	1	1	0	0	0	0	٥
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					4
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		1	0 0	0		0	12.23%	0	1 (0 0	0	0	12.53%	1	1	0	0	0	0 (0
					31/12/2021				<u> </u>		Mora	atoria - Adverse Sce 31/12/2022	enario		T				31/12/2023	3		
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Cove
	(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e
	Central banks Central governments																					
	Institutions Corporates		0	1 0	0 0		0 (0.00%	0	0	1	0 0	0	0	32.79%	(0	0	0	0	0 (0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		5	1 0			0	16.52%		5	1	0	0	0	13.60%		5	0	0		0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			1 0				10.52 //							15.00 %		J					
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		5	1 0	0		0 (16.52%	0	5		0 0	0	0	13.60%	Ţ	5	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		5	1 0	0		0 0	14.79%	0	5 1		0 0	0	0	15.81%	6	6	1	0	0	0 (0
											Mor	atoria - Adverse Sce	onario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for			Cov
	(mln EUR, %	exposure 6)	- Aposuic	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	CAPOSUIC	- GAPOSUIC	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	SAPOSUIC -	- CAPOSUIC	- CAPOSUIC	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	•
	Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending		0	0 0	0		0 (0 -		0 (0 0	0	0) -	(0	0	0	0	0	J -
	Corporates - Of Which: SME Retail Petail - Secured on real estate property		0	0 0	0 0		0 (13.17%	0	0 ()	0 0	0	0	11.60%	(0	0	0	0	0 (0
LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0			0	13.17%	0	0		0	0	0	11.60%	(0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail							13.17							11.00 /0							
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0 0	0		0	13.17%	0	0		0	0	0	11.60%	C	D	0	0	0	0	5
											Mora	atoria - Adverse Sce	enario									
			1	1	31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2		Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		provisions for	
	(mln EUR, %				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	•
	Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending		0	0 0	0		0 0	0 -		0 (0 0	0	0) -	(0	0	0	0	0	J -
	Corporates - Of Which: SME Retail Petail - Secured on real estate property		0	0 0	0		0 0	0.00%	0	0 ()	0 0	0	0	12.31%	(0	0	0	0	0 (0
QATAR	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0			0	0.00%	0	0		0	0	0	12.31%		0	0	0	0	0	0
	Retail - Secured on real estate property - Or Which: Hon-SME Retail - Qualifying Revolving Retail - Other Retail			0				0.00%					U	0	12.3170							
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0 0	0		0 0	0.00%	0	0 (0	0 0	0	0	12.31%	C	0	0	0	0	0 (0

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Intesa Sanpaolo S.p.A.

															Inte	sa Sanpaolo	S.p.A.												
		101	102	103	104	105	106	107	108	109	110	111	112 113	114	115 Public guarante	116 es - Adverse Scenari	117 i o	118	119	120	121	122	123	124	125	126	127 128	129	130
			Chara 1		Chara 3	31/12/202:							Varia d	Store 2	31/	12/2022						Charait		Store 2	31/:	12/2023			
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exp	Stage 3 posure, of which	Stock of povisions for p	Stock of provisions for provisions	Stock of ovisions for	verage Ratio - Stage 3	Stage 1 ex	Stage 1 Posure, of Stage which exposu	Stage 2 exposure, which		Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of Stock provisions for provision	of Stock of provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR,	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure gu	ıaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	g	aranteed exposu	re guarantee amount	ed exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 Stage exposure expos	s for provisions for 2 Stage 3 re exposure	Stage 3 exposure
1 2	Central banks Central governments																												
4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	22,660	0 18,964	3,221	1,945	149	73	37	54	58	39.16%	21,520	18,366	4,192	2,482 3	18 134	45	5 5	9 12	2 38.21%	20,905	17,877	4,583	2,889	54	12 216	39	55 2	205 37.83%
6 7	Corporates - Of Which: SME Retail	6,088	8 5,603	8 835	5 618	53	33	9	19	19	35.78%	5,800	5,434	1,071	769 1	05 50	11	1 2	4 3	33.34%	5,601	5,296	1,185	883	19	90 74	10	23	60 31.78%
8 9 Intesa Sanpaolo S	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME												,								·	,	,						
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving																												
12 13	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
15 16	Equity Securitisation																												
17 18	Other non-credit obligation assets IRB TOTAL	28,810	0 24,580	4,078	8 2,573	205	107	42	73	78	38.26%	27,380	23,814	5,285 3,	,261 4	27 185	52	2 84	4 15	5 36.32%	26,564	23,187	5,793	3,782	73	6 291	46	79 2	265 35.99%
						31/12/202:) 1									es - Adverse Scenari 12/2022	0								21 /-	12/2023			
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of Cove	verage Patio -	ov.	Stage 1	Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Patio		Stage 1		Stage 2		Stage 3	Stock of Stock	of Stock of	Coverage Ratio -
Row		Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure gu	which uaranteed	ovisions for p Stage 1	provisions for pi Stage 2	ovisions for Stage 3	Stage 3 exposure	Stage 1 exposure	which Stage aranteed exposu	2 which re guarantee	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for provision Stage 1 Stage	s for provisions fo 2 Stage 3 re exposure	Chara 2
Num 19	(mln EUR,	%)	amount		amount	· ·	amount	exposure	exposure	exposure			mount	amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure expos	re exposure	
20 21	Central governments Institutions																												
22 23	Corporates Corporates - Of Which: Specialised Lending	22,526	6 18,844	3,208	1,936	146	72	37	52	57	38.83%	21,392	18,249	4,175	2,471 3	13 132	44	4 5	8 11	9 37.93%	20,781	17,763	4,565	2,876	53	35 213	39	54 2	201 37.62%
24 25	Corporates - Of Which: SME Retail	6,065	5 5,603	830	618	52	33	9	18	19	35.45%	5,779	5,434	1,064	769 1	04 50	11	1 2	4 3	32.91%	5,582	5,296	1,178	883	18	37 74	10	23	59 31.37%
27 28 ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0		0 0	0	0	0	0	0		0	0	0	0	0 0	0	0	0	0		0	0	0		0	0	0	0
29	Retail - Qualifying Revolving Retail - Other Retail	0	0 0		0	0	U U	0	U	0 -		U	U U	U .		0 0				0 -		U	0	U			U	U .	0 -
31	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
33 34	Equity Securitisation																												
35 36	Other non-credit obligation assets IRB TOTAL	28,652	2 24.461	4.059	9 2.564	201	106	42	71	76	37.91%	27.230	23,697	5,262	,250 4	20 183	52	2 8	2 15	1 35.98%	26,420	23,073	5,767	3.769	72	5 288	45	77 2	259 35.70%
			,		_,			·- <u> </u>			22 2 /0	,			. ,												· · · · · · · · · · · · · · · · · · ·		33.7070
																es - Adverse Scenari	0									12/222			
			Stage 1		Stage 2	31/12/202:	Stage 3	Stock of	Stock of	Stock of			Stage 1	Stage 2		12/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/:	12/2023 Stage 3	Stock of Stock	of Stock of	
Row		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	posure, of prov	ovisions for p	provisions for pi Stage 2	ovisions for Stage 3	verage Ratio - Stage 3	Stage 1 exposure	oosure, of Stage which exposu	re WillCii	exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for provision Stage 1 Stage	s for provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 37	Central banks (mln EUR,	%)	amount		amount	gu	amount ei	exposure	exposure	exposure	exposure		aranteed mount	guarantee	ea	guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure expos	re exposure	exposure
38 39	Central governments Institutions																												
40 41	Corporates Corporates - Of Which: Specialised Lending	104	4 0	11	1 0	2	0	1	1	1	61.98%	99	0	14	0	5 0	1	1	1	3 57.15%	95	0	15	0		7 (1	1	4 54.65%
42 43	Corporates - Of Which: SME Retail	23	3 0) 6	6 0	1	0	0	1	0	62.66%	21	0	7	0	2 0	0	0	1	1 61.19%	19	0	8	3 0		3 (0	1	2 60.39%
44 45 46 SLOVAKIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
46 SLOVANIA 47	Retail - Qualifying Revolving	0	0 0	0	0 0	0	0	0	0	0 -		0	0	0	0	0 0	0	0	0	0 -	0	0	0	0		0 0	0	0	0 -
48 49	Retail - Other Retail Retail - Other Retail - Of Which: SME																												
50 51	Retail - Other Retail - Of Which: non-SME Equity																												
52	Securitisation																												
53	Other non-credit obligation assets	127	7 0	17	7 0	2	0	0	2	2	63 60%	120	0	20	0	6 0		<u> </u>	2	1 59 4306	115		22			9 0	0	1	5 57 010/ ₀
53 54	Other non-credit obligation assets IRB TOTAL	127	7 0	17	7 0	3	0	0	2	2	63.69%	120	0	20	0	6 0	0	0	2	4 58.43%	115	0	22	0		9 0	0	1	5 57.91%
53 54	Other non-credit obligation assets IRB TOTAL	127	7 0	17	7 0	3	0	0	2	2	63.69%	120	0	20		6 0 es - Adverse Scenari	io O	0	2	4 58.43%	115	0	22	0		9 0	0	1	5 57.91%
53 54	IRB TOTAL	127	7 0 Stage 1	17	7 0 Stage 2		Stage 3	0 Stock of	2 Stock of	2 Stock of	63.69%		O Stage 1	20 Stage 2	31/	12/2022 Stage 3		Stock of	Stock of	4 58.43%	115	Stage 1	22	Stage 2	31/:	9 0 12/2023 Stage 3	Stock of Stock	1 Stock of	5 57.91%
53 54 Row	Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 posure, of which	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3				31/	12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/3 Stage 3 exposure	Stage 3	Stock of Stock provisions for Stage 1 Stage	for provisions for	or Coverage Ratio -
80w Num 55	IRB TOTAL (mln EUR,	exposure	exposure, of		exposure, of	Stage 3 exposure gu	Stage 3 posure, of which	Stock of povisions for postage 1 exposure	provisions for pr	ovisions for	verage Patio	Stage 1 ex exposure			of Stage 3 exposure	12/2022 Stage 3	Stock of			Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount				for provisions for	or Coverage Ratio -
Row Num 55 56 57	IRB TOTAL (mln EUR, Central banks Central governments Institutions	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3	Stage 1 ex exposure	oosure, of Stage which exposu aranteed	exposure, re exposure, guarantee	of Stage 3 exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3		for provisions for	or Coverage Ratio -
Row Num 55 56 57 58 59	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3	Stage 1 ex exposure	oosure, of Stage which exposu aranteed	exposure, re exposure, guarantee	of Stage 3 exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3		for provisions for	or Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3	Stage 1 ex exposure	oosure, of Stage which exposu aranteed	exposure, re exposure, guarantee	of Stage 3 exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3		for provisions for	or Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 UNITED STAT	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3	Stage 1 ex exposure	oosure, of Stage which exposu aranteed	exposure, re exposure, guarantee	of Stage 3 exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stage 3		for provisions for	or Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 UNITED STAT	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3	Stage 1 ex exposure	oosure, of Stage which exposu aranteed	exposure, re exposure, guarantee	of Stage 3 exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stage 3		for provisions for	or Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3	Stage 1 ex exposure	oosure, of Stage which exposu aranteed	exposure, re exposure, guarantee	of Stage 3 exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3		for provisions for	or Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3	Stage 1 ex exposure	oosure, of Stage which exposu aranteed	exposure, re exposure, guarantee	of Stage 3 exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stage 3		for provisions for	or Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3	Stage 1 ex exposure	oosure, of Stage which exposu aranteed	exposure, re exposure, guarantee	of Stage 3 exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0		Stage 3		for provisions for	or Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	ovisions for p Stage 1	provisions for pr	ovisions for Cove	verage Ratio - Stage 3	Stage 1 ex exposure	oosure, of Stage which exposu aranteed	exposure, re exposure, guarantee	of Stage 3 exposure 0 0 0 0	12/2022 Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	provisions for	provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stage 3		for provisions for	or Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0		exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure gu 0 0 0 31/12/202:	Stage 3 posure, of which uaranteed amount 0 0 0 1 1 Stage 3 Sprow	ovisions for Stage 1 exposure 0 0 0 0	o o o o o	ovisions for Stage 3 exposure 0 - 0 - 0 - 0 -	verage Ratio - Stage 3	Stage 1 exposure g 0 0 0	Stage exposure, of which aranteed amount 0 0 0 0	exposure, which guarantee amount 0 0 0 0	of Stage 3 exposure 0 0 0 Public guarante	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 10 0 0 0 10 0	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0	Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1 12/2023	provisions for Stage 1 exposure exposion 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o provisions for Stage 3 exposure	Or Stage 3 exposure 0 - 0 - 0 - 0 - 0 -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure %) 0 0 0 Stage 1	exposure, of which guaranteed	exposure O O O O O O O O O O O O O	exposure, of which guaranteed	Stage 3 exposure gu a 0 0 31/12/202: exposure Stage 3	Stage 3 posure, of which uaranteed amount 0 0 0 1 1 Stage 3 Sprow	ovisions for Stage 1 exposure 0 0 0 0 Stock of ovisions for p	Stock of provisions for provisions f	ovisions for Stage 3 exposure 0 - 0 - 0 - 0 - Stock of ovisions for Cove	/erage Ratio - Stage 3 exposure	Stage 1 exposure g 0 0 0 0	Stage exposure, of which aranteed amount 0	exposure, which guarantee amount 0 0 0 Stage 2	of Stage 3 exposure 0 0 0 Public guarante 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 Stock of provisions for	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0		exposure, of which guaranteed amount 0 0 0 0 Stage 1	0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 1 exposure exposure exposure o	of Stock of provisions for Stage 3 exposure	Or Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln EUR,	exposure %) O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of	exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 2 exposure, of	Stage 3 exposure gu	Stage 3 posure, of which uaranteed amount 0 0 11 Stage 3 posure, of which uaranteed amount	ovisions for Stage 1 exposure 0 0 0 0	Stage 2 exposure 0 0 Stock of provisions for Stage 2	ovisions for Stage 3 exposure 0 - 0 - 0 - Stock of ovisions for Stage 3	/erage Ratio - Stage 3 exposure	Stage 1 exposure g 0 0 0 Stage 1 exposure g exposure	Stage exposure, of which aranteed amount 0 0 0 0 0 Stage exposure, of of other stage aranteed of other stage are stage a	exposure, which guarantee amount 0 0 0 Stage 2	of Stage 3 exposure 0 0 0 Public guarante 31/ of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 10 0	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0	Stage 2 exposure O Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1 12/2023	provisions for Stage 1 exposure exposion 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	of Stock of provisions for Stage 3 exposure	Or Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments	exposure %) O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed amount 0 0 1 Stage 3 posure, of which uaranteed amount	ovisions for Stage 1 exposure 0 0 0 0 Stock of ovisions for Stage 1	Stock of provisions for Stage 2 exposure O O Stock of provisions for Stage 2	ovisions for Stage 3 exposure 0 - 0 - 0 - Stock of ovisions for Stage 3	/erage Ratio - Stage 3 exposure /erage Ratio - Stage 3	Stage 1 exposure g 0 0 0 Stage 1 exposure g exposure	Stage exposure, of which aranteed of the stage of the sta	exposure, which guarantee amount 0 0 0 Stage 2 exposure, which guarantee amount	of Stage 3 exposure 0 0 0 Public guarante 31/ of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 12/2022 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 Stock of provisions for	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0		exposure, of which guaranteed amount 0 0 0 0 Stage 1	0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 1 exposure exposure exposure o	of Stock of provisions for Stage 3 exposure	Or Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ratio - Stage 3 exposure
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65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Ret	exposure %) O O Stage 1 exposure %) O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure gu a 0 0 0 31/12/202: Stage 3 exposure gu a 31/12/202: Stage 3 exposure gu a 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 posure, of which uaranteed amount 0 0 0 0 1 1 Stage 3 posure, of which uaranteed amount 0 0 0 1 1 Stage 3 posure, of which uaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 1 exposure Stock of ovisions for Stage 1 exposure O Stock of ovisions for Stage 1 exposure	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - Stock of ovisions for Stage 3 exposure O - Stock of ovisions for Stage 3 exposure O - Coverage 4 exposure O - Cove	/erage Ratio - Stage 3 exposure //erage Ratio - Stage 3 //erage Ra	Stage 1 exposure 0 0 0 0 Stage 1 exposure g x y y y y y y y y y y y y y y y y y	Stage 1 Osure, of which aranteed exposure, of which are are are aranteed exposure.	exposure, which guarantee amount O Stage 2 exposure, which guarantee amount O Stage 2 exposure, which guarantee amount O O O O O O O O O O O O O	of Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 es - Adverse Scenari 12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 es - Adverse Scenari 12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Other Stock of provisions for Stage 1 exposure Other Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure 31/: Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure Stage 1 exposure O Stock of provisions for Stage exposure O Stock of provisions for Stock provisions for Stage 1	of Stock of provisions for Stage 3 exposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure O - O - O - O - O - O - O - O
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 80 81 91 92 93 94 95 96 97 98	Central banks Central coverments Institutions Corporates Retail Secured on real estate property Retail Secured on real estate property Off Which: SME Retail Secured on real estate property Off Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Off Which: SME	exposure %) O O Stage 1 exposure %) O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount O O O O Stage 2 exposure, of which guaranteed amount O O O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O	Stage 3 exposure gu a 0 0 0 31/12/202: Stage 3 exposure gu a 31/12/202: Stage 3 exposure gu a 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 posure, of which uaranteed amount 0 0 0 0 1 1 Stage 3 posure, of which uaranteed amount 0 0 0 1 1 Stage 3 posure, of which uaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 1 exposure Stock of ovisions for Stage 1 exposure O Stock of ovisions for Stage 1 exposure	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - Stock of ovisions for Stage 3 exposure O - Stock of ovisions for Stage 3 exposure O - Coverage 4 exposure O - Cove	/erage Ratio - Stage 3 exposure //erage Ratio - Stage 3 //erage Ra	Stage 1 exposure 0 0 0 0 Stage 1 exposure g x y y y y y y y y y y y y y y y y y	Stage 1 Osure, of which aranteed exposure, of which are are are aranteed exposure.	exposure, which guarantee amount O Stage 2 exposure, which guarantee amount O Stage 2 exposure, which guarantee amount O O O O O O O O O O O O O	of Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 es - Adverse Scenari 12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 es - Adverse Scenari 12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Other Stock of provisions for Stage 1 exposure Other Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure 31/: Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure Stage 1 exposure O Stock of provisions for Stage exposure O Stock of provisions for Stock provisions for Stage 1	of Stock of provisions for Stage 3 exposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure O - O - O - O - O - O - O - O
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 80 81 91 92 93 94 95 96 97 98	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property - Of Which: solic Retail - Could real estate property - Of Which: solic Retail - Could real estate property - Of Which: solic Retail - Could real estate property - Of Which: solic Retail - Could real estate property - Of Which: solic Retail - Could real estate property - Of Which: solic Retail - Could real estate property - Of Which: solic Retail - Could retail - Of Which: solic Retail - Could retail - Of Which: solic Retail - Could retail - Of Which: solic Retail - Could real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: solic Retail - Could retail - Of Which: solic	exposure %) O O Stage 1 exposure %) O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount O O O O Stage 2 exposure, of which guaranteed amount O O O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O	Stage 3 exposure gu a 0 0 0 31/12/202: Stage 3 exposure gu a 31/12/202: Stage 3 exposure gu a 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 posure, of which uaranteed amount 0 0 0 0 1 1 Stage 3 posure, of which uaranteed amount 0 0 0 1 1 Stage 3 posure, of which uaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 1 exposure Stock of ovisions for Stage 1 exposure O Stock of ovisions for Stage 1 exposure	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - Stock of ovisions for Stage 3 exposure O - Stock of ovisions for Stage 3 exposure O - Coverage 4 exposure O - Cove	/erage Ratio - Stage 3 exposure //erage Ratio - Stage 3 //erage Ra	Stage 1 exposure 0 0 0 0 Stage 1 exposure g x y y y y y y y y y y y y y y y y y	Stage 1 Osure, of which aranteed exposure, of which are are are aranteed exposure.	exposure, which guarantee amount O Stage 2 exposure, which guarantee amount O Stage 2 exposure, which guarantee amount O O O O O O O O O O O O O	of Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 es - Adverse Scenari 12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 es - Adverse Scenari 12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Other Stock of provisions for Stage 1 exposure Other Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure 31/: Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure Stage 1 exposure O Stock of provisions for Stage exposure O Stock of provisions for Stock provisions for Stage 1	of Stock of provisions for Stage 3 exposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure O - O - O - O - O - O - O - O
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 80 81 91 92 93 94 95 96 97 98	Central banks Central governments Institutions Corporates Retail Retail - Secured on real estate property Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: son-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate pr	exposure %) O O Stage 1 exposure %) O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount O O O O Stage 2 exposure, of which guaranteed amount O O O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O	Stage 3 exposure gu a 0 0 0 31/12/202: Stage 3 exposure gu a 31/12/202: Stage 3 exposure gu a 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 posure, of which uaranteed amount 0 0 0 0 1 1 Stage 3 posure, of which uaranteed amount 0 0 0 1 1 Stage 3 posure, of which uaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 1 exposure Stock of ovisions for Stage 1 exposure O Stock of ovisions for Stage 1 exposure	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - Stock of ovisions for Stage 3 exposure O - Stock of ovisions for Stage 3 exposure O - Coverage 4 exposure O - Cove	/erage Ratio - Stage 3 exposure //erage Ratio - Stage 3 //erage Ra	Stage 1 exposure 0 0 0 0 Stage 1 exposure g x y y y y y y y y y y y y y y y y y	Stage 1 Osure, of which aranteed exposure, of which are	exposure, which guarantee amount O Stage 2 exposure, which guarantee amount O Stage 2 exposure, which guarantee amount O O O O O O O O O O O O O	of Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 es - Adverse Scenari 12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 es - Adverse Scenari 12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Other Stock of provisions for Stage 1 exposure Other Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 O O O O O O O O O O O O O	Stage 3 exposure 31/: Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure Stage 1 exposure O Stock of provisions for Stage exposure O Stock of provisions for Stock provisions for Stage 1	of Stock of provisions for Stage 3 exposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure O - O - O - O - O - O - O - O

