

## 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

<b>Bank Name</b>	Intesa Sanpaolo S.p.A.
<b>LEI Code</b>	2W8N8UU78PMDQKZENC08
<b>Country Code</b>	IT

## 2021 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

Row Num	(mln EUR, %)	1	2	3	4	5	6	7	
		Actual	Baseline Scenario				Adverse Scenario		
		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	<b>Profit or (-) loss for the year</b>	<b>3,326</b>	<b>2,921</b>	<b>3,908</b>	<b>3,950</b>	<b>-4,416</b>	<b>-123</b>	<b>-121</b>	
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	<b>Common Equity Tier 1 ratio, %</b>	<b>14.71%</b>	<b>14.58%</b>	<b>14.80%</b>	<b>15.06%</b>	<b>10.64%</b>	<b>9.94%</b>	<b>9.38%</b>	
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>14.04%</b>	<b>14.10%</b>	<b>14.56%</b>	<b>15.06%</b>	<b>10.06%</b>	<b>9.66%</b>	<b>9.38%</b>	
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	<b>Leverage ratio, %</b>	<b>7.19%</b>	<b>7.17%</b>	<b>7.27%</b>	<b>7.41%</b>	<b>5.61%</b>	<b>5.36%</b>	<b>5.15%</b>	
13	<b>Fully loaded leverage ratio, %</b>	<b>6.94%</b>	<b>7.00%</b>	<b>7.20%</b>	<b>7.43%</b>	<b>5.36%</b>	<b>5.25%</b>	<b>5.16%</b>	
<b>Memorandum items</b>									
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		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 <sup>2</sup>		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 <sup>2</sup>		0	0	0	0	0	0	

<sup>1</sup> Conversions not considered for CET1 computation<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	Yes (static only)
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18	<b>New definition of default?</b>	Yes
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2021 EU-wide Stress Test: Credit risk IRB  
Intesa Sanpaolo S.p.A.

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	1	0	0	0	0	0	0	1	0	0	0	0	0	0	99.90%
76	Corporates	149	0	12	0	80	0	11	0	66	37	0	0	1	0	0
77	Corporates - Of Which: Specialised Lending	56	0	0	0	23	0	0	0	35	0	0	0	0	0	0
78	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Retail	0	0	0	0	0	0	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	0	0	0	0	0	0	0
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	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
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	0	0	0	0	0	0	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	0	0	0	0	0	0	57.49%
86	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56.37%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	150	0	12	0	80	0	11	0	67	37	0	0	1	0	57.95%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	0	0	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	0	0	0	0	0
93	Institutions	606	0	0	0	214	0	0	0	128	32	0	0	0	0	90.13%
94	Corporates	3,603	2	0	0	1,998	1	0	0	2,910	495	2	4	13	2	68.27%
95	Corporates - Of Which: Specialised Lending	154	0	0	0	71	0	0	0	128	0	1	0	0	0	0
96	Corporates - Of Which: SME	7	0	0	0	5	0	0	0	7	1	0	0	0	0	0
97	Retail	9	1	0	0	2	0	0	0	7	1	1	0	0	0	48.28%
98	Retail - Secured on real estate property	8	0	0	0	1	0	0	0	7	1	0	0	0	0	49.85%
99	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	1	0	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	0	0	0	0
102	Retail - Other Retail	0	1	0	0	0	0	0	0	0	0	1	0	0	0	48.21%
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	1	0	0	0	47.47%
104	Retail - Other Retail - Of Which: non-SME	0	1	0	0	0	0	0	0	0	0	0	0	0	0	56.72%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	4,218	4	0	0	2,214	1	0	0	3,045	528	3	4	13	2	63.18%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99.90%
112	Corporates	179	0	0	0	115	0	0	0	121	49	2	4	0	0	0
113	Corporates - Of Which: Specialised Lending	75	0	0	0	47	0	0	0	17	49	0	4	0	0	0
114	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115	Retail	25	0	0	0	4	0	0	0	23	1	0	0	0	0	72.97%
116	Retail - Secured on real estate property	24	0	0	0	4	0	0	0	23	1	0	0	0	0	0
117	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118	Retail - Secured on real estate property - Of Which: non-SME	24	0	0	0	4	0	0	0	23	1	0	0	0	0	0
119	Retail - Qualifying Revolving	0	0	0	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	0	0	72.97%
121	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	76.92%
122	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72.90%
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	203	0	0	0	119	0	0	0	144	50	0	2	4	0	87.64%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
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	0	0
129	Institutions	3,021	0	0	0	556	0	0	0	703	55	0	0	0	0	3.74%
130	Corporates	3,068	60	0	0	1,567	14	0	0	2,010	322	60	2	2	5	8.62%
131	Corporates - Of Which: Specialised Lending	60	0	0	0	19	0	0	0	58	0	0	0	0	0	0
132	Corporates - Of Which: SME	4	0	0	0	3	0	0	0	3	1	0	0	0	0	0
133	Retail	27	1	0	0	6	0	0	0	24	2	1	0	0	0	51.67%
134	Retail - Secured on real estate property	25	1	0	0	5	0	0	0	23	2	1	0	0	0	43.64%
135	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
136	Retail - Secured on real estate property - Of Which: non-SME	25	1	0	0	5	0	0	0	22	2	1	0	0	0	43.64%
137	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138	Retail - Other Retail	2	1	0	0	0	0	0	0	1	0	0	0	0	0	74.73%
139	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
140	Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	0	0	1	0	0	0	0	0	74.73%
141	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	IRB TOTAL	6,116	62	0	0	2,129	15	0	0	2,737	379	61	2	2	6	9.11%

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

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	759	0	0	0	133	0	0	0	100	48	0	0	0	0	0
149	Corporates	4,121	0	0	0	2,433	0	0	0	2,430	1,468	0	13	26	0	43.72%
150	Corporates - Of Which: Specialised Lending	417	0	0	0	158	0	0	0	376	6	0	2	0	0	0
151	Corporates - Of Which: SME	2	0	0	0	2	0	0	0	1	1	0	0	0	0	0
152	Retail	144	3	0	0	24	1	0	0	137	6	3	0	0	1	23.46%
153	Retail - Secured on real estate property	112	3	0	0	20	1	0	0	105	6	3	0	0	1	22.41%
154	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155	Retail - Secured on real estate property - Of Which: non-SME	112	3	0	0	20	1	0	0	105	6	3	0	0	1	22.41%
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail - Other Retail	32	0	0	0	4	0	0	0	32	0	0	0	0	0	61.93%
158	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71.14%
159	Retail - Other Retail - Of Which: non-SME	32	0	0	0	4	0	0	0	32	0	0	0	0	0	61.80%
160	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	IRB TOTAL	5,024	4	0	0	2,589	1	0	0	2,667	1,522	3	13	26	1	24.59%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Institutions	347	0	0	0	220	0	0	0	330	0	1	0	0	0	0
166	Corporates	4,054	26	0	0	2,228	1	0	0	2,884	965	0	5	12	0	0.00%
167	Corporates - Of Which: Specialised Lending	144	21	0	0	67	0	0	0	141	0	0	1	0	0	0
168	Corporates - Of Which: SME	103	0	0	0	163	0	0	0	5	99	0	1	1	0	0
169	Retail	15	0	0	0	3	0	0	0	14	1	0	0	0	0	69.25%
170	Retail - Secured on real estate property	14	0	0	0	3	0	0	0	13	0	0	0	0	0	14.42%
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	3	0	0	0	13	0	0	0	0	0	14.42%
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	98.30%
175	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	98.34%
176	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	68.57%
177	Equity	6	0	0	0	23	0	0	0	0	0	0	0	0	0	0.00%
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	4,422	26	0	0	2,504	1	0	0	3,229	965	0	6	12	0	69.25%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	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
183	Institutions	528	0	0	0	129	0	0	0	528	0	0	0	0	0	0
184	Corporates	137	0	0	0	54	0	0	0	117	20	0	0	0	0	0
185	Corporates - Of Which: Specialised Lending	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
187	Retail	3	0	0	0	0	0	0	0	3	0	0	0	0	0	19.62%
188	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	0	0	19.27%
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	19.27%
191	Retail - Qualifying Revolving	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	0	0	0	0	0	0	0	0	55.97%
193	Retail - Other Retail - Of Which: SME	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	0	0	0	0	0	0	0	0	55.97%
195	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	668	0	0	0	184	0	0	0	648	20	0	0	0	0	19.62%







