2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

	Actual	Baseline Scenario			Adverse Scenario		
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	9,585	11,335	12,180	11,731	8,560	9,514	9,466
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,502	702	702	702	-1,138	281	281
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,703	-633	-1,332	-1,107	-4,413	-2,914	-2,825
Profit or (-) loss for the year	**4,379**	**6,693**	**6,698**	**6,412**	**-1,409**	**1,553**	**1,700**
Coverage ratio: non-performing exposure (%)	51.77%	46.41%	42.95%	40.92%	49.30%	45.26%	42.65%
Common Equity Tier 1 capital	40,772	41,577	43,097	44,449	31,337	33,232	34,540
Total Risk exposure amount (all transitional adjustments included)	295,443	296,548	297,851	299,332	302,623	308,235	318,405
Common Equity Tier 1 ratio, %	**13.80%**	**14.02%**	**14.47%**	**14.85%**	**10.36%**	**10.78%**	**10.85%**
Fully loaded Common Equity Tier 1 ratio, %	**13.53%**	**14.02%**	**14.47%**	**14.85%**	**10.36%**	**10.78%**	**10.85%**
Tier 1 capital	47,979	48,784	50,304	51,656	38,544	40,439	41,747
Total leverage ratio exposures	855,282	855,282	855,282	855,282	855,282	855,282	855,282
Leverage ratio, %	**5.61%**	**5.70%**	**5.88%**	**6.04%**	**4.51%**	**4.73%**	**4.88%**
Fully loaded leverage ratio, %	**5.53%**	**5.71%**	**5.89%**	**6.04%**	**4.51%**	**4.73%**	**4.88%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**13.42%**						

IFRS 9 transitional arrangements?	Yes (static only)

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Intesa Sanpaolo S.p.A.	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	29,969	342	0	0	15,747	413	0	0	19,865	1,766	332	61	41	197	59.21%
	Corporates	164,091	7,306	1,746	10	85,142	2,033	1,382	0	140,943	19,313	5,444	328	1,104	2,923	53.69%
	Corporates - Of Which: Specialised Lending	12,650	559	24	0	7,662	167	36	0	10,358	1,997	518	62	189	305	58.79%
	Corporates - Of Which: SME	33,751	3,404	444	8	20,543	994	304	0	28,837	5,178	2,724	133	405	1,523	55.89%
	Retail	154,432	3,845	0	0	30,613	1,331	0	0	145,075	9,332	3,110	214	495	1,516	48.74%
	Retail - Secured on real estate property	121,385	1,990	0	0	21,418	724	0	0	115,111	6,274	1,509	99	305	438	29.02%
	Retail - Secured on real estate property - Of Which: SME	5,088	387	0	0	1,309	126	0	0	4,337	751	319	15	38	98	30.59%
	Retail - Secured on real estate property - Of Which: non-SME	116,297	1,603	0	0	20,109	599	0	0	110,774	5,523	1,189	84	267	340	28.60%
	Retail - Qualifying Revolving	96	11	0	0	15	13	0	0	84	12	10	0	1	10	95.58%
	Retail - Other Retail	32,951	1,844	0	0	9,180	593	0	0	29,880	3,046	1,591	114	189	1,068	67.13%
	Retail - Other Retail - Of Which: SME	11,633	761	0	0	2,745	269	0	0	10,634	975	632	48	59	440	69.58%
	Retail - Other Retail - Of Which: non-SME	21,318	1,083	0	0	6,435	324	0	0	19,246	2,072	959	66	130	628	65.51%
	Equity	8,755	48			28,776	0			5,611	0	25	1	0	0	0.00%
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**357,246**	**11,541**	**1,746**	**10**	**160,278**	**3,777**	**1,382**	**0**	**311,493**	**30,411**	**8,911**	**604**	**1,640**	**4,636**	**52.02%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	16,650	290	0	0	8,109	362	0	0	12,780	1,625	280	56	33	180	64.42%
	Corporates	104,754	6,545	0	1	54,813	1,709	0	0	91,053	11,505	4,701	251	755	2,476	52.66%
	Corporates - Of Which: Specialised Lending	6,774	406	0	0	3,224	123	0	0	5,423	1,200	365	31	52	196	53.82%
	Corporates - Of Which: SME	31,629	3,347	0	1	19,160	831	0	0	26,630	4,819	2,660	129	395	1,483	55.75%
	Retail	142,704	3,617	0	0	28,246	1,050	0	0	134,064	8,614	2,884	198	431	1,368	47.42%
	Retail - Secured on real estate property	111,305	1,911	0	0	19,948	640	0	0	105,414	5,891	1,431	92	275	409	28.56%
	Retail - Secured on real estate property - Of Which: SME	5,071	386	0	0	1,298	125	0	0	4,326	745	318	15	38	97	30.47%
	Retail - Secured on real estate property - Of Which: non-SME	106,234	1,525	0	0	18,651	514	0	0	101,088	5,146	1,113	78	237	312	28.01%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	31,398	1,705	0	0	8,298	410	0	0	28,650	2,723	1,453	106	156	959	65.99%
	Retail - Other Retail - Of Which: SME	11,279	746	0	0	2,548	260	0	0	10,400	855	617	47	51	430	69.66%
	Retail - Other Retail - Of Which: non-SME	20,119	960	0	0	5,750	151	0	0	18,250	1,869	836	59	105	529	63.29%
	Equity	7,418	48			25,555	0			5,521	0	25	1	0	0	0.00%
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**271,526**	**10,499**	**0**	**1**	**116,723**	**3,121**	**0**	**0**	**243,419**	**21,745**	**7,890**	**506**	**1,220**	**4,024**	**51.00%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	4,545	61	286	4	3,085	163	224	0	4,286	528	65	23	15	36	55.79%
	Corporates - Of Which: Specialised Lending	1,042	5	0	0	987	0	0	0	1,007	36	5	18	5	0	0.04%
	Corporates - Of Which: SME	1,923	56	222	4	1,239	163	154	0	1,858	287	60	3	8	36	60.39%
	Retail	10,810	217	0	0	2,085	276	0	0	10,154	655	217	14	61	145	66.83%
	Retail - Secured on real estate property	9,208	71	0	0	1,205	81	0	0	8,882	326	71	5	28	28	39.00%
	Retail - Secured on real estate property - Of Which: SME	16	1	0	0	12	0	0	0	10	6	1	0	0	1	80.39%
	Retail - Secured on real estate property - Of Which: non-SME	9,192	70	0	0	1,193	81	0	0	8,871	320	70	5	27	27	38.54%
	Retail - Qualifying Revolving	96	11	0	0	15	13	0	0	84	12	10	0	1	10	95.59%
	Retail - Other Retail	1,506	136	0	0	865	182	0	0	1,189	317	136	8	33	107	79.15%
	Retail - Other Retail - Of Which: SME	354	16	0	0	197	9	0	0	234	120	16	1	8	10	66.46%
	Retail - Other Retail - Of Which: non-SME	1,152	120	0	0	668	172	0	0	955	197	120	7	25	97	80.79%
	Equity	6	0			15	0			6	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**15,361**	**278**	**286**	**4**	**5,184**	**440**	**224**	**0**	**14,447**	**1,184**	**282**	**37**	**77**	**181**	**64.28%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	724	0	0	0	293	0	0	0	585	0	0	0	0	0	-
	Corporates	5,523	34	0	0	3,945	8	0	0	7,049	1,756	22	7	16	14	62.20%
	Corporates - Of Which: Specialised Lending	704	0	0	0	241	0	0	0	680	0	0	1	0	0	-
	Corporates - Of Which: SME	16	0	0	0	11	0	0	0	11	5	0	0	0	0	100.00%
	Retail	80	0	0	0	27	0	0	0	77	4	0	0	0	0	40.31%
	Retail - Secured on real estate property	77	0	0	0	26	0	0	0	74	3	0	0	0	0	35.36%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	77	0	0	0	26	0	0	0	74	3	0	0	0	0	35.36%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	0	0	57.92%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	3	0	0	0	0	0	57.92%
	Equity	210	0			425	0			3	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**10,537**	**35**	**0**	**0**	**4,690**	**8**	**0**	**0**	**7,713**	**1,759**	**24**	**7**	**17**	**15**	**61.85%**