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Intesa Sanpaolo S.p.A.

			101	102	102	104	105	107	100	100	110	111	112	117	114	Intesa	Sanpaolo S	5.p.A.	110	110	120	121	122	122	124	125	120	127	120	120	120
			101	102	103	104	105 106	10/	108	109	110	111	112	113	P	Public guarantees ·	- Adverse Scenario)	118	119	120	121	122	123	124	125	120	127	128	129	130
				Stage 1		Stage 2	31/12/2021 Stage 3			6. 1.6			Stage 1		Stage 2	31/12	/2022 Stage 3	C: 1 C	6: 1.6	0. 1. 6			Stage 1		Stage 2	31/12	2/2023 Stage 3	0.16	S. 1.6	e: 1 c	
Pow			Stage 1 exposure	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure, of which	f Stock of provisions for Stage 1	r provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 109		(mln EUR, %) 	guaranteed amount		guaranteed amount	guaranteed amount	OVPOCUEO	exposure	exposure	exposure		guaranteed amount	·	guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure		guaranteed amount	·	guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
110 111		Central governments Institutions																													
112 113		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0	0	0 0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
115 116		Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0 0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
117 118	SERBIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0 0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
119 120		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
122 123		Retail - Other Retail - Of Which: non-SME Equity																													
124 125		Securitisation Other non-credit obligation assets		0	0	0	0			0	0			0	0		0	0	0	0		0	0		0		0	0	0	0	
126		IRB TOTAL		0 0	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	0 0	0 -		,, 0	<u> </u>	<u> </u>	,	<u> </u>	<u> </u>	<u> </u>	<u> </u>		<u> </u>	<u> </u>		0		<u> </u>	<u> </u>	<u> </u>	<u> </u>	
							31/12/2021								Р	Public guarantees · 31/12										31/10	2/2023				
			Stage 1	Stage 1 exposure, of	Stage 2 e	Stage 2 exposure, of	Stage 3	f Stock of	Stock of	Stock of	Coverage Ratio -	Shage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row		(mln EUR, %	exposure	which guaranteed	_	which guaranteed amount	Stage 3 which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127 128		Central banks Central governments		amount		amount	amount		-				amount		amount		amount						amount		amount		amount				
129 130		Institutions Corporates		0 0	0	0	0	0	0	0 (0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
131 132 133		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0 -			0	0		0	0	0	0		0	0	0	0	0	0	0	0	0	-
134 135	FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			U	U	o e				-			U	U	U	U	U	U	0 -		U	U	U	Ü	0	U	0	U	0 -	
136 137	TRANCE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0 (0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
138 139 140		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
141 142		Equity Securitisation																													
143 144		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0 0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-
															P	Public guarantees ·	- Adverse Scenario	•													
				Stage 1		Stage 2	31/12/2021 Stage 3						Stage 1		Stage 2		/2022 Stage 3						Stage 1		Stage 2	31/12	2/2023 Stage 3				
Pow			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure, of which	f Stock of provisions for Stage 1	Stock of r provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 145		(mln EUR, %))	guaranteed amount	exposure (guaranteed amount	guaranteed amount	exposure	exposure	exposure	exposure	СХРОЗИГС	guaranteed amount	Схрозиїс	guaranteed amount	САРОЗИТС	guaranteed amount	exposure	exposure	Stage 3 exposure	exposure	Схрозите	guaranteed amount	CAPOSUIC	guaranteed amount	Схрозите	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
146 147		Central governments Institutions																													
148 149		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0	0	0 0	0 -		0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
151 152		Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0 0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
153 154	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0 (0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
156 157		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
158 159		Retail - Other Retail - Of Which: non-SME Equity																													
160 161 162		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	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		IND TOTAL		<u> </u>		<u> </u>				<u> </u>	<u>-</u>		-					-			<u>'</u>	<u> </u>						,		<u> </u>	
							31/12/2021								Р	Public guarantees - 31/12	- Adverse Scenario /2022)								31/12	2/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3 exposure, of	f Stock of provisions fo	Stock of r provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure)	which guaranteed amount	exposure (which guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	wnich guaranteed amount	exposure	wnich guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163 164		Central banks Central governments Institutions																													
166 167		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0 (0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
168 169		Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0 (0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
170 171 172	LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	0 -			0	0		0	0	0	0 -		0	0	0	0	0	0	0	0	01-	-
173 174		Retail - Qualifying Revolving Retail - Other Retail		0		0	U .							O O	0		U	U	O O	0 -		0	O		0	0			O	0	
175 176		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
1// 178 179		Equity Securitisation Other non-credit obligation assets																													
180		IRB TOTAL		0 0	0	0	0	0	0	0 0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-
															Р	Public guarantees ·)													
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Course Batia		Stage 1		Stage 2	31/12	/2022 Stage 3	Stock of	Stock of	Stock of	Savara a Batia		Stage 1		Stage 2		2/2023 Stage 3	Stock of	Stock of	Stock of	Course Patie
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, or which guaranteed	Stage 3 exposure, or exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 181		Central banks Contral governments		amount		amount	amount		exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
182 183 184		Central governments Institutions Corporates		0 0	0	0	0	0	0	0 (0 -		0	0	0	0	n	0	0	0 -		0	0	0	0	0	0	0	0	01-	-
185 186		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		3										J	3		9	J	J	Ŭ		3	J	3	3				J	J	
187 188		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	0	0 0	0 -		0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
190 191	QATAR	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0 0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	-
192 193		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
194 195 196		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
197		Other non-credit obligation assets		0 0	0	0	0	0	0	0 0	0 -		0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
198		IRB TOTAL																													