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

Row/Item	(min EUR, %)	Baseline Scenario																						
		31/12/2021							31/12/2022							31/12/2023								
		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		
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
75	Institutions	1	0	0	0	0	0	44.41%	0	0	0	0	0	0	34.31%	0	0	0	0	0	0	0	0	30.76%
76	Corporates	83	16	3	0	0	1	30.09%	82	16	5	0	0	1	29.99%	80	16	6	0	0	0	2	0	30.06%
77	Corporates - Of Which: Specialised Lending	31	3	1	0	0	0	28.79%	28	5	2	0	0	1	29.29%	26	6	3	0	0	0	1	0	29.98%
78	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
79	Retail	0	0	0	0	0	0	54.71%	0	0	0	0	0	0	53.38%	0	0	0	0	0	0	0	0	52.45%
80	Retail - Secured on real estate property	0	0	0	0	0	0	17.36%	0	0	0	0	0	0	17.16%	0	0	0	0	0	0	0	0	17.08%
81	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
82	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	17.36%	0	0	0	0	0	0	17.16%	0	0	0	0	0	0	0	0	17.08%
83	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
84	Retail - Other Retail	0	0	0	0	0	0	55.65%	0	0	0	0	0	0	55.08%	0	0	0	0	0	0	0	0	54.67%
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	57.47%	0	0	0	0	0	0	57.45%	0	0	0	0	0	0	0	0	57.43%
86	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	55.63%	0	0	0	0	0	0	55.06%	0	0	0	0	0	0	0	0	54.65%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	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
90	IRB TOTAL	84	16	3	0	0	1	30.31%	82	16	5	0	0	1	30.13%	81	16	6	0	0	0	0	2	30.17%

Row/Item	(min EUR, %)	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
91	Central banks	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	
93	Institutions	133	26	1	0	0	0	29.43%	134	24	2	0	0	1	28.67%	134	23	3	0	0	0	0	0	1	28.39%
94	Corporates	2,676	503	28	5	6	10	37.25%	2,889	466	52	4	7	18	35.07%	2,876	458	73	4	7	25	0	25	34.40%	
95	Corporates - Of Which: Specialised Lending	114	13	3	1	1	1	30.32%	104	17	7	1	1	2	30.72%	97	20	11	1	3	4	0	3	31.15%	
96	Corporates - Of Which: SME	7	1	0	0	0	0	30.69%	6	1	0	0	0	0	32.89%	6	1	0	0	0	0	0	0	34.13%	
97	Retail	8	1	1	0	0	0	44.87%	8	1	1	0	0	0	42.88%	8	0	1	0	0	0	0	0	41.76%	
98	Retail - Secured on real estate property	7	1	0	0	0	0	23.27%	7	1	0	0	0	0	20.11%	7	0	0	0	0	0	0	0	19.01%	
99	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	
100	Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	0	0	23.27%	7	1	0	0	0	0	20.11%	7	0	0	0	0	0	0	0	19.01%	
101	Retail - Qualifying Revolving	0	0	0	0	0	0	33.97%	0	0	0	0	0	0	33.98%	0	0	0	0	0	0	0	0	33.98%	
102	Retail - Other Retail	0	0	1	0	0	0	48.38%	0	0	1	0	0	0	46.29%	0	0	1	0	0	0	0	0	46.20%	
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	47.47%	0	0	1	0	0	0	47.47%	0	0	0	0	0	0	0	0	47.47%	
104	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	57.93%	0	0	0	0	0	0	56.24%	0	0	0	0	0	0	0	0	55.14%	
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
107	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	
108	IRB TOTAL	3,017	530	30	5	6	11	37.23%	3,031	491	55	4	7	19	34.99%	3,019	482	77	4	8	26	0	0	34.30%	

Row/Item	(min EUR, %)	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
110	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
111	Institutions	0	0	0	0	0	0	62.12%	0	0	0	0	0	0	48.47%	0	0	0	0	0	0	0	0	0	42.64%
112	Corporates	121	44	5	2	2	2	33.44%	118	43	8	0	1	3	33.65%	112	46	11	1	4	0	1	4	34.08%	
113	Corporates - Of Which: Specialised Lending	28	33	4	0	2	1	33.84%	34	23	8	0	1	3	34.08%	37	18	10	0	1	0	0	0	34.57%	
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	
115	Retail	23	1	0	0	0	0	10.84%	23	1	0	0	0	0	10.81%	23	1	0	0	0	0	0	0	10.84%	
116	Retail - Secured on real estate property	23	1	0	0	0	0	10.19%	23	1	0	0	0	0	10.36%	23	1	0	0	0	0	0	0	10.47%	
117	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	
118	Retail - Secured on real estate property - Of Which: non-SME	23	1	0	0	0	0	10.19%	23	1	0	0	0	0	10.36%	23	1	0	0	0	0	0	0	10.47%	
119	Retail - Qualifying Revolving	0	0	0	0	0	0	31.86%	0	0	0	0	0	0	31.86%	0	0	0	0	0	0	0	0	31.86%	
120	Retail - Other Retail	0	0	0	0	0	0	48.42%	0	0	0	0	0	0	43.61%	0	0	0	0	0	0	0	0	41.66%	
121	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	67.67%	0	0	0	0	0	0	61.33%	0	0	0	0	0	0	0	0	57.55%	
122	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	48.27%	0	0	0	0	0	0	43.49%	0	0	0	0	0	0	0	0	41.55%	
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
125	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	
126	IRB TOTAL	145	45	5	2	2	2	32.83%	141	44	8	0	1	3	32.99%	136	47	11	0	1	4	0	0	0	33.38%

Row/Item	(min EUR, %)	Baseline Scenario																		
		31/12/2021							31/12/2022							31/12/2023				
		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							





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

RowNum		Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
145	(min EUR, %)																						
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	112	35	1	0	0	30.49%	116	30	2	0	0	1	30.41%	119	27	3	0	0	1	30.37%		
149	Corporates	3,112	661	125	7	10	43	34.09%	3,154	580	164	6	9	55	33.80%	3,175	526	198	6	9	67	33.77%	
150	Corporates - Of Which: Specialised Lending	334	37	12	3	2	4	31.60%	303	53	25	3	3	8	32.19%	280	63	38	3	3	13	32.95%	
151	Corporates - Of Which: SME	1	1	0	0	0	0	38.35%	1	1	0	0	0	0	38.01%	1	1	0	0	0	0	37.90%	
152	Retail	135	7	4	0	0	1	22.27%	135	7	5	0	0	1	21.40%	134	6	5	0	0	1	20.95%	
153	Retail - Secured on real estate property	105	5	3	0	0	1	21.48%	105	4	4	0	0	1	20.66%	105	4	4	0	0	1	20.21%	
154	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	14.16%	0	0	0	0	0	0	14.16%	0	0	0	0	0	0	14.16%	
155	Retail - Secured on real estate property - Of Which: non-SME	105	5	3	0	0	1	21.48%	105	4	4	0	0	1	20.66%	105	4	4	0	0	1	20.21%	
156	Retail - Qualifying Revolving	0	0	0	0	0	0	33.83%	0	0	0	0	0	0	33.83%	0	0	0	0	0	0	33.83%	
157	Retail - Other Retail	30	2	0	0	0	0	30.06%	30	2	1	0	0	0	25.98%	29	3	1	0	0	0	24.98%	
158	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	57.56%	0	0	0	0	0	0	51.09%	0	0	0	0	0	0	47.71%	
159	Retail - Other Retail - Of Which: non-SME	30	2	0	0	0	0	29.94%	30	2	1	0	0	0	25.89%	29	3	1	0	0	0	24.51%	
160	Equity	0	0	0	0	0	0	31.22%	0	0	0	0	0	0	31.22%	0	0	0	0	0	0	31.22%	
161	Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0			
162	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
162	<b>IRB TOTAL</b>	<b>3,359</b>	<b>703</b>	<b>129</b>	<b>7</b>	<b>11</b>	<b>44</b>	<b>33.73%</b>	<b>3,405</b>	<b>616</b>	<b>170</b>	<b>6</b>	<b>9</b>	<b>57</b>	<b>33.43%</b>	<b>3,428</b>	<b>559</b>	<b>206</b>	<b>6</b>	<b>9</b>	<b>69</b>	<b>33.40%</b>	