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

CROATIA

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
Corporates	21	0	15	0	9	0	9	0	16	19	0	0	1	0	86.10%
Corporates - Of Which: Specialised Lending	18	0	0	0	8	0	0	0	0	17	0	0	1	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	67.37%
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	67.37%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99.58%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65.95%
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**22**	**0**	**15**	**0**	**10**	**0**	**9**	**0**	**17**	**19**	**0**	**0**	**1**	**0**	**69.44%**

FRANCE

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	2,109	0	0	0	804	0	0	0	785	25	0	0	0	0	-
Corporates	3,331	62	0	0	1,537	14	0	0	2,981	130	62	2	2	24	38.54%
Corporates - Of Which: Specialised Lending	134	0	0	0	67	0	0	0	121	13	0	1	0	0	-
Corporates - Of Which: SME	5	0	0	0	3	0	0	0	4	1	0	0	0	0	-
Retail	32	1	0	0	11	0	0	0	29	3	1	0	0	0	52.10%
Retail - Secured on real estate property	31	0	0	0	10	0	0	0	28	3	0	0	0	0	26.84%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	10	0	0	0	28	3	0	0	0	0	26.84%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	2	0	0	0	1	0	0	0	1	0	0	0	0	0	84.25%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	1	0	0	0	0	0	84.25%
Equity	59	0			160	0			28	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**5,531**	**63**	**0**	**0**	**2,512**	**14**	**0**	**0**	**3,824**	**158**	**62**	**3**	**2**	**24**	**38.66%**

LUXEMBOURG

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	496	0	0	0	221	0	0	0	492	0	0	0	0	0	-
Corporates	5,215	7	12	0	2,496	2	13	0	4,367	574	0	4	14	0	-
Corporates - Of Which: Specialised Lending	25	0	0	0	11	0	0	0	17	8	0	0	0	0	-
Corporates - Of Which: SME	41	0	0	0	38	0	0	0	41	0	0	0	0	0	-
Retail	14	0	0	0	4	0	0	0	13	0	0	0	0	0	54.44%
Retail - Secured on real estate property	13	0	0	0	4	0	0	0	12	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	4	0	0	0	12	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	54.44%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	54.44%
Equity	21	0			53	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**5,746**	**7**	**12**	**0**	**2,775**	**2**	**13**	**0**	**4,872**	**574**	**0**	**5**	**14**	**0**	**54.44%**