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 STA

EBA	EUROPEAN BANKING AUTHORITY		2021 EU-	wide St		est: Credit I Intesa Sanpaolo S.		ID-19 S	STA										
			1 2	3		5 6 Mo	7 ratoria - Actual	8	9	10	11	12		13 14	15	16	17	Public guarant	tees - Actual
Row Num		(mln EUR, %)	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 Stage 2 exposure exposure which exp morator	, of Stage 3 ired exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Expos	ure values Risk exposur amounts	e Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12/ Stage 2 exposure, of which guaranteed amount	/2020 Stage 3 exposure
1 2 3 4 5 6		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																	
7 8 9 10 11 12	Intesa Sanpaolo S.p.A.	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	3,537 3,107 3,715 2,152	2,409	, i	927	412 1 446 1	29 48	18	76 60	53	36.61% 46.25%		175 162 298 295 3	30 19 23 19 11 14 10 14	19 162 12 161 15 38 13 38 2 1	148 141 268 268 1	119 115 258 257	0 0 0 0
13 14 15 16 17 18		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	675 261	1,026	737	170	112	30 11	3	12	12	39.15%		2	1	1 0	1	0	0
19 20 21		Securitisation Other exposures Standardised Total	8,632 5,864	7,203	4,386		1,096 2 ratoria - Actual 31/12/2020	88 146	43	165	116	40.47%		554	98 36	59 225	470	379 Public guarant 31/12/	
Row Num		(mln EUR, %) Central banks	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure exposure which exporator	2 , of Stage 3 ired exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Expos	ure values Risk exposur amounts	e Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure
23 24 25 26 27 28		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																	
29 30 31 32 33 34	ITALY	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	1,334 1,061 1,052 532 69 35	681	100	460	133 86 1	7 2 11 5	1 0	27 16	2	70.19% 17.88% 25.08%		158 150 267 266 0	21 2 19 2 3 3 0 0	24 21 22 20 6 5 6 5 0 0 0 0	136 129 262 261 0	112 108 256 256 0	0 0 0 0 0
35 36 37 38 39 40		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																	
41 42		Other exposures Standardised Total	3,020 1,884	1,660	345	·	296 ratoria - Actual	27 14	5	50	9	33.88%		500	76 5	1 48	451	370 Public guarant	
Row Num		(mln EUR, %)	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria		31/12/2020 2 , of Stage 3 ired exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Expos	ure values Risk exposur amounts	e Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	
43 44 45 46 47 48		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																	
50 51 52 53 54 55	SLOVAKIA	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	78 78 271 205 0 0	3 77 5 178 0 0	76 89 0	92	1 48	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2	0 11 0	5	43.52%		0 0 0 0 0	0 0 0 0 0	0 0 0 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 57 58 59 60 61 62		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																	
63		Standardised Total	349 283	3 256	Stage 1		49 ratoria - Actual 31/12/2020	13 10 Stage 3	2 Stock of	Stock of	Stock of	42.25%		0	0	0 0 Stage 1	0	Public guarant 31/12/	
Row Num 64 65 66		Central banks Central governments Regional governments or local authorities	Exposure values Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure which exposure morator	, of Stage 3 ired exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Expos	ure values Risk exposur amounts	e Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure
67 68 69 70 71 72		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0 0	0	0	0	0	0 (0	0	0	-		0 0	0 0	0 0 0	0	0	0
73 74 75 76 77 78	UNITED STATES	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0	0	0	0 (0	0	0	10.71%		0 0 0 0	0 0 0	0 0 0 0 0 0	0 0 0	0 0 0	0 0
80 81 82 83 84		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0	0	0	0	0	0 0	0	0	0	10.71%		0	0	0 0	0	0	0
Row Num			Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure exposure which exp	ired exposure	Stage 3 exposure, of which expired	Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Expos	ure values Risk exposur amounts	e Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Public guarant 31/12/ Stage 2 exposure, of which guaranteed	
85 86 87 88 89		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks			moratoria	morator	ia	moratoria	exposure	exposure	exposure	Схрозите				amount		amount	
90 91 92 93 94 95	CROATIA	International Organisations Institutions Corporates of which: SME Retail of which: SME	586 587 145 112	2 111	202 87	176 34	107 22	28 26 18 16	1	18	6	47.89% 33.43%		0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0
96 97 98 99 100 101 102		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	80 31	68	54	12	8	8 7	0	1	2	26.90%		0	0	0 0	0	0	0
103 104 105		Equity Securitisation Other exposures Standardised Total	862 759	977	344	222	138	55 49	6	21	22	39.96%		0	0	0 0	0	0	0

Stage 3
exposure, of which guaranteed amount

Stock of provisions for Stage 1
exposure

Stage 1
exposure

Stock of provisions for Stage 2
exposure

Stage 2
exposure

Stage 3
exposure

Coverage Ratio Stage 3
exposure

Stock of provisions for Stage 1 Stage 2 Stage 3 exposure Stock of provisions for Stage 3 exposure

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1			1	2	3	4	5		7 ia - Actual	8	9	10	11	12
1945 1945			Exposure values			exposure, of		Stage 2 exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage Ratio
Part		Central banks		amounts	exposure		exposure		exposure					
Part		Regional governments or local authorities Public sector entities												
Part		Multilateral Development Banks International Organisations												
Part		Corporates of which: SME	0	0	0	0		0 0		0	0		0	0 -
March Marc	SPAIN	of which: SME Secured by mortgages on immovable property				0					0		0	0
The column		Items associated with particularly high risk Covered bonds	U		0	0		0		0	0			0 -
1948 1948		Collective investments undertakings (CIU)												
1866 1866		Other exposures	0	0	0	0		0 0		0	0		0	0 -
Part														
March Marc				Pick avnosura	Stage 1		Stage 2	Stage 2					Stock of	
Part				_		which expired		which expired		which expired	Stage 1	Stage 2	Stage 3	
Transfer		Central governments Regional governments or local authorities												
Property state		Multilateral Development Banks International Organisations												
Part		Corporates	354	340	442	442			3 .	8 8	3	3 13	3	4 47.09
## 15 10 10 10 10 10 10 10 10 10 10 10 10 10	SERBIA	of which: SME	1,229	818	1,388	1,388	27	4 274	48	48	10	24	4 2	58.249
Part		of which: non-SME Items associated with particularly high risk	478	173	356	356	8	2 82		0	0		6	0 -
Part		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
		Securitisation Other exposures												
The part		Standardised Total	2,101	1,352	2,443	2,443	51	'		56	15	57	2 3	∠ 56.63 [°]
Property						Stage 1		31/1		Stage 3	Stock of			Covers
FIRE THE THE THE THE THE THE THE THE THE TH		(mln FIIR ⁰				exposure, of which expired		exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Transport Property		Central banks Central governments												
FRIED CATALOG		Public sector entities Multilateral Development Banks												
Property of the part of the		Institutions Corporates		0 0	0	0		0 0		0	0		0	0 -
March Marc	FRANCE	Retail	C	0	0	0		0 0		0	0		0	0 -
Comparison	TIVAINCE	Secured by mortgages on immovable property of which: non-SME	C	0 0	0	0		0 0		0	0		0	0 -
Marie		Covered bonds Claims on institutions and corporates with a ST credit assessment												
March for lange March for		Equity												
Marie			C	0	0	0		0 0		0	0		0	0 -
Triple of the Property of th														
Teach Perform Perfor			Exposure values			exposure, of		exposure, of		exposure, of	provisions for	provisions for	provisions for	Stage 3
NTER KINSON MITCH CALLS AND		Central banks	b)		·									
MITEO KRINGOM														exposure
Marie Mari		Public sector entities												exposure
March Marc		Public sector entities Multilateral Development Banks International Organisations Institutions												exposure
Marie Control of Con		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	1		0	0		1 0		0 0	0			0 -
Control Internation and Entange (CO) Control Internation (CO) Control	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	1		0	0				0 0	0			0 - 45.739
March Control Fig. 1	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	1		0	0					0			0 - 45.739
Control black Control blac	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity			0	0					0			0 - 45.73
Control banks Control bank	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures			0	0					0			0 - 45.73° 0 16.92°
Central basis	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures				0					0			0 - 0 45.739 0 16.929
Control power member Control antifortion	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		_		exposure, of		31/12 Stage 2 exposure, of	2/2020 Stage 3	exposure, of	provisions for	Stock of provisions for	exposure O Stock of provisions for	0 - 45.739 0 16.929 0 37.589
Multistand Development Banks	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (mln EUR, 9)		_		exposure, of which expired		Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	exposure O Stock of provisions for Stage 3	0 - 45.739 0 16.929 0 37.589 Coverage Ratio Stage 3
Control District State Control District St	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9) Central banks Central governments Regional governments or local authorities		_		exposure, of which expired		Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	exposure O Stock of provisions for Stage 3	0 - 45.739 0 16.929 0 37.589 Coverage Ratio Stage 3
UXEMBOURG	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations		_		exposure, of which expired		Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	exposure O Stock of provisions for Stage 3	0 - 45.739 0 16.929 0 37.589 Coverage Ratio Stage 3
O	NITED KINGDON	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		_		exposure, of which expired		Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	exposure O Stock of provisions for Stage 3	0 - 45.739 0 16.929 0 37.589 Coverage Ratio Stage 3 exposure
Collective Investments undertakings (CII) Equity Socientisation Other exposures Standardised Total Control James Regional governments Regional governments or local authorities Public sector entities Multitateral Development Banks International Granisations Intern		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		_		exposure, of which expired		Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	exposure O Stock of provisions for Stage 3	0 - 45.739 0 16.929 0 37.589 Coverage Ratio Stage 3 exposure
Securidation Secu		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		_		exposure, of which expired		Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	exposure O Stock of provisions for Stage 3	0 - 45.739 0 16.929 0 37.589 Coverage Ratio Stage 3 exposure
Central banks Central soverments Robbits and organisations International Organisations Institutions Copporates Opporates Oppo		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		_		exposure, of which expired		Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	exposure O Stock of provisions for Stage 3	0 - 45.73° 0 16.92° 0 37.58° Coverage Ratio Stage 3 exposure 0 40.61°
Central banks Central banks Central povernments or local authorities Public sector entires flow Corporates Cor		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		_	exposure 16	exposure, of which expired moratoria 16 5	exposure	Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	exposure O Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure 0 40.61° 0
Central banks Central povernments Risk exposure values Central banks Central povernments Central banks Central povernments Central banks Central povernments Cent		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		_	exposure 16	exposure, of which expired moratoria 16 5	exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	exposure O Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure 0 40.619
Central banks		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures			exposure 16 5 25	exposure, of which expired moratoria 16 5 25 Stage 1	exposure	Stage 2 exposure, of which expired moratoria 2 2 2 1 1 1 2 3 Moratori 31/12 Stage 2	Stage 3 exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 40.610 0 40.610
Public sector entities		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail of which: non-SME Items associated with particularly high risk Covered by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposure values	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 16 5 25 Stage 1	exposure, of which expired moratoria 16 5 25 Stage 1 exposure, of which expired	exposure Stage 2	Stage 2 exposure, of which expired moratoria 2 2 2 1 1 1 O 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 40.619 0 40.619
Institutions		Public sector entities Multitateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposure values	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 16 5 25 Stage 1	exposure, of which expired moratoria 16 5 25 Stage 1 exposure, of which expired	exposure Stage 2	Stage 2 exposure, of which expired moratoria 2 2 2 1 1 1 O 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 40.619 0 40.619
OF Which: SME Retail		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposure values	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 16 5 25 Stage 1	exposure, of which expired moratoria 16 5 25 Stage 1 exposure, of which expired	exposure Stage 2	Stage 2 exposure, of which expired moratoria 2 2 2 1 1 1 O 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 40.619 0 40.619
Secured by mortgages on immovable property of which: non-SME O O O O O O O O O O O O O O O O O O O		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Exposure values	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 16 5 25 Stage 1	exposure, of which expired moratoria 16 5 25 Stage 1 exposure, of which expired	exposure Stage 2	Stage 2 exposure, of which expired moratoria 2 2 2 1 1 1 O 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 40.619 0 40.619
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Covered bonds Covered bonds Collective institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Covered bonds Covered bonds Collective investments undertakings (CIU) Equity Covered bonds Covered bonds Collective investments undertakings (CIU) Equity Covered bonds	LUXEMBOURG	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Feature of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governm	Exposure values	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 16 5 25 Stage 1	exposure, of which expired moratoria 16 5 25 Stage 1 exposure, of which expired	exposure Stage 2	Stage 2 exposure, of which expired moratoria 2 2 2 1 1 1 O 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 40.619 0 40.619
Collective investments undertakings (CIU) Equity Collective investments undertakings (CIU) Equity	LUXEMBOURG	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail for which: SME Secured by mortgages on immovable property of which: soms the sector of the sector o	Exposure values	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 16 5 25 Stage 1	exposure, of which expired moratoria 16 5 25 Stage 1 exposure, of which expired	exposure Stage 2	Stage 2 exposure, of which expired moratoria 2 2 2 1 1 1 O 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 40.619 0 40.619
	LUXEMBOURG	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: som-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: som-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: som-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments Regional governments Regional governments Regional governments International Organisations Institutions Corporates of which: SME Retail of which: SME	Exposure values	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 16 5 25 Stage 1	exposure, of which expired moratoria 16 5 25 Stage 1 exposure, of which expired	exposure Stage 2	Stage 2 exposure, of which expired moratoria 2 2 2 1 1 1 O 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 40.619 0 40.619