RowNum		Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
163	(min EUR, %)																						
164	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
166	Institutions	315	14	1	0	0	0	22.30%	305	22	3	0	0	1	22.29%	299	28	4	0	0	1	22.29%	
167	Corporates	3,010	694	30	6	12	12	32.26%	3,123	658	68	5	7	22	32.23%	3,160	994	95	5	7	31	32.59%	
168	Corporates - Of Which: Specialised Lending	125	12	4	1	1	1	32.49%	113	19	9	1	1	3	33.19%	104	23	14	1	1	5	34.25%	
169	Corporates - Of Which: SME	31	89	3	0	0	0	24.19%	48	50	5	0	0	1	24.00%	60	37	7	0	0	2	24.04%	
170	Retail	14	1	0	0	0	0	55.15%	14	1	0	0	0	0	48.03%	14	0	0	0	0	0	44.24%	
171	Retail - Secured on real estate property	13	0	0	0	0	0	14.45%	13	0	0	0	0	0	14.53%	13	0	0	0	0	0	14.59%	
172	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	
173	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	0	0	14.45%	13	0	0	0	0	0	14.53%	13	0	0	0	0	0	14.59%	
174	Retail - Qualifying Revolving	0	0	0	0	0	0	26.34%	0	0	0	0	0	0	26.51%	0	0	0	0	0	0	26.64%	
175	Retail - Other Retail	1	0	0	0	0	0	94.74%	1	0	0	0	0	0	92.04%	1	0	0	0	0	0	90.16%	
176	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	98.34%	0	0	0	0	0	0	98.34%	0	0	0	0	0	0	98.34%	
177	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	30.24%	1	0	0	0	0	0	29.49%	1	0	0	0	0	0	29.23%	
178	Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	
179	Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0			
180	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
180	<b>IRB TOTAL</b>	<b>3,338</b>	<b>818</b>	<b>38</b>	<b>6</b>	<b>9</b>	<b>12</b>	<b>32.07%</b>	<b>3,442</b>	<b>681</b>	<b>72</b>	<b>5</b>	<b>7</b>	<b>23</b>	<b>32.01%</b>	<b>3,472</b>	<b>622</b>	<b>100</b>	<b>5</b>	<b>7</b>	<b>32</b>	<b>32.22%</b>	

RowNum		Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
181	(min EUR, %)																						
182	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184	Institutions	503	23	2	1	0	1	40.79%	488	36	5	1	0	2	40.79%	477	44	6	1	0	3	40.79%	
185	Corporates	123	12	3	0	0	1	33.17%	121	12	4	0	0	1	33.18%	120	13	4	0	0	1	33.19%	
186	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
187	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
188	Retail	3	0	0	0	0	0	18.25%	3	0	0	0	0	0	17.58%	3	0	0	0	0	0	17.24%	
189	Retail - Secured on real estate property	3	0	0	0	0	0	17.79%	3	0	0	0	0	0	17.01%	3	0	0	0	0	0	16.60%	
190	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	
191	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	17.79%	3	0	0	0	0	0	17.01%	3	0	0	0	0	0	16.60%	
192	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
193	Retail - Other Retail	0	0	0	0	0	0	42.33%	0	0	0	0	0	0	38.79%	0	0	0	0	0	0	37.42%	
194	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
195	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	0	37.42%	
196	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
197	Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
198	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
198	<b>IRB TOTAL</b>	<b>628</b>	<b>34</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>36.11%</b>	<b>611</b>	<b>48</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>3</b>	<b>37.12%</b>	<b>600</b>	<b>57</b>	<b>11</b>	<b>1</b>	<b>0</b>	<b>4</b>	<b>37.52%</b>	













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

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		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
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1		80,541	0	2,846	0	76,946	1,111	1	4	0	1.05%	
2		154,777	2	22,495	1	93,859	8,416	345	13	16	1.93%	
3		1,697	1	452	2	952	265	5	7	4	77.96%	
4		1,211	3	814	3	554	510	16	2	13	83.19%	
5		3,348	0	0	0	3,02	29	2	0	0	30.38%	
6		619	0	0	0	58	0	0	0	0	0.00%	
7		17,013	19	3,363	23	8,622	708	200	7	70	25.17%	
8		31,965	509	29,214	561	24,312	8,240	761	149	170	62.33%	
9		6,074	313	5,209	339	4,764	2,624	512	38	90	56.89%	
10		14,463	499	9,539	556	15,142	2,652	1,277	94	110	59.47%	
11		2,897	195	1,691	208	2,627	1,259	532	31	37	69.04%	
12		5,829	510	2,161	526	4,792	1,325	857	17	73	59.62%	
13		1,690	405	635	417	1,035	752	668	8	44	60.14%	
14		744	0	1,116	0	495	26	13	4	11	42.91%	
15		1,896	0	230	0	129	0	0	0	0	0.00%	
16		0	0	0	0	0	0	0	0	0	0.00%	
17		4,420	136	3,921	179	2,082	601	180	0	5	24.66%	
18		3,350	0	5,599	0	1,590	12	0	2	11	0.00%	
19		22,148	0	13,325	0	18,927	281	36	112	42	99.61%	
20												
21		<b>344,120</b>	<b>1,679</b>	<b>95,176</b>	<b>1,851</b>	<b>248,763</b>	<b>24,175</b>	<b>3,693</b>	<b>404</b>	<b>434</b>	<b>51.90%</b>	

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		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
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
22		69,582	0	99	0	69,478	0	0	0	0	0.00%	
23		104,525	1	19,739	1	74,473	8,145	333	7	14	1.52%	
24		695	1	138	1	343	91	4	4	2	80.54%	
25		845	0	509	0	430	337	5	1	3	71.27%	
26		0	0	0	0	23	7	0	0	0	97.32%	
27		0	0	0	0	0	0	0	0	0	0.00%	
28		3,541	19	1,266	23	4,719	480	179	0	11	38.79%	
29		11,760	298	10,958	320	10,549	3,673	419	61	56	54.02%	
30		3,145	220	2,590	237	1,938	2,113	272	10	44	50.41%	
31		5,688	190	3,180	207	7,294	1,739	565	13	30	67.04%	
32		2,005	156	1,147	165	1,236	1,118	448	5	21	69.33%	
33		2,585	435	1,009	447	1,648	885	758	8	31	61.33%	
34		1,543	398	584	410	851	652	660	7	24	60.36%	
35		368	0	552	0	173	23	0	0	1	18.70%	
36		371	0	43	0	43	0	0	0	0	0.00%	
37		0	0	0	0	0	0	0	0	0	0.00%	
38		2,346	136	2,603	179	934	419	180	0	3	24.66%	
39		3,009	0	4,873	0	1,447	12	0	2	11	0.00%	
40												
41		19,681	0	11,828	0	17,417	2	35	0	2	99.60%	
42		<b>225,396</b>	<b>1,076</b>	<b>56,799</b>	<b>1,179</b>	<b>188,929</b>	<b>15,813</b>	<b>2,479</b>	<b>96</b>	<b>144</b>	<b>49.68%</b>	

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		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
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
43		777	0	0	0	780	0	0	0	0	0.00%	
44		761	0	143	0	86	0	0	0	0	0.00%	
45		126	0	25	0	102	27	0	1	1	12.24%	
46		3	0	3	0	3	0	0	0	0	10.87%	
47		0	0	0	0	0	0	0	0	0	0.00%	
48		0	0	0	0	0	0	0	0	0	0.00%	
49		2	0	1	0	1	0	0	0	0	0.00%	
50		527	8	527	10	520	15	19	5	11	51.70%	
51		21	0	20	0	15	2	38	2	9	51.98%	
52		1,743	105	1,307	110	1,528	255	222	16	24	64.18%	
53		40	11	30	13	32	11	16	2	7	43.13%	
54		0	0	0	0	0	0	0	0	0	0.00%	
55		0	0	0	0	0	0	0	0	0	0.00%	
56		0	0	0	0	0	0	0	0	0	0.00%	
57		75	0	13	0	0	0	0	0	0	0.00%	
58		0	0	0	0	0	0	0	0	0	0.00%	
59		0	0	0	0	0	0	0	0	0	0.00%	
60		0	0	0	0	11	0	0	0	0	0.00%	
61		0	0	0	0	11	0	0	0	0	0.00%	
62		399	0	219	0	524	0	0	109	0	0.00%	
63		<b>4,414</b>	<b>115</b>	<b>2,239</b>	<b>120</b>	<b>3,555</b>	<b>298</b>	<b>251</b>	<b>131</b>	<b>26</b>	<b>53.99%</b>	