SPAIN

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	312	0	0	0	165	0	0	0	116	0	0	0	0	0	-
Corporates	5,054	3	0	0	2,216	1	0	0	4,526	353	1	2	14	0	92.52%
Corporates - Of Which: Specialised Lending	164	0	0	0	71	0	0	0	126	38	0	0	1	0	-
Corporates - Of Which: SME	8	0	0	0	5	0	0	0	8	0	0	0	0	0	-
Retail	9	0	0	0	3	0	0	0	8	1	0	0	0	0	35.65%
Retail - Secured on real estate property	9	0	0	0	3	0	0	0	8	1	0	0	0	0	1.13%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	9	0	0	0	3	0	0	0	8	1	0	0	0	0	1.13%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	51.17%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	51.17%
Equity	47	0			121	0			19	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**5,423**	**3**	**0**	**0**	**2,505**	**1**	**0**	**0**	**4,668**	**355**	**1**	**2**	**14**	**1**	**87.82%**

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SERBIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	141	0	0	0	192	0	0	0	54	87	0	0	10	0	-
	Corporates - Of Which: Specialised Lending	39	0	0	0	18	0	0	0	39	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	32	0	0	0	6	0	0	0	31	1	0	0	0	0	71.17%
	Retail - Secured on real estate property	30	0	0	0	5	0	0	0	29	1	0	0	0	0	25.15%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	30	0	0	0	5	0	0	0	29	1	0	0	0	0	25.15%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	0	0	83.29%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	2	0	0	83.29%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**173**	**0**	**0**	**0**	**199**	**0**	**0**	**0**	**85**	**89**	**0**	**0**	**10**	**0**	**71.17%**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	5	0	0	0	2	0	0	0	2	0	0	0	0	0	-
	Corporates	215	0	3	0	99	0	2	0	157	4	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	3	0	0	0	2	0	3	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	3	0	0	0	2	0	0	0	3	1	0	0	0	0	79.61%
	Retail - Secured on real estate property	3	0	0	0	1	0	0	0	3	1	0	0	0	0	66.07%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	1	0	0	0	3	1	0	0	0	0	66.07%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80.94%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	96.55%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	78.75%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**223**	**0**	**3**	**0**	**102**	**0**	**2**	**0**	**162**	**5**	**0**	**0**	**0**	**0**	**79.61%**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	2.475	0	0	0	526	0	0	0	235	0	0	0	0	0	-
	Corporates	5.197	1	0	0	3.077	0	0	0	3.458	1.159	0	6	8	0	28.56%
	Corporates - Of Which: Specialised Lending	645	0	0	0	251	0	0	0	507	0	0	2	0	0	-
	Corporates - Of Which: SME	13	0	0	0	10	0	0	0	3	10	0	0	0	0	0.00%
	Retail	144	1	0	0	51	0	0	0	130	14	1	0	1	1	54.43%
	Retail - Secured on real estate property	139	1	0	0	49	0	0	0	126	13	1	0	1	1	53.87%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	139	1	0	0	49	0	0	0	126	13	1	0	1	1	53.87%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	2	0	0	0	4	1	0	0	0	0	62.49%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	96.72%
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	2	0	0	0	4	1	0	0	0	0	62.18%
	Equity	92	0			212	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**7.908**	**2**	**0**	**0**	**3.866**	**1**	**0**	**0**	**3.823**	**1.173**	**1**	**6**	**9**	**1**	**49.38%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Intesa Sanpaolo S.p.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Institutions	17,195	4,293	475	10	207	225	47.42%	17,015	4,307	641	8	399	254	39.58%	16,848	4,332	783	8	404	277	35.38%
	Corporates	135,453	22,759	7,487	282	644	3,597	48.04%	134,007	22,276	9,417	230	575	4,218	44.80%	132,186	22,419	11,095	224	545	4,754	42.85%
	Corporates - Of Which: Specialised Lending	9,394	2,422	1,056	71	123	464	43.92%	8,715	2,580	1,578	56	123	613	38.83%	8,174	2,668	2,030	52	120	740	36.45%
	Corporates - Of Which: SME	29,023	4,414	3,303	100	160	1,727	52.28%	28,691	4,206	3,843	80	148	1,913	49.78%	28,388	4,034	4,318	79	137	2,077	48.09%
	Retail	147,157	6,306	4,053	101	143	1,727	42.85%	146,495	6,108	4,914	87	130	1,915	38.97%	145,973	5,865	5,678	86	114	2,072	36.49%
	Retail - Secured on real estate property	116,940	3,858	2,095	49	53	534	25.51%	116,475	3,773	2,645	44	49	605	22.89%	116,083	3,665	3,145	44	46	669	21.28%
	Retail - Secured on real estate property - Of Which: SME	4,811	180	417	8	5	112	26.92%	4,759	154	494	6	5	123	25.00%	4,718	135	554	6	4	132	23.86%
	Retail - Secured on real estate property - Of Which: non-SME	112,129	3,679	1,678	41	48	422	25.16%	111,716	3,619	2,151	38	45	482	22.40%	111,365	3,530	2,591	38	42	537	20.72%
	Retail - Qualifying Revolving	84	11	11	0	0	10	91.69%	83	11	12	0	0	10	87.23%	82	11	13	0	0	11	83.41%
	Retail - Other Retail	30,133	2,436	1,947	52	90	1,192	61.23%	29,936	2,324	2,257	42	80	1,299	57.56%	29,807	2,189	2,521	42	68	1,392	55.23%
	Retail - Other Retail - Of Which: SME	10,710	756	775	17	20	482	62.13%	10,618	731	892	13	17	514	57.64%	10,556	697	988	13	14	541	54.79%
	Retail - Other Retail - Of Which: non-SME	19,424	1,680	1,172	35	70	711	60.63%	19,319	1,592	1,365	29	63	785	57.51%	19,251	1,492	1,533	29	53	851	55.52%