13	14	15	16	17	31/12	19 ntees - Actual 2/2020	20	21	22	23	24
osure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
0	0	0	0	0	0	0	0	0		0	
0 0 0 0	0 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 Stage 1	0		0 ntees - Actual 2/2020	Stage 3	0		0	-
posure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
8	0	167		11	7	0	0	2	1	0	42.
8 18 18 2 1	0 0 0 1	167 132 132 1 1 0	33 33 1	11 6 6 0		0 0 0 0	0 0	2 1 1 0 0	1 1	0 1 0 1 0 0 0 0	42. 42. 42.
27	1	301	Stage 1	17	Public guara 31/12 Stage 2	0 ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	42
osure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
0	0	0	0	0	0	0	0	0		0 0	-
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			
U	U		Stage 1 exposure, of		Public guara	ntees - Actual 2/2020	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ra
oosure values	Risk exposure amounts	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
0	0	0	0	0	0	0 0	-	0000	C	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	-
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
oosure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0	0	0 0	٥	0 0	0 0	0	0	000000000000000000000000000000000000000	(0	
0 0	0	0 0 0	<u> </u>	0 0 0	0 0 0		0	0 0 0	(0	-
0	0	0	0	0	0	0	0	0	C	0 0	-
posure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2		2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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	_

BA EUROPEAN BANKING AUTHORITY		25			20	20	20	21 EU-	wide St		est: Cr a Sanpaolo		k COV	[D-19 S	STA	20	10		42	43		
•		25	26	27	31/12/2021	29	30	31	32	33	34 Mora	35 atoria - Baseline So 31/12/2022	cenario	3/	38	39	40	41	42 31/12/2023	43		45
	(mln EU	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central governments Regional governments or local authorities	15, 70)			CAPOSUIC	CXPOSUIC	CAPOSUIC					CXPOSUIC	exposure	Схрозиге					exposure	Схрозиге	СХРОЗИС	
	Public sector entities Multilateral Development Banks International Organisations Institutions																					
Intesa Sanpaolo	Corporates of which: SME Retail	2,5	737 811	1 233	18	3 58 3 49	102	2 37.89% 1 43.22%	2,552	860 722	38	0 17	7 4!	5 15 0 14	1 39.24% 7 44.65%	2,541	3 659	9 41:	3 17	7 35	194	
S.p.A.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	1,0	014 173	3 40	3	3 6	17	7 41.72%	1,006	171	41	8 3	3	5 2	0 41.57%	1,001	1 169	9 50	6 3	3 5	23	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures Standardised Total	7 3	317 2,249	9 579	40	123	230	0 39.64%	7,347	1 980	811	8 40	n 9	7 33	3 40.69%	7,312	2 1,81	2 1,02	1 3	3 77	423	
	Standardised Total	7,5	2/2 1.	3,73	21/12/2021	5 125	230	55.0176	1,517	1,500	Mora	atoria - Baseline So	cenario	, 33	5 10.05 / 6	7,312	1,014	1,02.		, , , , , , , , , , , , , , , , , , , ,	123	
		Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stag
	Central banks Central governments	R, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates	8	340 466	6 63	4	1 19	20	0 31.15%	933	333	10:	3	4 1	3 3	1 30.38%	980) 25	7 133	2	3 10	40	
ITALY	of which: SME Retail of which: SME	6	352	2 59	2	2 9	13	3 21.82%	703	278	9(6 2	2	7 1	8 19.25%	722	2 229	9 120	6 2	2 5	24	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		50 17	7 3	C	0 1	. 1	1 25.93%	52	13	!	5 (0 :	1	1 25.97%	53	3 1	1 (6 (0	2	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total	1,9	006 1,036	6 146	7	7 37	39	9 26.62%	2,051	801	230	6	7 2!	5 6	0 25.25%	2,124	1 660	0 304	4 (5 19	76	
					31/12/2021						Mora	atoria - Baseline So 31/12/2022	cenario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	Central banks Central governments Regional governments or local authorities	R, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME	1	75 2	2 2	(0 0	1	1 38.41%	74	2		3 (0 (0	1 43.73% 6 49.00%	73	3	2 4	4 (0	2	
SLOVAKIA	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	1	0 (0 30		0 0		4 38.11% 0 -	0	0	J.	0 (0 (0 - 49.00%	())	0	0 (0 0	0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total	2	261 62	2 40	2	2 8	15	38.12%	259	46	50 Mora	7 atoria - Baseline So	cenario	5 2	8 48.70%	253	3	7	1 2	2 4	37	
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of	Coverag
	Central banks	exposure		exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverag Stage
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions Corporates		0 (0 0) 0		0 -	0	0		0	n (0 -			n (0		0	-
UNITED STATES	of which: SME Retail of which: SME		0 (0 0	C	0 0	(0 -	0	0		0 (0 (0 -	(0 (0 (0 0	0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 (0 0	C	0	(0.00%	0	0	(0 (0 ()	0.00%	() (0 (0 (0 0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0 (0 0	C	0 0		0.00%	0	0		0 (0 (0	0.00%	(0 (0 (0 0	0	
					31/12/2021						Mora	atoria - Baseline So 31/12/2022							31/12/2023			
	(min Fill)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks Central governments Regional governments or local authorities	70)			exposure	CAPOSUTE	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME Retail	3	19 19	3 58	4	1 22	29	9 50.81% 0 40.69%		167	80	6	4 19	5	0 57.95% 4 44.15%	326	5 16	1 11.	3	3 15	70	
CROATIA	of which: SME Secured by mortgages on immovable property of which: non-SME	1	71	7 10			10	4 34.33%		6	1	2 (0 (4 44.15%	69)	5 1:	3		5	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment															3.					3	
	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Other exposures Standardised Total	9	962 198	8 94	5	5 23	43	3 45.96%	937	187	130	0 !	5 19	9 6	8 52.14%	911	173	8 16	5	15	91	

EBA EUROPEA
BANKING

2021 EU-wide Stress Test: Credit risk COVID-19 STA

EBA BANKING AUTHORITY										Intes	a Sanpaolo	S.p.A.		D-19 S								
		25	26	27		29	30	31	32		34	35 Itoria - Baseline Sc		37	38	39	40	41		43	44	45
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 2	Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 106	Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
107 108 109	Central governments Regional governments or local authorities Public sector entities																					
110 111 112	Multilateral Development Banks International Organisations Institutions Corporates			0													0	0	0			
113 114 115 116 SPAIN	Corporates of which: SME Retail of which: SME	0		0 0	0	0	0	-	0	0	0	0	0	0	-	0	0 (0	0 (0 0	(-
117 118 119	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	(0 0	0	0	0	-	0	0	0	0	0	0	-	0	0 (0	0 (0	(-
120 121 122	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
123 124 125	Equity Securitisation Other exposures																					
126	Standardised Total	0		0 0	0	0	0	-	0	0	Mora	otoria - Baseline Sc	enario 0	0	-	0	0	0	0 (0		-
Pow		Stage 1	Stage 2	Stage 2	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -
Num	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
127 128 129	Central banks Central governments Regional governments or local authorities Public sector entities																					
131 132 133	Multilateral Development Banks International Organisations Institutions																					
134 135 136	Corporates of which: SME Retail	1,323	300	0 15 6 81	3	26	7	50.98%	1,287	140 310	20	2 9	23	69	55.19%	389 1,264	9 14	8 2 5 14	11 9	9 19	14	56.81%
137 138 139	of which: SME Secured by mortgages on immovable property of which: non-SME	339	97	7 1	0	2	1	40.58%	333	102	3	3 0	2	1	34.75%	331	1 10:	3	4 () 2		32.21%
140 141 142	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
143 144 145	Collective investments undertakings (CIU) Equity Securitisation Other expectures																					
146	Other exposures Standardised Total	2,337	576	6 100	13	29	55	54.64%	2,277	593	142	2 13	26	81	56.80%	2,236	59	5 18	22 13	3 22	109	57.87%
					31/12/2021 Stock of	Stock of	Stock of				Mora	storia - Baseline Sc 31/12/2022 Stock of	enario Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148 149 150	Central banks Central governments Regional governments or local authorities																					
151 152 153	Public sector entities Multilateral Development Banks International Organisations																					
154 155 156	Institutions Corporates of which: SME	0	(0 0	0	0	0	-	0	0	0	0	0	0	-	0	0 (0	0 (0	(-
157 158 159 FRANCE	Retail of which: SME Secured by mortgages on immovable property	0	(0 0	0	0	0	0.00%	0	0	0	0	0	0	7.64%	0	0	0	0 (0	(10.58%
160 161 162	of which: non-SME Items associated with particularly high risk Covered bonds	0	(0 0	0	0	0	-	0	0	0	0	0	0	-	0	0 (0	0 (0	(-
164 165	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
167 168	Other exposures Standardised Total	0	(0 0	0	0	0	0.00%	0	0	0	0	0	0	7.64%	0	0	0	0 (0 0	(10.58%
			ı		31/12/2021		ı				Mora	toria - Baseline So 31/12/2022		I			1		31/12/2023			
Row Num	(min ELID 0/	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
169 170	Central banks Central governments	0)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
171 172 173	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
175 176 177	Institutions Corporates of which: SME	0	1	1 0	0	0	0	0.00%	0	1	0	0	0	0	9.49%	0	0 (0	0 (0	(9.00%
178 179 180 UNITED KINGDO	Retail	0	(0 0	0	0	0	54.80%	0	0	0	0	0	0	50.11%	0	0	0	0 (0	(47.54%
181 182 183	of which: non-SME Items associated with particularly high risk Covered bonds	0	(0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0 (0	(0.00%
184 185 186	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
187 188 189	Securitisation Other exposures Standardised Total	1	1	1 0	0	0	0	13.44%	1	1	0	0	0	0	18.61%	1	1	1	0 (0	(17.55%
					31/12/2021						Mora	itoria - Baseline Sc 31/12/2022	enario						31/12/2023			
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
190	Central banks Central governments	•	CXPOSUIC	CXPOSUITE	exposure	exposure	exposure	exposure	- exposure	cxposure	- exposure	exposure	exposure	exposure	exposure	exposure	exposure*	- Exposure	exposure	exposure	exposure	exposure
192 193 194	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
195 196 197	International Organisations Institutions Corporates	16		2 0	0	0	0	0.00%	15	2	0	0	0	0	0.00%	15	5	2	0 (0		0.00%
198 199 200 LUXEMBOURG	of which: SME Retail of which: SME	5		1 0	0	0	0	0.00%		1	0	0	0	0	0.00%	5	5	1	0 (0 0	(0.00%
201 202 203	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	(0 0	0	0	0	-	0	0	0	0	0	0	0.00%	0	0 (0	0 (0	(0.00%
204 205 206	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
208 209 210	Equity Securitisation Other exposures Standardised Total	7.5		3	0	0	0	0.00%	٦٢	2			0	0	0.00%	7.5	5	3	0)		0.00%
	- Januar aroca Fotal	23		. 0	, 0	. 0	, U	0.00%	. 23		Mora	toria - Baseline Sc	enario		0.0070							, 0.00%
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -
Num 211	Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
212 213 214	Central governments Regional governments or local authorities Public sector entities																					
215 216 217	Multilateral Development Banks International Organisations Institutions																					
218 219 220	Corporates of which: SME Retail	0	(0 0	0	0	0	-	0	0	0	0	0	0	-	0	0 (0	0 (0 0	(-
221 QATAR 222 223 224	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	(0 0	0	0	0	-	0	0	0	0 0	0	0) -	0	0 (0	0 (0 0	(-
225 226 227	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
228 229 230	Equity Securitisation Other exposures																					
	Standardised Total	0	(0	0	0	0	-	0	0	0	0	0	0) -	0	ol	0	0	0		-

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2021 EU-wide Stress Test: Credit risk COVID-19 STA Intesa Sanpaolo S.p.A.