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		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
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
64		2,511	0	0	0	2,511	0	0	0	0	0.00%	
65		5,014	0	1	0	1,376	70	0	0	11	0.00%	
66		0	0	0	0	0	0	0	0	0	0.00%	
67		4	0	1	0	0	0	0	0	0	0.00%	
68		0	0	0	0	0	0	0	0	0	0.00%	
69		0	0	0	0	0	0	0	0	0	0.00%	
70		414	0	163	0	256	3	0	0	0	75.34%	
71		925	0	748	0	482	152	0	0	4	0.00%	
72		26	0	18	0	26	0	0	0	0	0.00%	
73		7	0	5	0	6	1	0	0	0	186.27%	
74		1	0	0	0	0	1	0	0	0	0.00%	
75		0	0	0	0	0	0	0	0	0	10.71%	
76		0	0	0	0	0	0	0	0	0	0.00%	
77		33	0	49	0	11	0	0	0	0	0.00%	
78		0	0	0	0	0	0	0	0	0	0.00%	
79		0	0	0	0	0	0	0	0	0	0.00%	
80		187	0	187	0	22	80	0	1	0	0.00%	
81		0	0	0	0	0	0	0	0	0	0.00%	
82		0	0	0	0	0	0	0	0	0	0.00%	
83		18	0	8	0	18	0	0	0	0	0.00%	
84		<b>9,113</b>	<b>0</b>	<b>1,161</b>	<b>0</b>	<b>4,683</b>	<b>306</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>39.20%</b>	





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

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85		534	0	0	0	534	0	0	1	0	0	0.00%
86		4,745	0	51	0	1,035	29	0	0	0	0	0.00%
87		293	0	59	0	279	14	0	0	0	0	58.25%
88		55	0	30	0	53	3	1	1	2	0	0.01%
89		0	0	0	0	5	3	0	0	0	0	0.00%
90		0	0	0	0	0	0	0	0	0	0	0.00%
91		118	0	58	0	230	0	0	0	0	1	1433.96%
92		2,513	91	2,510	94	2,067	339	219	24	34	153	69.76%
93		1,162	49	1,162	51	929	235	131	11	24	94	71.56%
94		2,778	105	2,684	135	2,552	285	247	16	17	117	47.58%
95		71	5	54	5	79	10	12	2	11	7	63.59%
96		1,208	35	423	34	1,181	96	59	2	5	22	37.49%
97		7	3	0	0	0	0	0	0	0	0	0.00%
98		39	0	58	0	29	2	8	1	0	3	33.96%
99		0	0	0	0	0	0	0	0	0	0	0.00%
100		0	0	0	0	0	0	0	0	0	0	0.00%
101		0	0	0	0	0	0	0	0	0	0	0.00%
102		2	0	2	0	0	0	0	0	0	0	0.00%
103		539	0	242	0	35	0	0	0	0	0	0.00%
104												
105		<b>12,823</b>	<b>231</b>	<b>5,516</b>	<b>264</b>	<b>8,002</b>	<b>771</b>	<b>535</b>	<b>46</b>	<b>59</b>	<b>297</b>	<b>55.41%</b>

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106		0	0	0	0	0	0	0	0	0	0	0.00%
107		11,948	0	0	0	4,070	0	0	1	0	0	0.00%
108		29	0	6	0	10	19	0	0	0	0	0.00%
109		1	0	1	0	0	1	0	0	0	0	0.00%
110		0	0	0	0	0	0	0	0	0	0	0.00%
111		0	0	0	0	0	0	0	0	0	0	0.00%
112		249	0	135	0	173	1	0	0	0	0	0.00%
113		240	0	231	0	192	27	0	0	0	0	0.00%
114		1	0	1	0	0	0	0	0	0	0	0.00%
115		1	0	1	0	1	0	0	1	0	0	99.84%
116		0	0	0	0	0	0	0	0	0	0	102.23%
117		0	0	0	0	0	0	0	0	0	0	0.00%
118		0	0	0	0	0	0	0	0	0	0	0.00%
119		0	0	0	0	0	0	0	0	0	0	0.00%
120		39	0	6	0	0	0	0	0	0	0	0.00%
121		0	0	0	0	0	0	0	0	0	0	0.00%
122		0	0	0	0	0	0	0	0	0	0	0.00%
123		0	0	0	0	0	0	0	0	0	0	0.00%
124		0	0	0	0	0	0	0	0	0	0	0.00%
125		0	0	0	0	0	0	0	0	0	0	0.00%
126		<b>12,515</b>	<b>0</b>	<b>379</b>	<b>0</b>	<b>4,456</b>	<b>48</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>99.84%</b>

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		1,002	0	27	0	12	990	0	0	0	0	0.00%
128		888	0	406	0	861	57	0	1	0	0	41.89%
129		90	0	50	0	84	7	0	0	0	0	6.87%
130		3	0	3	0	3	0	0	0	0	0	0.00%
131		0	0	0	0	0	0	0	0	0	0	0.00%
132		0	0	0	0	0	0	0	0	0	0	0.00%
133		23	0	7	0	304	0	4	0	0	0	0.00%
134		1,290	12	1,261	12	1,292	187	30	9	14	11	37.16%
135		15	9	12	9	391	72	17	3	7	9	54.28%
136		1,513	37	1,021	38	1,840	232	91	16	22	59	65.34%
137		91	5	82	9	832	71	23	9	5	16	70.18%
138		835	0	301	0	1,108	273	2	2	31	0	0.00%
139		9	0	3	0	143	90	0	1	19	0	0.00%
140		36	0	54	0	38	0	0	1	0	0	0.00%
141		0	0	0	0	0	0	0	0	0	0	0.00%
142		0	0	0	0	0	0	0	0	0	0	0.00%
143		0	0	0	0	0	0	0	0	0	0	0.00%
144		2	0	5	0	0	0	0	0	0	0	0.00%
145		0	0	0	0	0	0	0	0	0	0	0.00%
146		319	0	146	0	10	278	0	0	40	0	0.00%
147		<b>6,000</b>	<b>49</b>	<b>3,322</b>	<b>50</b>	<b>5,552</b>	<b>2,023</b>	<b>126</b>	<b>30</b>	<b>107</b>	<b>70</b>	<b>55.87%</b>

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148		129	0	0	0	129	0	0	0	0	0	0.00%
149		6,467	0	1	0	2,915	0	9	0	0	0	0.00%
150		45	0	9	0	41	4	0	0	0	0	0.00%
151		146	0	29	0	0	0	0	0	0	0	0.00%
152		0	0	0	0	0	0	0	0	0	0	0.00%
153		0	0	0	0	0	0	0	0	0	0	0.00%
154		3,766	0	233	0	201	11	0	0	0	0	0.00%
155		900	1	601	1	397	111	0	4	2	0	86.51%
156		46	0	33	0	31	1	0	0	0	0	0.00%
157		5	0	4	0	3	4	0	0	0	0	47.07%
158		0	0	0	0	0	0	0	0	0	0	0.00%
159		0	0	0	0	0	0	0	0	0	0	0.00%
160		0	0	0	0	0	0	0	0	0	0	0.00%
161		0	0	0	0	0	0	0	0	0	0	0.00%
162		373	0	41	0	0	0	0	0	0	0	0.00%
163		0	0	0	0	0	0	0	0	0	0	0.00%
164		4	0	4	0	0	0	0	0	0	0	0.00%
165		0	0	0	0	0	0	0	0	0	0	0.00%
166		3	0	1	0	3	0	0	0	0	0	0.00%
167												
168		<b>11,837</b>	<b>1</b>	<b>923</b>	<b>1</b>	<b>3,690</b>	<b>130</b>	<b>9</b>	<b>5</b>	<b>2</b>	<b>0</b>	<b>0.13%</b>





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

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		0	0	0	0	0	0	0	0	0	0	0.00%
170		0	0	0	0	0	0	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		0	0	0	0	0	0	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		4,188	0	376	0	600	59	0	0	0	0	0.00%
176		1,935	0	1,645	0	760	911	0	2	8	0	94.54%
177		67	0	44	0	67	0	0	0	0	0	0.00%
178		4	0	3	0	6	2	0	0	0	0	29.33%
179		1	0	0	0	0	0	0	0	0	0	100.00%
180		2	0	1	0	11	2	0	0	0	0	31.7%
181		0	0	0	0	0	1	0	0	0	0	0.00%
182		0	0	0	0	0	0	0	0	0	0	0.00%
183		146	0	18	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		88	0	88	0	6	0	0	0	0	0	0.00%
186		0	0	0	0	13	0	0	0	0	0	0.00%
187		3	0	3	0	3	0	0	0	0	0	100.00%
188		0	0	0	0	0	0	0	0	0	0	0.00%
189		6,366	0	2,133	0	1,390	973	0	2	8	0	22.71%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		523	0	0	0	523	0	0	0	0	0	0.00%
191		409	0	3	0	48	0	0	0	0	0	0.00%
192		0	0	0	0	0	0	0	0	0	0	0.00%
193		0	0	0	0	0	0	0	0	0	0	0.00%
194		11	0	0	0	0	3	0	0	0	0	40.61%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		204	0	90	0	183	21	0	0	0	0	0.00%
197		1,390	1	1,315	1	433	845	0	2	3	0	0.00%
198		41	0	33	0	37	5	0	0	0	0	0.00%
199		7	0	5	0	7	0	0	0	0	0	48.43%
200		0	0	0	0	0	0	0	0	0	0	0.00%
201		0	1	0	1	0	0	0	0	0	0	0.00%
202		0	1	0	1	0	0	0	0	0	0	0.00%
203		174	0	260	0	174	0	0	0	0	0	0.00%
204		50	0	5	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		1,418	0	678	0	1,095	102	0	0	0	0	0.00%
207		2	0	6	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		235	0	186	0	235	0	0	0	0	0	0.00%
210		4,424	1	2,548	1	2,697	971	0	2	4	0	40.64%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		0	0	0	0	0	0	0	0	0	0	0.00%
212		4,472	0	0	0	4,337	0	0	0	0	0	0.00%
213		0	0	0	0	0	0	0	0	0	0	0.00%
214		0	0	0	0	0	0	0	0	0	0	0.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		188	0	94	0	188	0	0	0	0	0	0.00%
218		10	0	10	0	10	0	0	0	0	0	0.00%
219		0	0	0	0	0	0	0	0	0	0	0.00%
220		0	0	0	0	0	0	0	0	0	0	65.63%
221		0	0	0	0	0	0	0	0	0	0	0.00%
222		0	0	0	0	0	0	0	0	0	0	0.00%
223		0	0	0	0	0	0	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		0	0	0	0	0	0	0	0	0	0	0.00%
229		0	0	0	0	0	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		4,669	0	104	0	4,535	0	0	0	0	0	65.63%