	Equity	5,600	2	34	0	0	10	29.79%	5,590	3	43	0	0	10	23.85%	5,579	5	52	0	0	10	19.95%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**305,405**	**33,361**	**12,049**	**394**	**995**	**5,569**	**46.22%**	**303,106**	**32,694**	**15,014**	**324**	**1,104**	**6,397**	**42.61%**	**300,586**	**32,621**	**17,607**	**318**	**1,063**	**7,113**	**40.40%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Institutions	10,255	4,042	389	6	202	197	50.56%	10,071	4,081	534	5	396	218	40.79%	9,892	4,132	662	5	403	236	35.71%
	Corporates	90,344	10,716	6,200	219	396	2,946	47.52%	89,177	10,482	7,600	174	359	3,385	44.53%	88,284	10,170	8,806	171	333	3,761	42.71%
	Corporates - Of Which: Specialised Lending	4,711	1,556	722	48	63	304	42.17%	4,337	1,576	1,074	37	61	411	38.23%	4,051	1,565	1,373	35	59	501	36.47%
	Corporates - Of Which: SME	26,863	4,022	3,224	96	157	1,678	52.04%	26,536	3,822	3,751	76	146	1,860	49.58%	26,233	3,645	4,211	76	135	2,018	47.91%
	Retail	136,292	5,526	3,746	93	94	1,536	41.02%	135,733	5,310	4,519	78	84	1,683	37.24%	135,296	5,071	5,196	78	76	1,808	34.80%
	Retail - Secured on real estate property	107,286	3,466	1,984	48	47	483	24.33%	106,861	3,376	2,500	43	44	550	22.01%	106,504	3,268	2,965	43	41	610	20.59%
	Retail - Secured on real estate property - Of Which: SME	4,800	175	415	8	5	111	26.84%	4,748	150	492	6	5	123	24.95%	4,707	131	552	6	4	131	23.81%
	Retail - Secured on real estate property - Of Which: non-SME	102,487	3,291	1,569	40	42	371	23.66%	102,113	3,226	2,008	37	39	428	21.29%	101,797	3,137	2,413	37	37	479	19.85%
	Retail - Qualifying Revolving	0	0	0	0	0	0	40.20%	0	0	0	0	0	0	40.20%	0	0	0	0	0	0	40.20%
	Retail - Other Retail	29,005	2,060	1,761	44	47	1,054	59.82%	28,872	1,935	2,020	35	41	1,133	56.09%	28,792	1,803	2,231	35	36	1,198	53.68%
	Retail - Other Retail - Of Which: SME	10,501	621	750	16	12	465	62.08%	10,425	590	857	12	10	494	57.61%	10,275	554	943	12	9	516	54.76%
	Retail - Other Retail - Of Which: non-SME	18,504	1,439	1,012	28	35	588	58.14%	18,447	1,345	1,163	23	31	639	54.96%	18,417	1,249	1,289	23	27	682	52.89%
	Equity	5,511	2	34	0	0	10	29.77%	5,500	3	43	0	0	10	23.81%	5,490	5	52	0	0	10	19.89%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**242,401**	**20,285**	**10,368**	**319**	**692**	**4,689**	**45.23%**	**240,481**	**19,877**	**12,696**	**258**	**839**	**5,295**	**41.71%**	**238,961**	**19,378**	**14,715**	**254**	**811**	**5,815**	**39.52%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	20.61%	0	0	0	0	0	0	20.61%	0	0	0	0	0	0	20.61%
	Corporates	4,109	688	83	2	9	49	59.10%	4,017	760	103	2	9	55	53.58%	3,958	798	124	2	7	62	49.67%
	Corporates - Of Which: Specialised Lending	986	53	9	0	3	5	59.87%	968	66	13	0	3	7	49.84%	951	78	19	0	3	8	44.24%
	Corporates - Of Which: SME	1,826	310	69	1	2	42	60.54%	1,811	316	78	1	2	44	56.39%	1,801	318	87	1	1	46	53.15%
	Retail	10,006	728	292	8	49	196	67.19%	9,904	750	373	8	45	227	60.85%	9,821	750	454	7	37	258	56.70%
	Retail - Secured on real estate property	8,835	346	98	0	5	49	50.39%	8,797	355	127	0	5	52	41.13%	8,764	358	158	0	5	55	35.20%
	Retail - Secured on real estate property - Of Which: SME	11	5	1	0	0	1	49.08%	11	4	2	0	0	1	39.42%	11	4	2	0	0	1	34.66%
	Retail - Secured on real estate property - Of Which: non-SME	8,824	341	97	0	5	49	50.41%	8,786	350	125	0	5	51	41.16%	8,753	354	154	0	5	54	35.21%
	Retail - Qualifying Revolving	84	11	11	0	0	10	91.81%	83	11	12	0	0	10	87.40%	82	11	13	0	0	11	83.61%
	Retail - Other Retail	1,088	371	183	8	43	137	74.71%	1,024	384	234	7	39	164	70.21%	975	381	285	7	32	192	67.28%
	Retail - Other Retail - Of Which: SME	208	136	25	1	8	16	63.51%	193	141	35	1	7	21	58.31%	182	143	45	1	6	25	55.31%
	Retail - Other Retail - Of Which: non-SME	879	236	157	6	35	120	76.53%	831	243	198	6	32	144	72.33%	793	239	240	6	26	167	69.54%
	Equity	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**14,121**	**1,416**	**375**	**10**	**57**	**245**	**65.39%**	**13,927**	**1,509**	**476**	**10**	**53**	**282**	**59.27%**	**13,785**	**1,549**	**578**	**9**	**45**	**319**	**55.19%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Institutions	582	0	0	0	0	0	32.96%	580	4	0	0	0	0	32.62%	579	5	1	0	0	0	32.44%
	Corporates	5,797	2,955	75	7	26	30	39.94%	5,811	2,871	145	6	27	52	35.66%	5,594	3,023	210	6	28	72	34.20%
	Corporates - Of Which: Specialised Lending	615	55	11	1	3	2	16.66%	567	92	22	1	4	4	16.58%	528	121	32	1	5	5	16.49%
	Corporates - Of Which: SME	11	5	0	0	0	0	27.56%	10	5	1	0	0	0	29.44%	10	6	1	0	0	0	30.90%
	Retail	76	3	1	0	0	0	23.28%	76	3	2	0	0	0	19.73%	75	3	2	0	0	0	18.25%
	Retail - Secured on real estate property	73	3	1	0	0	0	20.07%	73	3	2	0	0	0	17.42%	72	3	2	0	0	0	16.37%
	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	
	Retail - Secured on real estate property - Of Which: non-SME	73	3	1	0	0	0	20.07%	73	3	2	0	0	0	17.42%	72	3	2	0	0	0	16.37%
	Retail - Qualifying Revolving	0	0	0	0	0	0	40.19%	0	0	0	0	0	0	40.19%	0	0	0	0	0	0	40.19%
	Retail - Other Retail	3	0	0	0	0	0	49.58%	3	0	0	0	0	0	44.27%	3	0	0	0	0	0	41.11%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	49.58%	3	0	0	0	0	0	44.27%	3	0	0	0	0	0	41.11%
	Equity	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**6,458**	**2,961**	**77**	**7**	**26**	**30**	**39.69%**	**6,470**	**2,879**	**147**	**6**	**27**	**52**	**35.47%**	**6,251**	**3,031**	**213**	**6**	**28**	**72**	**34.03%**