AUTHORITY												Intesa	Sanpaolo S.													
		46 47	48	49	50 51	52	53	54 55	56	57	58		60 Public guarantees - B		62 63	64	65	66	67	68	69	70 71	72	73	74	75
B		Stage 1 exposure, of	f	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, 6	Stock of	Stock of	Stock of Coverage Rati	io - G4	Stage 1 exposure, of		Stage 2 cposure, of	31/12/2	Stage 2	ck of Stock	c of Stock of	Coverage Ratio -	Cha wa d	Stage 1 exposure, of	Starr 2	Stage 2 exposure, of	31/12/2023 Stage exposure	3 Stock of	Stock of	Stock of Cov	overage Ratio -
Num Num	(mln EUR, %	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which example of the control of the	stage 3 which guarantee amount	Stage 1	provisions for provisions provisions provided pr	Stage 3 exposure Stage 3 exposure	Stane 1	which guaranteed amount	exposure g	which uaranteed amount	Stage 3 exposure	which provis guaranteed exp	sions for provisions ge 1 Stage osure expos	ons for provisions for provisions for Stage 3 sure exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed	Stage 3 which guarant	eed Stage 1	ovisions for property of the p	provisions for Stage 3 exposure	Stage 3 exposure
1 2	Central banks Central governments																									
3 4 5	Regional governments or local authorities Public sector entities Multilateral Development Banks																									
6 7	International Organisations Institutions	215	172 12	107	4	1		1 20.7	730/	27 194	112	OF.	7	2	0	1	20 610/	226	102	2 100	94	10	6 0	1	4	20 570/
⁸ ¹⁰ Intesa Sanpac	Corporates of which: SME Retail	184 8	84 22	28 211	2	0 0	0 1	1 39.7	50% 22	16 120	112	176	5	1	0	1	2 39.79%	240	192	7 167	148	7	1 0	1	3	39.57%
11 12 13 S.p.A.	of which: SME Secured by mortgages on immovable property of which: non-SME	2	1	1 0	0	0 0	0 0	0 43.0	00%	2 1	0	0	0	0	0	0	0 43.25%	2	1	1 0	0	0	0 0	0	0	43.38%
14 15	Items associated with particularly high risk Covered bonds																									
16 17 18	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																									
19 20	Securitisation Other exposures Standardised Total	420	202	220	7			2 26.0	220/	70 220	240	272	12				20.250/	F15	262	205	224	20				42.2504
21	Standardised Total	430 28	282 40	320	/	2 3	3 3	2 36.0	33% 4.	78 328	349	2/2 Pu	Public guarantees - B	Saseline Scenario	3	3	5 39.25%	515	363	3 305	234	20	7 3	2	8	42.25%
		Stage 1		Stage 2	31/12/2021 Stage 3	St. L.C.				Stage 1		Stage 2	31/12/2	022 Stage 3					Stage 1		Stage 2	31/12/2023 Stage	3 6	0.1.6	ou to c	
Row Num		Stage 1 exposure, of which	f Stage 2 exposure	OVERGELING OF	Stage 3 exposure, o	provisions for	provisions for p	Stock of Coverage Rations for Stage 3 exposure	Ctane 1	exposure, of which guaranteed	Stage 2	oposure, of which waranteed	Stage 3 exposure	exposure, of which provis	ock of Stock sions for provision stage 1 Stage expose stage osure stage of the stag	ns for provisions fo	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure exposure guarant	provisions for provisions for provisions	ovisions for Stage 2	provisions for Stage 3	overage Ratio - Stage 3 exposure
22	Central banks	6) guaranteed amount		amount	guarantee amount	exposure	exposure	exposure		amount	9	amount		guaranteed exp	osure expos	sure exposure	Схрозигс		amount		amount	атош	exposure	exposure	exposure	Схрозите
23 24 25	Central governments Regional governments or local authorities Public sector entities																									
26 27	Multilateral Development Banks International Organisations																									
28 29 30	Institutions Corporates of which: SME	50	41 10	92	2	0 0	0 0	1 40.0	08%	69 56	88	77	3	0	0	0	1 39.88%	83	67	7 73	65	3	1 0	0	1	39.77%
31 32 33 ITALY	Retail of which: SME	53	51 21	4 210	1	0 0	0	0 35.8	31%	90 87	177	174	1	1	0	0	0 35.97%	117	114	149	147	2	1 0	0	1	36.15%
33 34 35	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0 0		0 -		0	0	0	0	U	0	0	0 -	U	0	0	0	0	0 0	0	0 -	
36 37	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																									
39 40	Equity Securitisation																									
41 42	Other exposures Standardised Total	130 11	114 36	59 304	3	1 0	0 1	1 31.1	7% 19	90 165	307	253	5	1	0	1	2 29.45%	234	203	3 261	214	7	2 0	1	2	29.58%
					31/12/2021							Pı	ublic guarantees - B 31/12/2									31/12/2023				
Row		Stage 1 exposure, of	f Stage 2	Stage 2 exposure, of	Stage 3	Stock of provisions for	Stock of	Stock of Coverage Ration	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 (posure, of		Stage 3 Sto	ck of Stock	of Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage Stage	nrovisions for the	Stock of ovisions for	Stock of Cov	verage Ratio -
Num	(mln EUR, %	exposure	Stage 2 exposure	which ex guaranteed amount	stage 3 exposure, control which guarantee amount	d Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	which guaranteed amount		which uaranteed amount	Stage 3 exposure	which Sta guaranteed exp	osure expos	e 2 Stage 3 sure exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure guarant	eed Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
43 44 45	Central banks Central governments Regional governments or local authorities																									
46 47 48	Public sector entities Multilateral Development Banks International Organisations																									
49 50	Institutions Corporates	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
51 52 53 SLOVAKIA	of which: SME Retail of which: SME	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
54 55	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0 0	0	0 0	0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
57 58	Covered bonds Claims on institutions and corporates with a ST credit assessment																									
59 60 61	Collective investments undertakings (CIU) Equity Securitisation																									
62 63	Other exposures Standardised Total	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
					31/12/2021							Pı	oublic guarantees - B 31/12/2									31/12/2023				
Row		Stage 1 exposure, of	f Stage 2	Stage 2 exposure, of which	Stage 3	Stock of provisions for	provisions for p	Stock of Coverage Rations for	io - Stage 1	Stage 1 exposure, of		Stage 2 cposure, of		Stage 3 Sto	ock of Stock	of Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3 exposure	e, of provisions for pr	Stock of ovisions for	Stock of Coversions for	overage Ratio -
Num	(mln EUR, %	exposure which guaranteed amount	Stage 2 exposure	guaranteed ex	stage 3 which guarantee amount	d Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount		which uaranteed amount	Stage 3 exposure	which Sta guaranteed exp	osure expos	e 2 Stage 3 sure exposure	Stage 3 exposure	Stage 1 exposure	guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure guarant	eed Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
64 65 66	Central banks Central governments Regional governments or local authorities																									
67 68 69	Public sector entities Multilateral Development Banks International Organisations																									
70 71	Institutions Corporates	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
72 73 74 UNITED STAT	of which: SME Retail of which: SME	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
75 76	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0 0	0	0 0	0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
78 79	Covered bonds Claims on institutions and corporates with a ST credit assessment																									
80 81 82	Collective investments undertakings (CIU) Equity Securitisation																									
83 84	Other exposures Standardised Total	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
					31/12/2021							Pı	ublic guarantees - B 31/12/2									31/12/2023				
Row		Stage 1 exposure, of	f Stage 2	Stage 2 exposure, of	Stage 3	of Stock of provisions for	provisions for p	Stock of Coverage Rate	io - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 cposure, of		Stage 3	ck of Stock	of Stock of provisions fo	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage exposure	of Stock of	Stock of ovisions for	Stock of Cov	overage Ratio -
Num	(mln EUR, %	exposure	Stage 2 exposure	exposure, of which guaranteed amount	ctage 3 exposure, control which guarantee amount	d Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure g	oposure, of which which waranteed amount	Stage 3 exposure	exposure, of which guaranteed amount provise storage provise started exp	osure expos		Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 which guarant amou	Stage 1 eed exposure	Stage 2 exposure	Stage 3	Stage 3 exposure
85 86 87	Central banks Central governments Regional governments or local authorities																									
88 89	Public sector entities Multilateral Development Banks International Organisations																									
91 92	Institutions Corporates	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
93 94 95 CROATIA	of which: SME Retail of which: SME	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
96 97	Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	
99 100	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																									
101 102 103	Collective investments undertakings (CIU) Equity Securitisation																									
104 105	Other exposures Standardised Total	0	0	0 0	0	0 0	0 0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0 0	0	0	0 0	0	0 -	