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

RowNum	Description	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023				31/12/2024									
		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	Central banks	76,946	1,111	1	0	0	1.05%	76,946	1,111	1	0	0	1.05%	76,946	1,111	1	0	0	0	0	0	0	1.05%
2	Central governments	92,058	10,082	482	46	16	193	40.02%	90,611	11,401	609	44	15	244	89,433	12,456	732	43	16	293	40.01%		
3	Regional governments or local authorities	899	317	7	0	0	5	69.29%	861	353	8	0	0	5	833	380	9	0	0	0	0	60.29%	
4	Public sector entities	548	504	28	1	8	16	55.33%	564	475	41	11	7	17	42.82%	570	457	53	1	1	15	35.27%	
5	Multilateral Development Banks	293	33	6	0	2	1	25.60%	289	34	9	0	1	2	24.01%	284	36	12	0	1	3	23.35%	
6	International Organisations	58	0	0	0	0	0	15.55%	58	0	0	0	0	15.55%	58	0	0	0	0	0	0	15.56%	
7	Institutions	8,474	764	291	22	7	120	41.30%	8,352	813	365	18	6	151	41.49%	8,239	863	428	17	5	177	41.39%	
8	Corporates	25,454	6,269	1,589	72	138	846	53.24%	25,760	5,382	2,171	64	116	1,025	47.22%	25,663	4,964	2,566	64	103	8	1,181	44.29%
9	of which: SME	5,024	2,084	791	22	73	470	59.38%	5,147	1,729	1,023	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	949	53.38%	14,525	2,325	2,222	48	72	1,063	47.86%	14,280	2,177	2,615	47	67	1,165	44.56%	
11	Secured by mortgages on immovable property	2,693	1,044	681	12	31	462	67.79%	2,730	883	806	11	25	498	61.76%	2,733	774	911	11	23	529	58.07%	
12	of which: SME	4,853	1,129	995	11	39	565	56.78%	4,880	985	1,105	10	30	592	53.39%	4,881	888	1,215	10	25	615	51.02%	
13	Items associated with particularly high risk	1,137	565	753	8	31	453	60.19%	1,193	442	820	7	23	472	57.56%	1,214	367	875	7	19	488	55.76%	
14	Covered bonds	479	36	20	1	3	8	41.80%	468	39	27	1	3	11	38.88%	460	41	33	1	3	13	37.51%	
15	Claims on institutions and corporates with a ST credit assessment	129	0	0	0	0	0	19.89%	129	0	0	0	0	0	19.89%	129	0	0	0	0	0	19.90%	
16	Collective investments undertakings (CIU)	0	0	0	0	0	0	13.57%	0	0	0	0	0	0	13.57%	0	0	0	0	0	0	13.38%	
17	Equity	2,277	390	197	2	1	77	39.37%	2,344	307	212	2	1	81	38.36%	2,372	267	224	2	1	84	37.66%	
18	Securitisation	1,494	94	14	1	6	1	7.30%	1,449	124	29	0	0	7	6.98%	1,414	145	43	0	8	3	6.91%	
19	Other exposures	18,526	286	432	20	154	58	13.43%	18,109	290	844	18	158	79	9.30%	17,769	295	1,179	16	162	97	8.21%	
20	Standardised Total	247,234	23,557	5,840	229	460	2,840	48.63%	245,343	23,640	7,648	207	416	3,273	42.79%	243,351	24,079	9,202	202	399	3,655	39.72%	

RowNum	Description	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023				31/12/2024								
		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	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	0	0.00%
23	Central governments	73,043	9,461	446	38	15	179	40.00%	71,525	10,471	555	36	13	222	40.00%	71,046	11,246	658	36	14	263	40.00%
24	Regional governments or local authorities	313	120	5	0	0	4	75.74%	2,595	138	6	0	4	72.19%	284	149	6	0	0	0	4	69.38%
25	Public sector entities	410	348	14	1	3	5	34.02%	413	335	24	1	3	6	25.17%	409	330	33	1	3	7	21.41%
26	Multilateral Development Banks	24	6	1	0	0	1	56.20%	24	5	2	0	0	1	48.85%	24	4	4	0	0	0	45.87%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
28	Institutions	4,663	497	271	9	5	92	41.85%	4,617	508	259	4	4	108	42.33%	4,572	527	280	7	3	124	42.80%
29	Corporates	10,999	2,857	785	22	76	413	52.67%	11,309	2,254	1,079	19	54	480	44.50%	11,389	1,949	1,303	20	43	529	40.63%
30	of which: SME	2,435	1,430	458	10	51	282	61.63%	2,726	1,004	591	9	32	318	53.78%	2,861	774	686	10	24	344	50.07%
31	Retail	7,240	1,585	774	14	29	479	61.95%	7,276	1,376	947	12	23	516	54.78%	7,263	1,250	1,086	12	19	545	50.20%
32	Secured by mortgages on immovable property	1,397	841	565	6	18	393	69.41%	1,493	653	656	6	13	414	63.12%	1,544	531	728	6	10	432	59.29%
33	of which: SME	1,801	645	844	4	25	512	60.66%	1,890	491	969	4	17	527	57.82%	1,933	398	988	4	13	538	56.08%
34	Items associated with particularly high risk	964	475	3	3	20	441	60.85%	1,028	31	775	3	14	453	58.42%	1,058	293	812	3	11	461	56.74%
35	Covered bonds	158	31	7	1	1	2	31.64%	148	34	14	1	1	4	31.22%	141	35	20	1	1	6	31.25%
36	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37	Collective investments undertakings (CIU)	0	0	0	0	0	0	13.57%	0	0	0	0	0	0	13.57%	0	0	0	0	0	0	13.38%
38	Equity	1,073	270	190	1	1	76	39.85%	1,130	204	199	0	0	78	39.22%	1,158	169	205	1	1	74	38.76%
39	Securitisation	1,359	87	12	1	5	1	8.40%	1,321	113	25	0	5	2	7.58%	1,290	132	36	0	5	3	7.18%
40	Other exposures	17,075	7	372	0	2	35	9.44%	16,712	11	730	0	6	36	4.86%	16,421	16	1,017	0	10	36	3.53%
41	Standardised Total	187,635	15,913	3,673	92	161	1,800	49.00%	186,538	15,939	4,744	82	127	1,983	41.81%	185,409	16,207	5,606	82	112	2,132	38.03%

RowNum	Description	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023				31/12/2024								
		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
43	Central banks	780	0	0	0	0	0.00%	780	0	0	0	0	0	0.00%	780	0	0	0	0	0	0	0.00%
44	Central governments	86	0	0	0	0	0	40.00%	86	0	0	0	0	40.00%	86	0	0	0	0	0	0	40.00%
45	Regional governments or local authorities	90	38	0	0	0	0	40.00%	81	47	0	0	0	40.00%	74	54	0	0	0	0	0	40.00%
46	Public sector entities	3	0	0	0	0	0	15.26%	3	0	0	0	0	15.26%	3	0	0	0	0	0	0	15.35%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
49	Institutions	1	0	0	0	0	0	44.47%	0	0	0	0	0	44.47%	0	1	0	0	0	0	44.47%	
50	Corporates	519	14	21	0	0	10	49.29%	516	16	22	0	0	11	48.02%	512	19	23	0	0	11	47.24%
51	of which: SME	18	3	19	0	0	0	49.25%	19	20	0	0	0	10	47.95%	19	1	20	0	0	10	47.14%
52	Retail	142	258	311	26	1	159	49.12%	1,355	246	184	0	21	184	44.32%	1,290	233	463	0	0	207	41.93%
53	of which: SME	34	5	21	0	0	8	37.80%	33	3	23	0	8	8	35.61%	32	2	25	0	0	25	34.29%
54	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	25.87%
55	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
56	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0													