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

CROATIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	18.76%	0	1	0	0	0	0	19.05%	0	1	0	0	0	0	19.15%
Corporates	15	19	1	0	1	0	15.57%	15	17	2	0	1	0	15.77%	16	16	3	0	1	1	15.89%
Corporates - Of Which: Specialised Lending	1	16	1	0	1	0	15.00%	1	14	2	0	1	0	15.00%	2	12	3	0	1	1	15.00%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	58.09%	0	0	0	0	0	0	50.37%	0	0	0	0	0	0	45.32%
Retail - Secured on real estate property	0	0	0	0	0	0	10.60%	0	0	0	0	0	0	10.57%	0	0	0	0	0	0	10.41%
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	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	10.60%	0	0	0	0	0	0	10.57%	0	0	0	0	0	0	10.41%
Retail - Qualifying Revolving	0	0	0	0	0	0	40.14%	0	0	0	0	0	0	40.14%	0	0	0	0	0	0	40.14%
Retail - Other Retail	0	0	0	0	0	0	63.24%	0	0	0	0	0	0	59.68%	0	0	0	0	0	0	57.31%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	58.73%	0	0	0	0	0	0	51.98%	0	0	0	0	0	0	49.91%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	63.93%	0	0	0	0	0	0	61.71%	0	0	0	0	0	0	59.84%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**16**	**19**	**1**	**0**	**1**	**0**	**16.13%**	**16**	**18**	**2**	**0**	**1**	**0**	**16.06%**	**16**	**17**	**4**	**0**	**1**	**1**	**16.10%**