2021 EU-wide Stress Test: Credit risk COVID-19 STA Intesa Sanpaolo S.p.A.

AUTHORITY		16	47	10	40 50	5 1	52	53	5/1 55	56	57	Inte	sa Sanpaolo S.p.A.	62	53 64	65	66	67	68	60	70	71	77 72	74 75
		40	47	10		31/12/2021	32	J3) 1	0	١٠	20 23	Public guarantees - Baseline Sce 31/12/2022		J.5 UT	03	00	07	00	03	31/12/202		72 73	77 73
Row Num		exposure -	Stage 1 exposure, of which guaranteed		nge 2 sure, of hich anteed	Stage 3 exposure, of	Stock of provisions for Stage 1	provisions for prov Stage 2 St	cock of isions for tage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure guarantee	provisions for provi	ck of Stock of provisions of ge 2 Stage 3	Stage 3	- Stage 1 exposure	Stage 1 exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure
106 107	Central banks Central governments	%)	amount		nount	amount	exposure	exposure ex	posure		amount	amount	amount	exposure ex	osure exposure	ехрозите		amount	•	amount	9	amount	exposure exposure	exposure
108 109 110	Regional governments or local authorities Public sector entities Multilateral Development Banks																							
111 112 113	International Organisations Institutions Corporates	0	0	0	0	0	0 0	0	0 -		0 0	0	0 0	0 0	0	0 -	0	0	0	0	0	0	0	0 0-
114 115 116 117	of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0	0	0	0	0 0	0	0 -		0 0	0	0 0	0 0	0	0 -	0	0	0	0	0	0	0	0 0-
117 118 119 120	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		U U		0		0		0 -		0	0	0		0		0	0	U	0	0	0	0	
121 122 123	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
124 125 126	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0 0	0	0 -		0 0	0	0 0	0 0	0	0 -	0	0	0	0	0	0	0	0 0 -
						31/12/2021							Public guarantees - Baseline Sce 31/12/2022	nario							31/12/202	172		
Row		Stage 1	Stage 1 exposure, of which	Stage 2 expos	ige 2 sure, of	Stage 3 exposure, of	Stock of provisions for	provisions for prov	cock of isions for	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	Stage 3 Stage 3 which	^t provisions for provi	ck of Stock of provisions	or Charage Ratio	- Stage 1 exposure	Stage 1 exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of	Stock of Stock of provisions for	Stock of provisions for Stage 3
127	Central banks (mln EUR,	exposure %)	guaranteed amount		hich exposu anteed	guaranteed amount	Stage 1 exposure	Stage 2 Step exposure ex	tage 3 exposure	exposure	guaranteed amount	exposure guaranteed amount	exposure guarantee amount	Stage 1 St exposure ex	ge 2 Stage 3 osure exposure	Stage 3 exposure	exposure	guaranteed amount		guaranteed amount	exposure g	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure
128 129 130	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																							
131 132 133 134	International Organisations Institutions Corporates	158	132	19	15	2	1 0	1	1 4	40.62%	52 127	23	7 4	3 0	1	2 40.46	% 147	124	25	18	6	5	0	1 3 40.40
135 136 137 SERBIA	of which: SME Retail of which: SME	124	33	13	1	1	0 0	1	1 4	13.04%	.19 33	16	1 3	0 0	1	1 42.16	% 116	33	17	1	5	0	0	1 2 41.91
138 139 140	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	1	1	0	0	0	0 0	0	0 4	43.00%	1 1	0	0 0	0 0	0	0 43.25	% 1	1	0	0	0	0	0	0 0 43.38
141 142 143	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
144 145 146	Equity Securitisation Other exposures	200	100		15					44 500						40.04	264	450	12					
147	Standardised Total	283	166	32	16	3	1 3	1	1 4	41.59%	2/2 161	39	Public guarantees - Baseline Sce	aario	2	3 49.04	<u>%</u>	158	42	20	11	5	2	2 6 53.07
Row		Stage 1	Stage 1 exposure, of	Stage 2 expos	age 2 sure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of St provisions for prov	cock of Coverage R	Ratio - Stage 1	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, of which	f Stock of St	ck of Stock of ions for provisions	Coverage Ratio	- Stage 1	Stage 1 exposure, of which		Stage 2 exposure, of which		Stage 3	Stock of Stock of ovisions for provisions for	Stock of Coverage Ratio
Num	(mln EUR,	exposure	which guaranteed amount	exposure guara	hich exposu anteed		Stage 1 exposure		tage 3 exposure	are exposure	which guaranteed amount	exposure which guaranteed amount	exposure guarantee amount	Stage 1	ge 2 Stage 3 osure exposure		exposure	which guaranteed amount	AVNACHIPA	which guaranteed amount	OVBOCUPO	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure Stage 3 exposure
149 150 151	Central governments Regional governments or local authorities Public sector entities																							
152 153 154	Multilateral Development Banks International Organisations Institutions																							
155 156 157	Corporates of which: SME Retail	0	0	0	0	0	0 0	0	0 -		0 0	0	0 0	0 0	0	0 -	0	0	0	0	0	0	0	0 0 -
158 FRANCE 159 160	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0 0	0	0 -		0 0	0	0 0	0 0	0	0 -	0	0	0	0	0	0	0	0 0-
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																							
164 165 166	Collective investments undertakings (CIU) Equity Securitisation Other exposures																							
168	Standardised Total	0	0	0	0	0	0 0	0	0 -		0 0	0	0 0 Public guarantees - Baseline Sce	0 0	0	0 -	0	0	0	0	0	0	0	0 0-
			Stage 1	Sta	ige 2	31/12/2021 Stage 3	Stock of	Stock of St	ock of Coverage P	Patio -	Stage 1	Stage 2	31/12/2022 Stage 3		ck of Stock of	Coverage Patio		Stage 1		Stage 2	31/12/202	23 Stage 3	Stock of Stock of	Stock of Coverage Patio
Row Num	(min EUR,	exposure	exposure, of which guaranteed amount	guara	hich Stage anteed exposu		provisions for Stage 1 exposure		isions for tage 3 posure	3 Stage 1	exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guarantee amount	provisions for provi Stage 1 St exposure ex	ions for provisions f ge 2 Stage 3 osure exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount		exposure, of which guaranteed amount		which guaranteed amount	ovisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure
169 170 171	Central banks Central governments Regional governments or local authorities Public sector entities																							
172 173 174	Multilateral Development Banks International Organisations																							
175 176 177 178	Institutions Corporates of which: SME Retail	0	0																					
UNITED KINGDO		0	0	0	0	0	0 0	0	0 -		0 0	0	0 0	0 0	0	0 -	0	0	0	0	0	0	0	0 0-
182	Secured by mortgages on immovable property	0	0	0	0 0	0 0	0 0 0	0	0 - 0 -		0 0 0 0 0	0 0	0 0 0 0 0	0 0 0 0	0	0 - 0 -	0	0 0	0	0	0	0 0	0 0	0 0 - 0 0 - 0 0 -
183 184	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0 0	0	0 0	0	0 - 0 -		0 0	0	0 0 0 0 0 0 0	0 0 0 0 0	0	0 - 0 -	0	0	0	0	0	0	0	0 0 - 0 0 - 0 0 -
183 184 185 186 187	of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0 0	0	0 - 0 -		0 0	0		0 0 0 0 0	0	0 -	0	0	0	0	0	0	0	0 0 -
183 184 185 186 187 188 189	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 -	0	0	0	0	0	0	0	0 0 -
183 184 185 186 187 188 189	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0	0 0 0	0		0 0 0 0 31/12/2021 Stage 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0	0 0 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 -
183 184 185 186 187 188 189	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	O O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure guara	nge 2 sure, of hich anteed Stage exposu	Stage 3 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for prov Stage 2 St	0 - 0 - 0 - 0 - 0 - Cock of isions for tage 3 posure Coverage R Stage a exposure		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarantee	f Stock of St provisions for provi Stage 1 St	0 0 0 0 0 Stock of provisions of provisions of Stage 3 exposure	Stage 3	O O O O O O O O O O O O O O O O O O O	guaranteeu	Stage 2	guaranteed	Stage 3	Stage 3 exposure, of which	O O O O O Stock of rovisions for Stage 1 exposure exposure O Stock of provisions for Stage 2 exposure	O O O O O O O O O O O O O O O O O O O
183 184 185 186 187 188 189 Row Num	Secured by mortgages on immovable property	exposure	exposure, of which	Stage 2 exposure exposure guara	nge 2 sure, of Stage hich	Stage 3 exposure, of which	provisions for	provisions for prov Stage 2 St	isions for Stage S	exposure	exposure, of which	Stage 2 exposure, of which	31/12/2022 Stage 3 exposure, of the stage 3 exposure, of the stage 3 exposure	f Stock of St provisions for provi Stage 1 St	ions for provisions	Stage 3	O O O O O O O O O O O O O O O O O O O	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of	O O O O Stock of rovisions for Stage 1 exposure exposure O Stock of provisions for Stage 2 exposure	provisions for Stage 3
183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	nge 2 sure, of hich anteed Stage exposu	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for prov Stage 2 St	isions for Stage S	exposure	exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarantee	f Stock of St provisions for provi Stage 1 St	ions for provisions t ge 2 Stage 3	Stage 3	O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	ovisions for provisions for	provisions for Stage 3
183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	nge 2 sure, of hich anteed Stage exposu	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for prov Stage 2 St	isions for Stage S	exposure	exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarantee	f Stock of St provisions for provi Stage 1 St	ions for provisions t ge 2 Stage 3	Stage 3	O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	ovisions for provisions for	provisions for Stage 3
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183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205	Secured by mortgages on immovable property	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	nge 2 sure, of hich anteed Stage exposu	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for prov Stage 2 St	isions for Stage S	exposure	exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarantee	f Stock of St provisions for provi Stage 1 St	ions for provisions t ge 2 Stage 3	Stage 3	- Stage 1 exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	ovisions for provisions for	provisions for Stage 3
183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208	Secured by mortgages on immovable property	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	nge 2 sure, of hich anteed Stage exposu	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for prov Stage 2 St	isions for Stage S	exposure	exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarantee	f Stock of St provisions for provi Stage 1 St	ions for provisions t ge 2 Stage 3	Stage 3	- Stage 1 exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	ovisions for provisions for	provisions for Stage 3
183 184 185 186 187 188 189 Provided P	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	nge 2 sure, of hich anteed Stage exposu	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for prov Stage 2 St	isions for Stage S	exposure	exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarantee	f Stock of St provisions for provi Stage 1 St	ions for provisions t ge 2 Stage 3	Stage 3	- Stage 1 exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	ovisions for provisions for	provisions for Stage 3
Row Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	exposure	exposure, of which guaranteed amount 0 0 0 0	Stage 2 exposure O O O O O O O	oge 2 sure, of hich anteed sount O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 1 1 31/12/2021	provisions for Stage 1	provisions for prov Stage 2 St	isions for Stage S	exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, which guarantee amount 0 0 0 0 0 0 0 Public guarantees - Baseline Sce 31/12/2022	Stock of provisions for Stage 1 exposure ex	ions for provisions t ge 2 Stage 3	Stage 3	- Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0	Stage 2 exposure O O O O O	exposure, of which guaranteed amount 0 0 0	Stage 3 exposure 0 0 0 31/12/202	Stage 3 exposure, of which guaranteed amount 0 0 0 0	ovisions for provisions for	provisions for Stage 3
183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 Row Num	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	exposure %) O O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 1 0 Stage 1 exposure, of which	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Stage 2 exposure Stage 2 exposure	Stage 2 Sure, of hich anteed nount O O O O Stage exposure, of hich anteed sount O Stage exposure, of hich anteed are sure, of hich anteed are sure, of hich anteed are sure, of hich are sure sure, of hich are sure sure.	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2021 Stage 3 exposure, of which stage 3 exposure, of which	provisions for Stage 1 exposure 0 0 0 0 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2	Coverage R Stage 3 posure 0 - 0 - 0 - 0 - 0 - 0 - Cock of isions for tage 3 Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3	Ratio - Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 1 exposure, of which	Stage 2 exposure Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, which guarantee amount 0 0 0 0 0 0 0 Public guarantees - Baseline Sce 31/12/2022 Stage 3 exposure, which guarantees of the scenario of	f Stock of provisions for Stage 1 exposure ex	osure provisions of Stage 3 exposure 0 0 0 0 0 Stage 3 exposure 0 Stage 3 exposure Stage 3 exposure	O - O - O - O - O - O - O - O - O - O -	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which	Stage 2 exposure 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which	Stage 3 exposure 0 0 0 31/12/202 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 1 Stock of ovisions for Stage 1 Stock of Stage 1 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stage 2 Exposure	Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O
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Row Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 Row Num 211 212 213 214 215 216 217 218	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Job Which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions	exposure %) O O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	oge 2 sure, of hich anteed nount O O O O Stage exposure, of hich anteed of the sure, of hick and	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed guaranteed	provisions for Stage 1 exposure 0 0 0 0 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2	Coverage R Stage 3 posure 0 - 0 - 0 - 0 - 0 - 0 - Cock of isions for tage 3 Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3	Ratio - Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, which guarantee amount 0 0 0 0 0 0 0 0 Public guarantees - Baseline Sce 31/12/2022 Stage 3 exposure, which guarantees of the scenario of	f Stock of provisions for Stage 1 exposure ex	osure provisions of Stage 3 exposure 0 0 0 0 0 Stage 3 exposure 0 Stage 3 exposure Stage 3 exposure	O - O - O - O - O - O - O - O - O - O -	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount O O Stage 2 exposure, of which guaranteed of	Stage 3 exposure 0 0 31/12/202 Stage 3 exposure graph and the stage 3 exposure graph and the stage 3 exposure graph and the stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 1 Stock of ovisions for Stage 1 Stock of Stage 1 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stage 2 Exposure	Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O
Row Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 Row Num 211 212 213 214 215 216 217 218 219 220 221 221 221 221 221 221 221 221 221	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retall of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central panks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	exposure %) O O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	oge 2 sure, of hich anteed nount O O O O Stage exposure, of hich anteed of the sure, of hick and	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed guaranteed	provisions for Stage 1 exposure 0 0 0 0 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2	Coverage R Stage 3 posure 0 - 0 - 0 - 0 - 0 - 0 - Cock of isions for tage 3 Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3	Ratio - Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, which guarantee amount 0 0 0 0 0 0 0 0 Public guarantees - Baseline Sce 31/12/2022 Stage 3 exposure, which guarantees of the scenario of	f Stock of provisions for Stage 1 exposure ex	osure provisions of Stage 3 exposure 0 0 0 0 0 Stage 3 exposure 0 Stage 3 exposure Stage 3 exposure	O - O - O - O - O - O - O - O - O - O -	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount O O Stage 2 exposure, of which guaranteed of	Stage 3 exposure 0 0 31/12/202 Stage 3 exposure graph and the stage 3 exposure graph and the stage 3 exposure graph and the stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 1 Stock of ovisions for Stage 1 Stock of Stage 1 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stage 2 Exposure	Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O
201 202 203 204 205 206 207 208 209 210 Row Num 211 212 213 214 215 216 217 218 219 220	Secured by mortgages on immovable property of which: non-SME Tems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail fiwhich: SME Secured by mortgages on immovable property of which: SME Retail fiwhich: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	exposure %) O O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	oge 2 sure, of hich anteed nount O O O O Stage exposure, of hich anteed of the sure, of hick and	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed guaranteed	provisions for Stage 1 exposure 0 0 0 0 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2	Coverage R Stage 3 posure 0 - 0 - 0 - 0 - 0 - 0 - Cock of isions for tage 3 Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3	Ratio - Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, which guarantee amount 0 0 0 0 0 0 0 0 Public guarantees - Baseline Sce 31/12/2022 Stage 3 exposure, which guarantees of the scenario of	f Stock of provisions for Stage 1 exposure ex	osure provisions of Stage 3 exposure 0 0 0 0 0 Stage 3 exposure 0 Stage 3 exposure Stage 3 exposure	O - O - O - O - O - O - O - O - O - O -	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount O O Stage 2 exposure, of which guaranteed of	Stage 3 exposure 0 0 31/12/202 Stage 3 exposure graph and the stage 3 exposure graph and the stage 3 exposure graph and the stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 1 Stock of ovisions for Stage 1 Stock of Stage 1 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stage 2 Exposure	Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O
201 202 203 204 205 206 207 208 209 210 Row Num 211 212 213 214 215 216 217 218 219 220	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments and unthorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central panks Central governments Regional governments Regional governments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	exposure %) O O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure O O Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	oge 2 sure, of hich anteed nount O O O O Stage exposure, of hich anteed of the sure, of hick and	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed guaranteed	provisions for Stage 1 exposure 0 0 0 0 0 0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2	Coverage R Stage 3 posure 0 - 0 - 0 - 0 - 0 - 0 - Cock of isions for tage 3 Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3 A Coverage R Stage 3	Ratio - Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, which guarantee amount 0 0 0 0 0 0 0 0 Public guarantees - Baseline Sce 31/12/2022 Stage 3 exposure, which guarantees of the scenario of	f Stock of provisions for Stage 1 exposure ex	osure provisions of Stage 3 exposure 0 0 0 0 0 Stage 3 exposure 0 Stage 3 exposure Stage 3 exposure	O - O - O - O - O - O - O - O - O - O -	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount O O Stage 2 exposure, of which guaranteed of	Stage 3 exposure 0 0 31/12/202 Stage 3 exposure graph and the stage 3 exposure graph and the stage 3 exposure graph and the stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 1 Stock of ovisions for Stage 1 Stock of Stage 1 Stock of Stage 2 Stock of Stage 2 Stock of Stage 2 Stage 2 Exposure	Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O O O O O O O