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

RowNum		Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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	Central banks	536	0	0	0	0	0.00%	536	0	0	0	0	0.00%	536	0	0	0	0	0	0	0	0.00%
86	Central governments	1,043	20	1	1	0	40.00%	1,047	14	3	1	0	40.00%	1,050	10	5	1	0	0	2	40.00%	
87	Regional governments or local authorities	271	22	1	0	0	49.56%	264	28	1	0	0	46.42%	258	35	2	0	0	0	1	44.85%	
88	Public sector entities	53	3	1	0	2	62.48%	52	3	2	0	2	66.38%	52	3	2	0	2	2	2	66.78%	
89	Multilateral Development Banks	6	2	0	0	1	46.00%	6	2	0	0	1	46.38%	6	1	1	0	1	1	0	46.46%	
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
91	Institutions	206	19	5	1	0	43.69%	185	35	10	1	0	36.46%	167	49	14	1	0	0	5	34.00%	
92	Corporates	1,899	442	284	5	20	177	62.35%	1,760	504	361	4	22	201	55.80%	1,643	537	445	4	24	228	51.28%
93	of which: SME	817	295	182	4	14	111	60.78%	730	323	241	4	16	129	53.68%	660	332	302	3	16	149	49.24%
94	Retail	2,479	247	357	13	4	136	37.97%	2,391	232	461	12	4	153	33.09%	2,302	221	561	12	4	169	30.11%
95	of which: SME	74	10	17	1	0	9	52.21%	69	10	22	1	0	10	46.42%	65	10	26	1	0	11	42.93%
96	Secured by mortgages on immovable property	1,160	92	84	1	1	25	29.69%	1,139	90	107	1	1	22	25.44%	1,118	88	130	1	1	30	22.76%
97	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
98	Items associated with particularly high risk	30	2	9	0	1	3	40.10%	30	2	9	0	3	40.20%	30	2	9	0	1	3	40.29%	
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
100	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	0	0.00%	
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
103	Securitisation	35	0	0	0	0	40.65%	35	0	0	0	0	40.65%	35	0	0	0	0	0	0	40.65%	
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
105	Standardised Total	7,717	849	742	21	29	345	46.49%	7,446	909	954	20	31	391	41.03%	7,195	946	1,167	19	32	439	37.62%

RowNum		Baseline Scenario																			
		31/12/2021				31/12/2022				31/12/2023											
		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
106	Central banks	9	0	0	0	0	0.00%	9	0	0	0	0	0.00%	9	0	0	0	0	0	0	0.00%
107	Central governments	3,992	75	3	1	0	40.00%	3,915	149	2	0	0	40.00%	3,840	221	9	0	0	0	0	40.00%
108	Regional governments or local authorities	10	19	0	0	0	40.00%	10	19	0	0	0	40.00%	10	19	0	0	0	0	0	40.00%
109	Public sector entities	0	1	0	0	0	15.02%	0	1	0	0	0	15.02%	0	1	0	0	0	0	0	15.02%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
112	Institutions	170	4	0	0	0	59.19%	168	5	1	0	1	58.65%	166	7	1	0	0	0	1	58.05%
113	Corporates	192	25	2	0	0	44.02%	193	22	3	0	1	44.04%	193	21	4	0	0	2	44.04%	
114	of which: SME	1	1	0	0	0	40.39%	1	0	0	0	0	40.39%	1	0	0	0	0	0	0	40.39%
115	Retail	1	0	0	0	0	83.61%	1	0	0	0	0	74.67%	1	0	0	0	0	0	0	69.65%
116	of which: SME	0	0	0	0	0	100.69%	0	0	0	0	0	99.53%	0	0	0	0	0	0	0	98.67%
117	Secured by mortgages on immovable property	0	0	0	0	0	12.98%	0	0	0	0	0	13.01%	0	0	0	0	0	0	0	13.03%
118	of which: SME	0	0	0	0	0	14.04%	0	0	0	0	0	14.04%	0	0	0	0	0	0	0	14.04%
119	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	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
121	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	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	21.40%	0	0	0	0	0	22.28%	0	0	0	0	0	0	0	23.01%
126	Standardised Total	4,374	125	5	2	0	44.02%	4,297	197	10	2	0	43.42%	4,220	269	15	2	0	6	43.07%	

RowNum		Baseline Scenario																			
		31/12/2021				31/12/2022				31/12/2023											
		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
127	Central banks	12	990	0	0	0	0.00%	12	990	0	0	0	0.00%	12	990	0	0	0	0	0	0.00%
128	Central governments	860	57	1	0	0	40.25%	859	57	3	0	0	40.14%	857	57	4	0	0	0	2	40.09%
129	Regional governments or local authorities	83	6	0	0	0	40.00%	82	9	0	0	0	40.00%	81	9	0	0	0	0	0	40.00%
130	Public sector entities	3	0	0	0	0	9.33%	3	0	0	0	0	9.33%	3	0	0	0	0	0	0	9.33%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
133	Institutions	298	10	3	0	0	50.79%	292	3	0	0	0	51.08%	286	0	3	0	0	0	11	51.21%
134	Corporates	1,178	276	54	6	3	36.98%	1,100	333	75	6	3	28	36.90%	1,039	373	96	6	3	35	36.85%
135	of which: SME	365	90	25	2	2	48.67%	344	105	32	2	2	15	46.04%	325	117	38	2	2	17	44.35%
136	Retail	1,714	314	135	6	21	57.74%	1,648	333	183	5	19	98	53.67%	1,603	331	230	5	18	118	51.33%
137	of which: SME	789	121	34	9	9	59.53%	756	137	53	9	9	29	53.38%	732	143	71	9	9	34	50.00%
138	Secured by mortgages on immovable property	1,040	322	21	5	12	44.74%	1,008	336	39	4	11	17	44.85%	993	335	56	4	10	25	44.88%
139	of which: SME	136	81	16	4	10	46.19%	129	73	32	4	9	15	46.19%	122	66	46	4	8	21	46.18%
140	Items associated with particularly high risk	38	1	0	0	0	39.40%	37	2	0	0	1	39.40%	36	2	0	0	1	0	0	39.40%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
142	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	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0.00%	0	0</												























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

Row Num		(mln EUR, %)													
		Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
A-IRB	F-IRB	A-IRB	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	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														
110	Central governments														
111	Institutions														
112	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
113	Corporates - Of Which: Specialised Lending														
114	Corporates - Of Which: SME														
115	Retail	3	0	1	0	2	2	0	0	0	0	0	0	0	
116	Retail - Secured on real estate property														
117	Retail - Secured on real estate property - Of Which: SME														
118	Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	2	2	0	0	0	0	0	0	0	
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	0	1	0	2	2	0	0	0	0	0	0	0	

Row Num		(mln EUR, %)													
		Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
A-IRB	F-IRB	A-IRB	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	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														
128	Central governments														
129	Institutions														
130	Corporates	0	0	0	0	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	0	1	1	0	0	0	0	0	0	0	
134	Retail - Secured on real estate property														
135	Retail - Secured on real estate property - Of Which: SME														
136	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	1	0	0	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	0	0	1	1	0	0	0	0	0	0	0	

Row Num		(mln EUR, %)													
		Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
A-IRB	F-IRB	A-IRB	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	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		
145	Central banks														
146	Central governments														
147	Institutions														
148	Corporates	1	0	0	0	0	0	1	1	0	0	0	0	0	
149	Corporates - Of Which: Specialised Lending														
150	Corporates - Of Which: SME														
151	Retail	6	0	1	0	5	4	1	1	0	0	0	0	0	
152	Retail - Secured on real estate property														
153	Retail - Secured on real estate property - Of Which: SME														
154	Retail - Secured on real estate property - Of Which: non-SME														
155	Retail - Qualifying Revolving	6	0	1	0	5	4	1	1	0	0	0	0	0	
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	0	

Row Num		(mln EUR, %)													
		Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
A-IRB	F-IRB	A-IRB	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	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		
163	Central banks														
164	Central governments														
165	Institutions														
166	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
167	Corporates - Of Which: Specialised Lending														
168	Corporates - Of Which: SME														
169	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
170	Retail - Secured on real estate property														
171	Retail - Secured on real estate property - Of Which: SME														
172	Retail - Secured on real estate property - Of Which: non-SME														
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	0	0	0	0	0	

Row Num		(mln EUR, %)													
		Moratoria - Actual													
		Exposure values		Risk exposure amounts		31/12/2020									
A-IRB	F-IRB	A-IRB	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	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		
181	Central banks														
182	Central governments														
183	Institutions														
184	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME														
187	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
188	Retail - Secured on real estate property														
189	Retail - Secured on real estate property - Of Which: SME														
190	Retail - Secured on real estate property - Of Which: non-SME														
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	0	



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

Intesa Sanpaolo S.p.A.