FRANCE

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	794	16	0	0	0	0	24.14%	789	21	1	0	0	0	24.21%	787	22	1	0	0	0	24.29%
Corporates	2,865	225	82	2	5	29	35.28%	2,841	230	101	2	4	33	33.01%	2,820	235	118	2	4	37	31.65%
Corporates - Of Which: Specialised Lending	95	30	8	1	2	2	20.28%	86	30	18	1	2	3	19.26%	80	28	26	1	2	5	18.91%
Corporates - Of Which: SME	4	1	0	0	0	0	26.30%	4	0	0	0	0	0	26.76%	4	0	0	0	0	0	27.13%
Retail	30	2	1	0	0	0	38.26%	30	2	1	0	0	0	32.12%	30	1	1	0	0	0	28.83%
Retail - Secured on real estate property	28	2	1	0	0	0	19.99%	28	2	1	0	0	0	17.28%	28	1	1	0	0	0	16.23%
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	-
Retail - Secured on real estate property - Of Which: non-SME	28	2	1	0	0	0	19.99%	28	2	1	0	0	0	17.28%	28	1	1	0	0	0	16.23%
Retail - Qualifying Revolving	0	0	0	0	0	0	40.21%	0	0	0	0	0	0	40.21%	0	0	0	0	0	0	40.21%
Retail - Other Retail	1	0	0	0	0	0	78.46%	1	0	0	0	0	0	75.11%	1	0	0	0	0	0	72.84%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.36%	0	0	0	0	0	0	40.36%	0	0	0	0	0	0	40.36%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	78.46%	1	0	0	0	0	0	75.11%	1	0	0	0	0	1	72.84%
Equity	28	0	0	0	0	0	60.48%	28	0	0	0	0	0	60.48%	28	0	0	0	0	0	60.48%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**3,718**	**243**	**83**	**2**	**5**	**29**	**35.26%**	**3,688**	**252**	**103**	**2**	**4**	**34**	**32.93%**	**3,665**	**259**	**120**	**2**	**4**	**38**	**31.55%**

LUXEMBOURG

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	483	1	8	1	0	0	23.43%	483	1	2	0	1	1	23.40%	483	6	3	1	0	1	23.37%
Corporates	4,630	273	38	3	10	12	32.08%	4,635	244	61	2	6	20	31.84%	4,638	225	78	2	4	25	31.69%
Corporates - Of Which: Specialised Lending	16	7	2	0	0	0	16.11%	15	7	3	0	0	0	16.06%	14	6	4	0	0	1	16.05%
Corporates - Of Which: SME	40	1	0	0	0	0	30.53%	40	1	0	0	0	0	31.07%	40	1	0	0	0	0	31.31%
Retail	13	0	0	0	0	0	15.84%	13	0	0	0	0	0	15.15%	13	0	0	0	0	0	14.81%
Retail - Secured on real estate property	12	0	0	0	0	0	14.83%	12	0	0	0	0	0	14.37%	12	0	0	0	0	0	14.10%
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	-
Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	0	0	14.83%	12	0	0	0	0	0	14.37%	12	0	0	0	0	0	14.10%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	1	0	0	0	0	0	34.10%	1	0	0	0	0	0	28.57%	1	0	0	0	0	0	26.23%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	34.10%	1	0	0	0	0	0	28.57%	1	0	0	0	0	0	26.23%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**5,127**	**281**	**39**	**3**	**10**	**12**	**31.76%**	**5,132**	**251**	**64**	**3**	**6**	**20**	**31.51%**	**5,134**	**231**	**81**	**3**	**4**	**25**	**31.34%**

SPAIN

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	115	1	0	0	0	0	31.88%	115	1	0	0	0	0	31.92%	115	1	0	0	0	0	31.91%
Corporates	4,677	183	21	2	5	6	28.04%	4,620	221	39	2	5	10	26.44%	4,584	241	54	2	5	14	25.75%
Corporates - Of Which: Specialised Lending	110	44	9	0	2	1	15.71%	99	46	18	0	2	3	15.65%	90	47	27	0	2	4	15.63%
Corporates - Of Which: SME	8	0	0	0	0	0	39.52%	8	0	0	0	0	0	39.51%	8	0	0	0	0	0	39.52%
Retail	9	1	0	0	0	0	23.42%	9	1	0	0	0	0	19.62%	9	0	0	0	0	0	18.06%
Retail - Secured on real estate property	8	1	0	0	0	0	8.74%	8	0	0	0	0	0	10.16%	8	0	0	0	0	0	10.76%
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	-
Retail - Secured on real estate property - Of Which: non-SME	8	1	0	0	0	0	8.74%	8	0	0	0	0	0	10.16%	8	0	0	0	0	0	10.76%
Retail - Qualifying Revolving	0	0	0	0	0	0	40.04%	0	0	0	0	0	0	40.04%	0	0	0	0	0	0	40.04%
Retail - Other Retail	1	0	0	0	0	0	45.05%	1	0	0	0	0	0	41.89%	1	0	0	0	0	0	40.12%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	23.50%	0	0	0	0	0	0	23.50%	0	0	0	0	0	0	23.50%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	45.23%	1	0	0	0	0	0	42.08%	1	0	0	0	0	0	40.30%
Equity	18	0	0	0	0	0	60.48%	18	0	0	0	0	0	60.48%	18	0	0	0	0	0	60.48%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**4,819**	**184**	**21**	**2**	**5**	**6**	**28.04%**	**4,762**	**223**	**39**	**2**	**5**	**10**	**26.44%**	**4,726**	**243**	**54**	**2**	**5**	**14**	**25.74%**