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		/6	77	/8	31/12/2021			82	83	84		atoria - Adverse Se 31/12/2022	cenario	88	89	90	91	92	31/12/2023	94		96
Row Num	(mln EUR, ⁻⁰	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
6 7 8	International Organisations Institutions Corporates of which: SME	2,266	6 1,192	338	3 18	157	167	49.40%	2,101	1,141	555	1	8 12	9 279	50.20%	1,999	1,046	5 75	2 1	5 9	7 376	50.08%
Intesa Sanpaolo S.p.A.	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	2,492	2 1,034	254	18	133	138	54.46% 49.88%	2,263	1,091	427	1	8 12	8 229	53.67%	2,103	3 1,036	64	2 10	5 10	332	51.66%
13 14 15 16	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	367	7 194	73	3	10	22	45.00%	932	212	02		5 1	0 31	45.1270	922	221	0		1.	5 40	47.70%
17 18 19 20 21	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	6,735	5 2,733	677	7 41	327	342	50.45%	6,268	2,761	1,117	4	1 29	1 561	50.22%	5,952	2 2,606	1,58	7 3	8 23	1 779	49.10%
					31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			
Row Num	(mln EUR, ^o	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25	Central banks Central governments Regional governments or local authorities Public sector entities																					
26 27 28	Multilateral Development Banks International Organisations Institutions Corporates	683	3 620	F.9	5	46	10	31.28%	670	593	117		6	2	31.51%	683	501	10		5 2	5 50	31.30%
30 31 32 ITALY	of which: SME Retail of which: SME	487	7 545	45	5 3	36	11	23.36%	387	585	105	5	4 4	0 22	20.97%	350) 523	3 20	1	3 3	5 42	20.59%
33 34 35 36	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	41	1 27	2	2 0	3	1	27.03%	36	29	5	5	0	3 1	25.60%	34	1 26	5 1	0	0	2 2	24.75%
37 38 39 40	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
41 42	Other exposures Standardised Total	1,508	8 1,456	125	5 10	101	35	27.79%	1,369	1,456		1 atoria - Adverse So	2 10	1 70	26.69%	1,339	1,294	45	5 1	0 8.	5 118	25.90%
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 43 44	Central banks Central governments	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
45 46 47 48	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
49 50 51	Institutions Corporates of which: SME Retail	72	2 2	5	5 0	0	28	36.93% 57.38%	67	3	9	9	0	0 4	47.56%	63	3	3 1	3	0	8	58.74%
53 54 55 56	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	C	0 0	0	0	-	(C	C		0	0 0	-	() (0	0	0 0	-
57 58 59	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
61 62 63	Securitisation Other exposures Standardised Total	246	6 63	53	3 2	21	29	55.63%	226	49	87	7	2 1	4 54	62.07%	206	5 40	11	5	1 1	76	65.50%
					31/12/2021 Stock of	Stock of	Stock of	Course Bakin			Mora	atoria - Adverse So 31/12/2022 Stock of	Stock of	Stock of	Course Basic				31/12/2023 Stock of	Stock of	Stock of	Course Batia
Row Num	(mln EUR, ^c	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
65 66 67 68	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
69 70 71 72	International Organisations Institutions Corporates of which: SME		0 0	C	0 0	0	0	-	C	C	C)	0	0 0	-	C) C		0	0	0 0	-
73 74 75 76 UNITED STATES	Retail		0 0	0	0 0	0	0	0.00%	C	C	C		0	0 0	0.00%	C			0	0	0 0	0.00%
77 78 79	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
81 82 83 84	Equity Securitisation Other exposures Standardised Total		0 0	C	0 0	0	0	0.00%	C	C	C		0	0 0	0.00%	(0	0 0	0.00%
					31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			
Row Num	(mln EUR, ⁻⁰	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85 86 87 88	Central banks Central governments Regional governments or local authorities Public sector entities																					
89 90 91 92	Multilateral Development Banks International Organisations Institutions Corporates	340	0 171	88	3 4	62	58	65.54%	296	159	145		3 5	0 107	73.47%	259) 144	19	5	3 3	5 151	77.06%
93 94 95 96 CROATIA	of which: SME Retail of which: SME Secured by mortgages on immovable property	110	0 21	32	2 1	3	17	52.99%	101	16	45	5	1	2 26	57.63%	92	2 14	5	5	1	2 34	59.90%
97 98 99 100	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	69	9 8	12	0	1	5	38.37%	67	7	15		0	0 6	40.57%	63	7	1		0	8	40.67%
101 102 103 104	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
105	Standardised Total	921	1 200	133	5	66	79	59.65%	865	183	207		4 5	3 138	66.92%	813	166	27	5	3	3 193	70.07%

EBA EUROPEA

2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING AUTHORITY											Intes	a Sanpaolo	S.p.A.		D-19 2							
		76	77	78		80	81	82	83	84		86 ntoria - Adverse So 31/12/2022		88	89	90	91	92			95	96
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central governments	the state of the s			exposure	Stage 2 exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure		·		exposure	Stage 2 exposure	exposure	expos
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0 (0 0		0 0	0 -	0	0	C	0	0	0	-	0	0	0	0	0	0	0 -
SPAIN	of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0	0 0		0 0	0 -	0	0	C	0	0	0	-	0	0	0	0	0	0	0 -
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0 0		0 0	0 -	0	0	C	0	0	0	-	0	0	0	0	0	0	0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0 (0 0		0 0	0 -	0	0	C	0	0	0	-	0	0	0	0	0	0	0 -
					31/12/2021						Mora	atoria - Adverse So 31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks Central governments	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	Схрозиго				exposure	exposure	exposure	СХРОС
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates of which: SME	40	08 1	37 18	8 3	3	2 10	0 57.00%	375	159	29	3	3 2	. 17	58.92%	343	3 17	8 4	1	3	1 2	5
SERBIA	Retail of which: SME Secured by mortgages on immovable property	1,29	91 3	27 92	2 9	59	9 61	1 66.75%	1,205	356	149	8	58	101	68.01%	1,124	4 37	0 21	6	8 4	3 14	9
	of which: non-SME Items associated with particularly high risk Covered bonds	33	32 1	03	2 0		6 1	1 60.40%	316	117	5	0	7	2	47.50%	302	2 12	7	9	0	5	4
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total	2,28	81 6	13 119	9 13	8 68	8 73	3 61.35%	2,134	680	200	12	2 67	121	60.87%	1,993	3 72	6 29	4 1	1 5	5 17	9
					31/12/2021						Mora	31/12/2022							31/12/2023		6. 1.6	
	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME Retail		0	0 (0 0		0 0	0 - 0,00%	0	0	C	0	0	0	7.42%	0	0	0	0	0	0	0 -
FRANCE	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0 0		0 0	0 -	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total		0	0	0 0		0 0	0.00%	0	0	Mora	otoria - Adverse Sc	enario	0	7.42%	0	0	0	0	0	0	0
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage
	Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
UNITED KINGDON	Corporates of which: SME Retail M of which: SME		0	0	0 0		0 0	0 0.00% 0 64.17%		0	0	0 0	0 0	0	12.83% 57.10%	0	0	0	0	0	0	0
UNITED KINGDOF	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0 0)	0 0	0.00%	0	0	C	0	0	0	0.00%	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures Standardised Total		1	1	0 0		0 0	0 13.89%	1	1	C	0	0	0	21.13%	1	1	1	0	0	0	0
					31/12/2021						Mora	ntoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks Central governments	%)			exposure	exposure	exposure	- Inposer				exposure	exposure	exposure	- Inposare				exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		16	2 (0 0		0 0	0.00%	15	2	C	0	0	0	0.00%	15	5	2	0	0	0	0
LUXEMBOURG	Retail of which: SME Secured by mortgages on immovable property		5	1	0 0		0 0	0.00%	5	1	C	0	0	0	0.00%	5	5	1	0	0		0
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		U	U	U C		U C	U -	0	0	C	0	0	0	0.00%	0	U	U	U	U	J	U]
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		25	3	0 0		0 0	0.00%	25	3	0	otoria - Adverse Sc) 0	0	0.00%	25	5	3	0	0	0	0
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage
	Central banks	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																	0		0		0
QATAR	Corporates of which: SME Retail of which: SME		0	0 (0 0		0 0	0 -	0	0	C	0	0	0	-	0	0	0	0	0	0	0 -
QATAK	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0 0)	0 0	0 -	0	0	C	0 0	0	0	-	0	0	0	0	0	0	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures Standardised Total																					

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2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING									Inte	sa Sanpaolo S.p.A.		JIA						
		97 98	99 10	00 101	102 103	104 105	106	107 108	109 110	111 112 Public guarantees - Adverse Scena		115	116 117	118 119	120 121	122	123 124	125 126
Row Num	(mln EUR, %)	Stage 1 Stage 1 exposure exposure guaranteed amount	Stage 2 expos exposure guara	ge 2 sure, of nich exposure ount	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9 10 Intesa Sanpaolo S.p.A. 13 14 15 16 17	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	210 1	71 132 84 229	108 211 0	5 2 3 1	1 3 3 0 0 0	2 46.22% 1 47.11% 0 57.77%	216 1 209 1	79 119 9 19 197 17	97 11 75 8 0 0	6 1 2 1 0 0 0	4 5 3 4 0 0 0	46.90% 22 48.21% 23 58.43%	184 1 0 146 1	08 87 70 147 0 0	19 11 14 3 0 0		3 9 47.29% 3 7 48.59% 0 0 58.82%
18 19 20	Equity Securitisation Other exposures Standardised Total						40.0504	450										
21	Standardised Total	420 2	80 411	321	9 3	4 7	4 42.25%	458 3	22 361 27	Public guarantees - Adverse Scena	7 3 rio	7 9	45.15% 48	5 354 3	220 236	36 14	3	17 47.71%
Row Num	(mln EUR, %)	Stage 1 Stage 1 exposure exposure guaranteed amount	Stage 2 expos exposure guara	ge 2 sure, of nich anteed ount	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure exposure guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/2022 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure
22 23 24 25 26 27	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																	
28 29 30	Institutions Corporates of which: SME Retail	47	41 111	92	2 0	0 1	1 40.01%	64	56 92 7 87 178 17	77 4	1 0	1 1	39.79% 7	67	77 65	6 1	0	1 2 39.66%
32 33 34 35 36	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0 0	0	0 0	0 0	0 -	0	0 0	0 0	0 0	0 0-	30.52 70	0 0	0 0	0 0	0) 0-
37 38 39 40 41	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																	
42	Standardised Total	125 1	14 374	304	4 1	1 3	1 30.83%	181 1	64 314 25	Public guarantees - Adverse Scena	z 0 rio	2 2	31.72% 22	3 203 2	213	12 4	0	4 32.78%
Row Num	(mln EUR, %)	Stage 1 Stage 1 exposure, of which guaranteed amount	Stage 2 expos exposure guara	ge 2 sure, of stage 3 nich exposure	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3	Stage 1 Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of exposure guaranteed amount	31/12/2022 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of r provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of Stage 3 which exposure amount	Stage 3 Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure
43 44 45 46 47 48 49 50 51 52 53 54 55	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 - 0 -	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	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 57 58 59 60 61 62 63	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0	0 0	0 0	0 -	0	0 0	0 0 Public guarantees - Adverse Scena	0 0 rio	0 0-			0 0	0 0	0	0 0 -
Row Num 64 65 66 67 68	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure Stage 1 exposure, of which guaranteed amount	Stage 2 expos exposure guara	ge 2 sure, of nich exposure ount	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2	Stage 3 exposure Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
70 71 72 73 74 75 76 77 78 79 80 81 82	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 -	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 -			0 0	0 0 0 0 0 0	0	0 -
84	Other exposures Standardised Total	0	0 0	0	0 0	0 0	0 -	0	0 0	0 0 Public guarantees - Adverse Scena	o o	0 0-		0	0 0	0 0	0	0 -
Row Num	(mln EUR, %)	Stage 1 Stage 1 exposure exposure guaranteed amount	Stage 2 expos exposure guara	ge 2 sure, of nich exposure ount	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure	Stage 1 exposure exposure guaranteed amount	Stage 2	31/12/2022 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	1/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
85 86 87 88 89 90 91 92 93 94 95 CROATIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0 0 0 0	0	0 0 0 0 0 0 0 0	0 0	0 -	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	0 0 -			0 0 0 0	0 0	0	0 0 - 0 0 - 0 0 -
97 98 99 100 101 102 103	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																	
105	Other exposures Standardised Total	0	0 0	0	0 0	0 0	0 -	0	0 0	0 0	0 0	0 0-		0	0 0	0 0	0	J 0-