		15	16	17	18	19	20	21	22	23	24	25	26	27	28
		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure 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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
1	Central banks														
2	Central governments														
3	Institutions														
4	Corporates	25,072	0	3,223	0	24,155	19,715	1,846	1,244	30	23	34	19	9	29.70%
5	Corporates - Of Which: Specialised Lending	13	0	1	0	12	8	1,066	727	0	0	0	0	0	9.07%
6	Corporates - Of Which: SME	13,120	0	1,709	0	12,064	9,969	1,066	277	26	23	34	19	9	33.05%
7	Retail	6,981	0	149	0	6,464	5,811	489	424	23	19	8	5	3	14.89%
8	Retail - Secured on real estate property	16	0	5	0	8	0	0	0	0	0	0	0	0	13.11%
9	Retail - Secured on real estate property - Of Which: SME	15	0	5	0	7	0	0	0	0	0	0	0	0	13.11%
10	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	0.00%
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
12	Retail - Other Retail	6,965	0	144	0	6,456	5,811	489	424	23	19	8	4	3	15.00%
13	Retail - Other Retail - Of Which: SME	6,930	0	140	0	6,599	5,730	466	400	21	18	8	4	3	15.13%
14	Retail - Other Retail - Of Which: non-SME	375	0	4	0	357	333	16	19	1	1	0	0	0	11.79%
15	Equity														
16	Securitisation														
17	Other non-credit obligation assets														
18	IRB TOTAL	33,139	0	3,423	0	30,674	25,540	2,364	1,678	54	43	43	24	12	22.55%

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure 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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
19	Central banks														
20	Central governments														
21	Institutions														
22	Corporates	25,905	0	3,120	0	24,014	19,592	1,837	1,236	29	23	34	19	9	29.90%
23	Corporates - Of Which: Specialised Lending														
24	Corporates - Of Which: SME														
25	Retail	6,948	0	133	0	6,438	5,811	486	424	23	19	8	4	3	14.89%
26	Retail - Secured on real estate property														
27	Retail - Secured on real estate property - Of Which: SME														
28	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
29	Retail - Qualifying Revolving														
30	Retail - Other Retail														
31	Retail - Other Retail - Of Which: SME														
32	Retail - Other Retail - Of Which: non-SME														
33	Equity														
34	Securitisation														
35	Other non-credit obligation assets														
36	IRB TOTAL	32,939	0	3,304	0	30,507	25,418	2,352	1,670	54	42	43	24	12	22.64%

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure 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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
37	Central banks														
38	Central governments														
39	Institutions														
40	Corporates	151	0	94	0	108	0	9	0	1	0	0	0	0	18.37%
41	Corporates - Of Which: Specialised Lending														
42	Corporates - Of Which: SME														
43	Retail	33	0	16	0	26	0	3	0	0	0	0	0	0	0.00%
44	Retail - Secured on real estate property														
45	Retail - Secured on real estate property - Of Which: SME														
46	Retail - Secured on real estate property - Of Which: non-SME														
47	Retail - Qualifying Revolving														
48	Retail - Other Retail														
49	Retail - Other Retail - Of Which: SME														
50	Retail - Other Retail - Of Which: non-SME														
51	Equity														
52	Securitisation														
53	Other non-credit obligation assets														
54	IRB TOTAL	184	0	110	0	134	0	12	0	1	0	0	0	0	18.37%

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure 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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
55	Central banks														
56	Central governments														
57	Institutions														
58	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
59	Corporates - Of Which: Specialised Lending														
60	Corporates - Of Which: SME														
61	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
62	Retail - Secured on real estate property														
63	Retail - Secured on real estate property - Of Which: SME														
64	Retail - Secured on real estate property - Of Which: non-SME														
65	Retail - Qualifying Revolving														
66	Retail - Other Retail														
67	Retail - Other Retail - Of Which: SME														
68	Retail - Other Retail - Of Which: non-SME														
69	Equity														
70	Securitisation														
71	Other non-credit obligation assets														
72	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure 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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
73	Central banks														
74	Central governments														
75	Institutions														
76	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
77	Corporates - Of Which: Specialised Lending														
78	Corporates - Of Which: SME														
79	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
80	Retail - Secured on real estate property														
81	Retail - Secured on real estate property - Of Which: SME														
82	Retail - Secured on real estate property - Of Which: non-SME														
83	Retail - Qualifying Revolving														
84	Retail - Other Retail														
85	Retail - Other Retail - Of Which: SME														
86	Retail - Other Retail - Of Which: non-SME														
87	Equity														
88	Securitisation														
89	Other non-credit obligation assets														
90	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure 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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
91	Central banks														
92	Central governments														
93	Institutions														
94	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
95	Corporates - Of Which: Specialised Lending														
96	Corporates - Of Which: SME														
97	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
98	Retail - Secured on real estate property														
99	Retail - Secured on real estate property - Of Which: SME														
100	Retail - Secured on real estate property - Of Which: non-SME														
101	Retail - Qualifying Revolving														
102	Retail - Other Retail														
103	Retail - Other Retail - Of Which: SME														
104	Retail - Other Retail - Of Which: non-SME														
105	Equity														
106	Securitisation														
107	Other non-credit obligation assets														
108	IRB TOTAL	0	0	0											















































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

Intesa Sanpaolo S.p.A.

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates																						
9		of which: SME																						
10		Retail	2,517	1,010	270	18	58	102	37.89%	2,352	860	385	17	45	151	39.24%	2,541	774	482	17	35	194	40.22%	
11		Secured by mortgages on immovable property																						
12		of which: SME																						
13		Retail	2,737	811	233	18	49	101	43.22%	2,728	722	330	17	40	147	44.65%	2,700	659	413	17	33	186	45.49%	
14		of which: SME																						
15		Secured by mortgages on immovable property	1,014	173	40	3	6	17	41.72%	1,006	171	48	3	5	30	41.57%	1,001	169	56	3	5	23	41.44%	
16		of which: SME																						
17		Items associated with particularly high risk																						
18		Covered bonds																						
19		Claims on institutions and corporates with a ST credit assessment																						
20		Collective investments undertakings (CIU)																						
21		Equity																						
22		Securitisation																						
23		Other exposures																						
24		Standardised Total	7,317	2,249	579	40	123	230	36.64%	7,347	1,980	818	40	97	333	40.69%	7,312	1,812	1,021	38	77	423	41.42%	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
25		Central banks																						
26		Central governments																						
27		Regional governments or local authorities																						
28		Public sector entities																						
29		Multilateral Development Banks																						
30		International Organisations																						
31		Institutions																						
32		Corporates	840	466	63	4	19	20	31.15%	933	333	103	4	13	31	30.38%	980	257	132	3	10	40	30.18%	
33		of which: SME																						
34		Retail	666	352	59	2	9	13	21.82%	793	278	96	2	7	18	19.25%	722	229	126	2	5	24	18.80%	
35		Secured by mortgages on immovable property																						
36		of which: SME																						
37		Retail	50	17	3	0	1	1	25.93%	52	13	5	0	1	1	25.97%	53	11	6	0	0	2	26.09%	
38		of which: SME																						
39		Items associated with particularly high risk																						
40		Covered bonds																						
41		Claims on institutions and corporates with a ST credit assessment																						
42		Collective investments undertakings (CIU)																						
43		Equity																						
44		Securitisation																						
45		Other exposures																						
46		Standardised Total	1,906	1,036	146	7	37	39	26.62%	2,051	801	236	7	25	60	25.25%	2,124	660	354	6	19	76	24.93%	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
47		Central banks																						
48		Central governments																						
49		Regional governments or local authorities																						
50		Public sector entities																						
51		Multilateral Development Banks																						
52		International Organisations																						
53		Institutions																						
54		Corporates	78	2	2	0	0	1	38.41%	74	2	3	0	0	1	43.73%	73	2	4	0	0	2	47.12%	
55		of which: SME																						
56		Retail	185	60	38	1	7	14	38.11%	184	44	54	1	5	26	49.00%	179	36	67	1	4	35	52.27%	
57		Secured by mortgages on immovable property																						
58		of which: SME																						
59		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
60		of which: SME																						
61		Items associated with particularly high risk																						
62		Covered bonds																						
63		Claims on institutions and corporates with a ST credit assessment																						
64		Collective investments undertakings (CIU)																						
65		Equity																						
66		Securitisation																						
67		Other exposures																						
68		Standardised Total	261	62	40	2	8	15	38.11%	259	46	57	2	5	28	48.70%	253	38	71	2	4	37	51.90%	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
69		Central banks																						
70		Central governments																						
71		Regional governments or local authorities																						
72		Public sector entities																						
73		Multilateral Development Banks																						
74		International Organisations																						
75		Institutions																						
76		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
77		of which: SME																						
78		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
79		Secured by mortgages on immovable property																						
80		of which: SME																						
81		Retail	0	0	0	0	0																	