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

SERBIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	27.09%	0	0	0	0	0	0	27.09%	0	0	0	0	0	0	27.09%
Corporates	50	87	4	0	1	1	17.77%	47	85	8	0	1	1	17.77%	45	84	13	0	1	2	17.77%
Corporates - Of Which: Specialised Lending	36	1	1	0	0	0	17.66%	34	2	3	0	0	0	17.66%	32	2	4	0	0	1	17.66%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	30	2	0	0	0	0	70.42%	30	2	0	0	0	0	70.97%	30	2	1	0	0	0	71.11%
Retail - Secured on real estate property	28	1	0	0	0	0	18.85%	28	1	0	0	0	0	16.03%	28	2	0	0	0	0	14.33%
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	-
Retail - Secured on real estate property - Of Which: non-SME	28	1	0	0	0	0	18.85%	28	1	0	0	0	0	16.03%	28	2	0	0	0	0	14.33%
Retail - Qualifying Revolving	0	0	0	0	0	0	80.55%	0	0	0	0	0	0	72.39%	0	0	0	0	0	0	67.92%
Retail - Other Retail	2	0	0	0	0	0	83.62%	2	0	0	0	0	0	84.02%	2	0	0	0	0	0	84.24%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	54.50%	0	0	0	0	0	0	54.50%	0	0	0	0	0	0	54.50%
Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	83.62%	2	0	0	0	0	0	84.02%	2	0	0	0	0	0	84.24%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**81**	**88**	**5**	**0**	**1**	**1**	**21.67%**	**78**	**87**	**9**	**0**	**1**	**2**	**20.67%**	**75**	**86**	**13**	**0**	**1**	**3**	**20.24%**

HUNGARY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	2	0	0	0	0	0	18.70%	2	0	0	0	0	0	18.67%	2	0	0	0	0	0	18.65%
Corporates	147	15	0	0	0	0	42.38%	142	20	0	0	0	0	42.00%	139	22	1	0	0	0	41.76%
Corporates - Of Which: Specialised Lending	2	0	0	0	0	0	42.69%	2	0	0	0	0	0	42.19%	2	0	0	0	0	0	41.89%
Corporates - Of Which: SME	0	0	0	0	0	0	40.27%	0	0	0	0	0	0	40.27%	0	0	0	0	0	0	40.27%
Retail	3	0	0	0	0	0	34.91%	3	0	0	0	0	0	26.71%	3	0	0	0	0	0	23.65%
Retail - Secured on real estate property	3	0	0	0	0	0	17.45%	3	0	0	0	0	0	16.59%	3	0	0	0	0	0	16.23%
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	-
Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	17.45%	3	0	0	0	0	0	16.59%	3	0	0	0	0	0	16.23%
Retail - Qualifying Revolving	0	0	0	0	0	0	39.93%	0	0	0	0	0	0	39.93%	0	0	0	0	0	0	39.93%
Retail - Other Retail	0	0	0	0	0	0	70.17%	0	0	0	0	0	0	64.35%	0	0	0	0	0	0	60.76%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	96.55%	0	0	0	0	0	0	96.55%	0	0	0	0	0	0	96.55%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	66.44%	0	0	0	0	0	0	59.64%	0	0	0	0	0	0	55.42%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**152**	**15**	**0**	**0**	**0**	**0**	**41.07%**	**146**	**20**	**1**	**0**	**0**	**0**	**39.93%**	**144**	**22**	**1**	**0**	**0**	**0**	**39.61%**