2021 EU-wide Stress Test: Credit risk COVID-19 STA Intesa Sanpaolo S.p.A.

AUTHORITY								a Sanpaolo S.p.A.								
	97 98	99 100		103 104	105 106	107 108		Public guarantees - Adverse Sce		114 115	116 117	118 119	120 121		124	125 126
Row	Stage 1 exposure, of which	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Coverage Ratio	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, of the stage 3	Stock of provisions for	Stock of Stock of provisions for provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of Stage 2	Stage 2 exposure, of Stage 2	31/12/2023 Stage 3 exposure, of provisio	k of Stock of provisions for pr	Stock of Coverage Ratio -
Num Control banks	(mln EUR, %) exposure guaranteed amount	exposure guaranteed amount	exposure which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure Stage 3 exposure	exposure which guaranteed amount	exposure guaranteed amount	exposure guarantee	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	Stage 3 exposure	which stage 2 guaranteed amount	which exposur			Stage 3 exposure exposure
106 107 108 Central banks Central governments Regional governments or local authorities																
Public sector entities Multilateral Development Banks International Organisations																
Institutions Corporates of which: SME	0	0 0 (0 0	0 0	0 0-	0	0 (0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
115 116 SPAIN Retail of which: SME	0	0 0 (0 0	0 0	0 0-	0	0 (0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0 0	0 0	0 0	0 0 -	0	0 0	0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
Covered bonds Claims on institutions and corporates with a ST credit assessed Collective investments undertakings (CIU)	essment															
Equity Securitisation																
125 Other exposures 126 Standardised Total	0	0 0 0	0 0	0 0	0 0-	0	0 0	0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
			31/12/2021					Public guarantees - Adverse Scen 31/12/2022	nario					31/12/2023		
Row	Stage 1 Stage 1 exposure, of exposure	Stage 2 exposure, of which	Stage 3 exposure which	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure	Stage 1 which	Stage 2 exposure, of which	Stage 3 exposure, of which exposure	Stock of provisions for	Stock of Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2	Stage 2 exposure, of which e guaranteed Stage 3	WIIICII	ons for provisions for pr	Stock of Coverage Ratio - Stage 3
127 Central banks	(min EUR, %) guaranteed amount	guaranteed amount	exposure guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	guaranteed amount	guaranteed amount	guarantee amount	d Stage 1 exposure	Stage 2 Stage 3 exposure	exposure	guaranteed exposur amount	guaranteed exposur	guaranteed expos	ye 1 Stage 2 sure exposure	Stage 3 exposure exposure
128 Central governments 129 Regional governments or local authorities 130 Public sector entities																
Multilateral Development Banks International Organisations Institutions																
Corporates of which: SME	156	30 20 10	16 3	2 1	2 1 50.899	/6 146 1	26 20	7	5 1	3	3 51.25%	137 116	29 22	12 10	1 2	6 51.40%
136 137 138 SERBIA Retail of which: SME Secured by mortgages on immovable property	122	1 0 (0 0	0 0	0 0 57.779	% 115 % 1	18 2	0	0 0	0	0 58.43%	1 1	0 0	0 0	0 0	0 58.82%
of which: non-SME Items associated with particularly high risk Covered bonds																
Claims on institutions and corporates with a ST credit asset Collective investments undertakings (CIU)	essment															
144 Equity 145 Securitisation 146 Other exposures																
Standardised Total	279	.64 34 18	5	2 3	4 2 51.889	<u>/6</u> 262 1	5 44 22	Public guarantees - Adverse Sce	5 2	5	7 55.66%	247 150	49 23	22 10	2 4	13 58.31%
	Stage 1	Stage 2	31/12/2021 Stage 3	Charles Charles	Charles of	Stage 1		31/12/2022	Charle of	Charles Charles		Stage 1		31/12/2023 Stage 3	le of Charles	Charle of
Row Num	Stage 1 Stage 1 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	which	Provisions for	Stock of provisions for provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2	Stage 2 exposure, of which e guaranteed	exposure, of provisio	ons for provisions for pr	Stock of Coverage Ratio - Stage 3 exposure
148 Central banks 149 Central governments	(mln EUR, %) guaranteed amount	amount	amount	exposure exposure	exposure	amount	amount	guarantee amount	exposure	exposure exposure	3	amount	amount	guaranteed Stage expos	sure exposure	exposure
Regional governments or local authorities Public sector entities																
Multilateral Development Banks 153 International Organisations 154 Institutions																
155 Corporates 156 of which: SME 157 Retail	0	0 0 0	0 0	0 0	0 0-	0		0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
158 159 160 FRANCE of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0 (0 0	0 0	0 0-	0	0 (0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
Items associated with particularly high risk Covered bonds																
Claims on institutions and corporates with a ST credit assessed to the control of	essment															
Securitisation Other exposures Standardised Total	0	0 0 0	0 0	0 0	0 0-	0	0 0	0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
Securitisation Other exposures	0	0 0 (0 0	0 0	0 0-	0	0 0	0 Public guarantees - Adverse Scen	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
Securitisation Other exposures	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Coverage Ratio	Stage 1 exposure, of	Stage 2	31/12/2022 Stage 3	0 0 nario Stock of	Stock of Stock of provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage 2	31/12/2023 Stage 3 exposure, of provision	k of Stock of	Stock of Coverage Ratio -
Securitisation Other exposures Standardised Total Row Num	Stage 1 exposure (min EUR, %) Stage 1 exposure which guaranteed amount	Stage 2 exposure Stage 2 exposure which guaranteed amount	Stage 3	Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure	- Stage 1 exposure, of which guaranteed amount		31/12/2022	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	aypacura of	Stage 2	Stage 3 Stock exposure, of provisio	ons for provisions for pr ge 1 Stage 2	Stock of Coverage Ratio - Stage 3 exposure
Securitisation Other exposures	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure guaranteed	provisions for provisions for Stage 1 Stage 2	provisions for Stage 3	- Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarantee	Stock of provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 1 exposure	exposure, of which guaranteed Stage 2 exposur	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of provision stage stag	ons for provisions for pr ge 1 Stage 2	rovisions for Stage 3
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Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Corporates Corporates	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure guaranteed	provisions for provisions for Stage 1 Stage 2	provisions for Stage 3	- Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarantee	Stock of provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 1 exposure exposure 0 -	exposure, of which guaranteed Stage 2 exposur	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of provision stage stag	ons for provisions for pr ge 1 Stage 2	rovisions for Stage 3
Row Num 169 170 171 172 173 174 175 176 177 178 179 UNITED KINGDOM Other exposures Standardised Total Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure guaranteed	provisions for provisions for Stage 1 Stage 2	provisions for Stage 3	- Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarantee	Stock of provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 1 exposure exposure 0 -	exposure, of which guaranteed Stage 2 exposur	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of provision stage stag	ons for provisions for pr ge 1 Stage 2	rovisions for Stage 3
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2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	23,101						
2		SEC-SA	8,865						
3	Exposure values	SEC-ERBA	601						
4		SEC-IAA	0						
5		Total	32,567						
6		SEC-IRBA	7,095	8,085	8,248	8,742	9,383	12,029	14,002
7		SEC-SA	2,616	3,001	3,157	3,418	3,648	5,042	5,824
8	REA	SEC-ERBA	1,427	1,688	1,617	1,641	2,163	2,483	2,673
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	11,137	12,774	13,022	13,801	15,194	19,555	22,499
12	Impairments	Total banking book others than assessed at fair value		5	0	0	50	22	5



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
	_	Actual	:	aseline scenario			Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	301,749	303,386	303,634	304,413	305,806	311,494	314,757
2	Risk exposure amount for securitisations and re-securitisations	11,137	12,774	13,022	13,801	15,194	19,555	22,499
3	Risk exposure amount other credit risk	290,612	290,612	290,612	290,612	290,612	291,939	292,258
4	Risk exposure amount for market risk	18,631	18,631	18,631	18,631	20,667	20,694	20,701
5	Risk exposure amount for operational risk	27,559	27,559	27,559	27,559	31,312	31,312	31,312
6	Other risk exposure amounts	580	580	580	580	580	580	580
7	Total risk exposure amount	348,519	350,155	350,403	351,182	358,365	364,079	367,349
8	Total Risk exposure amount (transitional)	347,071	349,119	349,884	351,182	358,820	364,307	367,349
9	Total Risk exposure amount (fully loaded)	348,519	350,155	350,403	351,182	358,365	364,079	367,349



2021 EU-wide Stress Test: Capital

			IFRS 9 first	A shoot	3	4	5	0	duarra Casassia	δ
			implementation	Actual		Baseline Scenario		A	dverse Scenario	
		(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	A	OWN FUNDS		67,933	67,758	68,850	70,687	55,045	53,305	52,2
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		51,070	50,895	51,776	52,875	38,182	36,211	34,4
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		37,266	37,266	37,266	37,266	37,266	37,266	37,
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	22,000	25.140	0	10.664	10,402	
	A.1.2	Retained earnings		23,128	23,990	26,140	28,314	18,664	18,492	18,
	A.1.3 A.1.3.1	Accumulated other comprehensive income		294	1 096	1 096	294 1,086	-3,249 -1,882	-3,249 -1,882	-3,
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves OCI Impact of defined benefit pension plans [gain or (-) loss]		1,086 -422	1,086 -422	1,086 -422	-422	-600	-600	-1,
	A.1.3.3	Other OCI contributions		-370	-370	-370	-370	-768	-768	-
	A.1.4	Other Reserves		-3,265	-3,265	-3,265	-3,265	-3,265	-3,265	-3,
	A.1.5	Funds for general banking risk		0	0,203	0	0	0	0	
	A.1.6	Minority interest given recognition in CET1 capital		31	31	31	31	31	31	
	A.1.7	Adjustments to CET1 due to prudential filters		707	707	707	707	609	609	
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-234	-234	-234	-234	-376	-376	
	A.1.7.2	Cash flow hedge reserve		728	728	728	728	773	773	
	A.1.7.3	Other adjustments		212	212	212	212	212	212	
	A.1.8	(-) Intangible assets (including Goodwill)		-6,760	-6,816	-6,734	-6,493	-6,816	-6,734	-6
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,824	-1,824	-1,824	-1,824	-3,675	-3,776	-3
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-299	-349	-385	-414	-343	-394	
	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as		n	-2	-237	-444	-1	-210	
		regards minimum loss coverage for non-performing exposures ("NPL calendar")			-					
	A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-104	-104	-104	-104	-104	-104	
	A.1.15.1	Of which: from securitisation positions (-)		-104	-104	-104	-104	-104	-104	
		(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		20.	10.1	10.	20.	101	10.	
	A.1.16	significant investment		0	0	0	0	0	0	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-1,594	-1,677	-
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-903	-963	-
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
	A.1.21	CET1 capital elements or deductions - other		-232	-552	-872	-1,192	-552	-872	-
	A.1.22	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	4 205	-2,986	-2,986	-2,986	-2,986	-2,986	-2,986	-
	A.1.22.1 A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	4,305	4,305	4,305	4,305	4,305	4,305	4,305	
	A.1.22.3	between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		1,318	1,318	1,318	1,318	1,318	1,318	
	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		1,310	1,310	1,316	1,316	1,310	1,310	
	A.1.22.4.1	01/01/2020 ("new dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	
	A.1.23	Transitional adjustments		2,129	1,520	760	0	2,117	1,059	
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		2,129	1,520	760	0	1,516	758	
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		2,090	1,493	747	0	1,493	747	
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		39	27	13	0	23	12	
	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	601	301	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
	A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	601	301	
	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,486	7,486	7,486	7,486	7,486	7,486	7
	A.2.1	Additional Tier 1 Capital instruments		7,486	7,486	7,486	7,486	7,486	7,486	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		58,556	58,381	59,262	60,361	45,668	43,697	4
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		9,377	9,377	9,588	10,326	9,377	9,609	1
	A.4.1	Tier 2 Capital instruments		9,632	9,632	9,632	9,632	9,632	9,632	
		Other Tier 2 Control on								
	A.4.2	Other Tier 2 Capital components and deductions		714	710	702	694	720	723	
	A.4.3	Tier 2 transitional adjustments		-969	-966	-747	n	-976	-747	
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-969	-966	-747	0	-976	-747	
	A.5.1	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		505	500				, ,,	



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		348,519	350,155	350,403	351,182	358,365	364,079	367,349
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		-1,447	-1,036	-519	0	456	228	0
64		C.1	Common Equity Tier 1 Capital ratio		14.71%	14.58%	14.80%	15.06%	10.64%	9.94%	9.38%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.87%	16.72%	16.94%	17.19%	12.73%	11.99%	11.42%
66		C.3	Total Capital ratio		19.57%	19.41%	19.68%	20.13%	15.34%	14.63%	14.24%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		48,941	49,375	51,016	52,875	36,065	35,152	34,459
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		56,427	56,861	58,503	60,361	43,551	42,638	41,945
69		D.3	TOTAL CAPITAL (fully loaded)		66,773	67,204	68,837	70,687	53,904	52,993	52,298
70		E.1	Common Equity Tier 1 Capital ratio		14.04%	14.10%	14.56%	15.06%	10.06%	9.66%	9.38%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.19%	16.24%	16.70%	17.19%	12.15%	11.71%	11.42%
72		E.3	Total Capital ratio		19.16%	19.19%	19.65%	20.13%	15.04%	14.56%	14.24%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	7,480	7,480	7,480	7,480	7,480	7,480
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		814,646	814,646	814,646	814,646	814,646	814,646	814,646
77		H.2	Total leverage ratio exposures (fully loaded)		812,646	812,646	812,646	812,646	812,646	812,646	812,646
78		Н.3	Leverage ratio (transitional)		7.19%	7.17%	7.27%	7.41%	5.61%	5.36%	5.15%
79		H.4	Leverage ratio (fully loaded)		6.94%	7.00%	7.20%	7.43%	5.36%	5.25%	5.16%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
82		P.3	O-SII buffer		0.56%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
83	Transitional combined buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.09%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
88		R.1.1	Of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
90		R.2.1	Of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.59%	12.78%	12.78%	12.78%	12.78%	12.78%	12.78%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.44%	8.63%	8.63%	8.63%	8.63%	8.63%	8.63%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
			Baseline scenario			Adverse scenario		
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	7,717	8,505	8,282	8,142	7,516	7,551	7,432
2	Interest income	10,134	11,384	11,169	11,146	11,677	11,930	11,957
3	Interest expense	-2,417	-2,879	-2,887	-3,005	-4,162	-4,379	-4,526
4	Dividend income	86	91	91	91	69	69	69
5	Net fee and commission income	8,265	9,256	9,256	9,256	8,264	7,839	8,127
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	832	602	602	602	-435	363	360
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,168		
8	Other operating income not listed above, net	1,259	1,024	1,024	1,024	953	1,019	1,019
9	Total operating income, net	18,159	19,478	19,256	19,115	15,198	16,840	17,006
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-4,363	-3,002	-1,425	-1,261	-7,525	-3,623	-4,279
11	Other income and expenses not listed above, net	-11,535	-12,304	-12,248	-12,212	-13,982	-13,393	-12,899
12	Profit or (-) loss before tax from continuing operations	2,261	4,173	5,582	5,643	-6,309	-176	-172
13	Tax expenses or (-) income related to profit or loss from continuing operations	-73	-1,252	-1,675	-1,693	1,893	53	52
14	Profit or (-) loss after tax from discontinued operations	1,137						
15	Profit or (-) loss for the year	3,326	2,921	3,908	3,950	-4,416	-123	-121
16	Amount of dividends paid and minority interests after MDA-related adjustments	742	2,059	1,758	1,776	48	48	48
17	Attributable to owners of the parent net of estimated dividends	2,583	862	2,150	2,173	-4,465	-172	-169
18	Memo row: Impact of one-off adjustments		2,127	2,127	2,127	2,127	2,127	2,127
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

Row	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0