## 2021 EU-wide Stress Test: Securitisations

Intesa Sanpaolo S.p.A.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	23,101						
2		SEC-SA	8,865						
3		SEC-ERBA	601						
4		SEC-IAA	0						
5		<b>Total</b>	<b>32,567</b>						
6	REA	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		SEC-ERBA	1,427	1,688	1,617	1,641	2,163	2,483	2,673
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>11,137</b>	<b>12,774</b>	<b>13,022</b>	<b>13,801</b>	<b>15,194</b>	<b>19,555</b>	<b>22,499</b>	
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

Intesa Sanpaolo S.p.A.

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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	<b>Total risk exposure amount</b>	<b>348,519</b>	<b>350,155</b>	<b>350,403</b>	<b>351,182</b>	<b>358,365</b>	<b>364,079</b>	<b>367,349</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>347,071</b>	<b>349,119</b>	<b>349,884</b>	<b>351,182</b>	<b>358,820</b>	<b>364,307</b>	<b>367,349</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>348,519</b>	<b>350,155</b>	<b>350,403</b>	<b>351,182</b>	<b>358,365</b>	<b>364,079</b>	<b>367,349</b>

## 2021 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

Row Number	Description	(mln EUR, %)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	<b>A</b>	<b>OWN FUNDS</b>		67,933	67,758	68,850	70,687	55,045	53,305	52,298
2	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		51,070	50,895	51,776	52,875	38,182	36,211	34,459
3	<b>A.1.1</b>	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	37,266
4	<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5	<b>A.1.2</b>	Retained earnings		23,128	23,990	26,140	28,314	18,664	18,492	18,323
6	<b>A.1.3</b>	Accumulated other comprehensive income		294	294	294	294	-3,249	-3,249	-3,249
7	<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves		1,086	1,086	1,086	1,086	-1,882	-1,882	-1,882
8	<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]		-422	-422	-422	-422	-600	-600	-600
9	<b>A.1.3.3</b>	Other OCI contributions		-370	-370	-370	-370	-768	-768	-768
10	<b>A.1.4</b>	Other Reserves		-3,265	-3,265	-3,265	-3,265	-3,265	-3,265	-3,265
11	<b>A.1.5</b>	Funds for general banking risk		0	0	0	0	0	0	0
12	<b>A.1.6</b>	Minority interest given recognition in CET1 capital		31	31	31	31	31	31	31
13	<b>A.1.7</b>	Adjustments to CET1 due to prudential filters		707	707	707	707	609	609	609
14	<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-234	-234	-234	-234	-376	-376	-376
15	<b>A.1.7.2</b>	Cash flow hedge reserve		728	728	728	728	773	773	773
16	<b>A.1.7.3</b>	Other adjustments		212	212	212	212	212	212	212
17	<b>A.1.8</b>	(-) Intangible assets (including Goodwill)		-6,760	-6,816	-6,734	-6,493	-6,816	-6,734	-6,493
18	<b>A.1.9</b>	(-) 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	-3,875
19	<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses		-299	-349	-385	-414	-343	-394	-457
20	<b>A.1.11</b>	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-2	-237	-444	-1	-210	-382
21	<b>A.1.12</b>	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22	<b>A.1.13</b>	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23	<b>A.1.14</b>	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24	<b>A.1.15</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-104	-104	-104	-104	-104	-104	-104
25	<b>A.1.15.1</b>	Of which: from securitisation positions (-)		-104	-104	-104	-104	-104	-104	-104
26	<b>A.1.16</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27	<b>A.1.17</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-1,594	-1,677	-1,742
28	<b>A.1.18</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29	<b>A.1.19</b>	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-903	-963	-1,009
30	<b>A.1.20</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31	<b>A.1.21</b>	CET1 capital elements or deductions - other		-232	-552	-872	-1,192	-552	-872	-1,192
32	<b>A.1.22</b>	Amount subject to IFRS 9 transitional arrangements		-2,986	-2,986	-2,986	-2,986	-2,986	-2,986	-2,986
33	<b>A.1.22.1</b>	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	4,305	4,305	4,305	4,305	4,305	4,305	4,305	4,305
34	<b>A.1.22.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35	<b>A.1.22.3</b>	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	1,318
36	<b>A.1.22.4</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37	<b>A.1.22.4.1</b>	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38	<b>A.1.23</b>	Transitional adjustments		2,129	1,520	760	0	2,117	1,059	0
39	<b>A.1.23.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40	<b>A.1.23.2</b>	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41	<b>A.1.23.3</b>	Adjustments due to IFRS 9 transitional arrangements		2,129	1,520	760	0	1,516	758	0
42	<b>A.1.23.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		2,090	1,493	747	0	1,493	747	0
43	<b>A.1.23.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		39	27	13	0	23	12	0
44	<b>A.1.23.4</b>	Other transitional adjustments to CET1 Capital		0	0	0	0	601	301	0
45	<b>A.1.23.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46	<b>A.1.23.4.2</b>	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	0
47	<b>A.1.23.4.3</b>	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	0
48	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		7,486	7,486	7,486	7,486	7,486	7,486	7,486
49	<b>A.2.1</b>	Additional Tier 1 Capital instruments		7,486	7,486	7,486	7,486	7,486	7,486	7,486
50	<b>A.2.2</b>	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51	<b>A.2.3</b>	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52	<b>A.2.4</b>	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53	<b>A.2.4.1</b>	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54	<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		58,556	58,381	59,262	60,361	45,668	43,697	41,945
55	<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		9,377	9,377	9,588	10,326	9,377	9,609	10,352
56	<b>A.4.1</b>	Tier 2 Capital instruments		9,632	9,632	9,632	9,632	9,632	9,632	9,632
57	<b>A.4.2</b>	Other Tier 2 Capital components and deductions		714	710	702	694	720	723	720
58	<b>A.4.3</b>	Tier 2 transitional adjustments		-969	-966	-747	0	-976	-747	0
59	<b>A.4.3.1</b>	Of which: adjustments due to IFRS 9 transitional arrangements		-969	-966	-747	0	-976	-747	0
60	<b>A.5</b>	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		0	0	0	0	0	0	0







## 2021 EU-wide Stress Test: P&L

Intesa Sanpaolo S.p.A.

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	<b>Net interest income</b>	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	<b>Dividend income</b>	86	91	91	91	69	69	69
5	<b>Net fee and commission income</b>	8,265	9,256	9,256	9,256	8,264	7,839	8,127
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	832	602	602	602	-435	363	360
7	<b>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</b>					-1,168		
8	<b>Other operating income not listed above, net</b>	1,259	1,024	1,024	1,024	953	1,019	1,019
9	<b>Total operating income, net</b>	18,159	19,478	19,256	19,115	15,198	16,840	17,006
10	<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-4,363	-3,002	-1,425	-1,261	-7,525	-3,623	-4,279
11	<b>Other income and expenses not listed above, net</b>	-11,535	-12,304	-12,248	-12,212	-13,982	-13,393	-12,899
12	<b>Profit or (-) loss before tax from continuing operations</b>	2,261	4,173	5,582	5,643	-6,309	-176	-172
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-73	-1,252	-1,675	-1,693	1,893	53	52
14	<b>Profit or (-) loss after tax from discontinued operations</b>	1,137						
15	<b>Profit or (-) loss for the year</b>	<b>3,326</b>	<b>2,921</b>	<b>3,908</b>	<b>3,950</b>	<b>-4,416</b>	<b>-123</b>	<b>-121</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	742	2,059	1,758	1,776	48	48	48
17	<b>Attributable to owners of the parent net of estimated dividends</b>	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

Intesa Sanpaolo S.p.A.

		(mln EUR)	1
Row Number	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 Number	Net issuance of Additional Tier 1 and Tier 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

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