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	231	3	0	0	0	0	25.42%	231	4	0	0	0	0	25.76%	230	5	0	0	0	0	26.02%
Corporates	2,572	1,986	60	6	40	16	26.11%	2,613	1,869	135	5	41	37	27.43%	2,569	1,843	205	5	42	57	27.94%
Corporates - Of Which: Specialised Lending	443	50	15	2	2	2	15.74%	401	78	28	1	4	4	15.81%	372	97	39	1	5	6	15.83%
Corporates - Of Which: SME	5	9	0	0	0	0	39.51%	5	8	0	0	0	0	39.17%	6	8	1	0	0	0	39.03%
Retail	133	10	2	0	0	1	36.06%	134	8	3	0	0	1	28.61%	134	7	4	0	0	1	25.24%
Retail - Secured on real estate property	129	9	2	0	0	1	35.16%	129	8	3	0	0	1	27.67%	129	7	4	0	0	1	24.36%
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	-
Retail - Secured on real estate property - Of Which: non-SME	129	9	2	0	0	1	35.16%	129	8	3	0	0	1	27.67%	129	7	4	0	0	1	24.36%
Retail - Qualifying Revolving	0	0	0	0	0	0	40.20%	0	0	0	0	0	0	40.20%	0	0	0	0	0	0	40.20%
Retail - Other Retail	4	1	0	0	0	0	47.67%	4	0	0	0	0	0	42.53%	4	0	0	0	0	0	39.60%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	96.70%	0	0	0	0	0	0	96.69%	0	0	0	0	0	0	96.69%
Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	47.43%	4	0	0	0	0	0	42.32%	4	0	0	0	0	0	39.42%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**2,936**	**1,999**	**62**	**6**	**41**	**16**	**26.43%**	**2,978**	**1,881**	**139**	**5**	**41**	**38**	**27.45%**	**2,933**	**1,855**	**209**	**5**	**42**	**58**	**27.88%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		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
Intesa Sanpaolo S.p.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Institutions	15,319	6,130	514	13	202	246	47.98%	14,753	6,415	795	10	248	323	40.59%	14,672	6,222	1,070	10	278	410	38.34%
	Corporates	93,399	64,210	8,090	429	2,075	4,053	50.09%	86,895	66,878	11,927	383	2,101	5,522	46.30%	87,661	61,359	16,680	335	1,877	7,287	43.69%
	Corporates - Of Which: Specialised Lending	8,807	2,799	1,267	155	352	589	46.46%	7,565	3,196	2,112	113	324	891	42.21%	6,827	3,174	2,871	89	257	1,155	40.24%
	Corporates - Of Which: SME	19,425	13,895	3,420	121	645	1,863	54.48%	17,321	14,870	4,549	121	672	2,334	51.31%	17,238	13,384	6,118	108	594	2,975	48.62%
	Retail	140,079	13,223	4,214	212	456	1,926	45.71%	134,332	17,299	5,884	238	534	2,374	40.35%	129,367	20,163	7,986	202	535	2,919	36.56%
	Retail - Secured on real estate property	111,203	9,541	2,149	67	223	579	26.95%	106,420	13,240	3,233	72	300	736	22.77%	102,125	16,079	4,689	64	336	939	20.02%
	Retail - Secured on real estate property - Of Which: SME	4,753	237	417	11	10	119	28.59%	4,676	220	511	9	9	135	26.46%	4,613	196	598	9	8	150	25.01%
	Retail - Secured on real estate property - Of Which: non-SME	106,451	9,304	1,731	56	213	460	26.56%	101,744	13,020	2,722	63	291	601	22.07%	97,513	15,883	4,091	56	328	789	19.29%
	Retail - Qualifying Revolving	78	16	12	0	1	11	88.89%	73	18	15	0	1	12	78.88%	69	19	19	0	1	13	71.37%
	Retail - Other Retail	28,797	3,666	2,053	145	232	1,336	65.08%	27,840	4,041	2,636	165	233	1,626	61.69%	27,173	4,065	3,279	137	198	1,967	60.01%
	Retail - Other Retail - Of Which: SME	10,393	1,020	828	87	38	557	67.23%	9,937	1,225	1,079	110	45	688	63.73%	9,547	1,325	1,369	90	46	862	62.94%
	Retail - Other Retail - Of Which: non-SME	18,404	2,647	1,225	58	194	779	63.62%	17,902	2,816	1,557	55	188	939	60.28%	17,626	2,740	1,910	47	152	1,106	57.90%
	Equity	5,600	2	34	0	0	10	29.80%	5,589	4	43	0	0	10	23.90%	5,578	6	52	0	0	10	20.07%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**254,398**	**83,565**	**12,852**	**654**	**2,732**	**6,235**	**48.52%**	**241,569**	**90,596**	**18,650**	**631**	**2,883**	**8,229**	**44.13%**	**237,278**	**87,749**	**25,788**	**547**	**2,691**	**10,627**	**41.21%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		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
ITALY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Institutions	8,496	5,764	425	8	195	217	51.00%	8,205	5,802	679	7	242	284	41.80%	8,069	5,689	928	6	274	363	39.09%
	Corporates	59,098	41,510	6,651	336	1,609	3,270	49.16%	51,491	46,123	9,645	302	1,689	4,402	45.63%	52,451	41,192	13,616	262	1,496	5,871	43.12%
	Corporates - Of Which: Specialised Lending	4,147	1,930	911	124	284	417	45.73%	3,244	2,181	1,563	87	256	666	42.59%	2,792	2,064	2,132	66	191	880	41.26%
	Corporates - Of Which: SME	17,359	13,421	3,328	112	636	1,802	54.15%	15,320	14,366	4,424	114	664	2,259	51.07%	15,264	12,880	5,965	102	588	2,888	48.41%
	Retail	129,385	12,323	3,854	194	312	1,668	43.27%	123,906	16,320	5,337	212	396	2,017	37.80%	119,143	19,181	7,240	182	429	2,459	33.97%
	Retail - Secured on real estate property	101,603	9,104	2,029	64	201	513	25.28%	96,917	12,760	3,059	69	278	657	21.47%	92,707	15,576	4,454	62	315	845	18.97%
	Retail - Secured on real estate property - Of Which: SME	4,742	232	416	11	9	118	28.48%	4,665	216	509	9	9	134	26.36%	4,602	192	595	9	8	148	24.92%
	Retail - Secured on real estate property - Of Which: non-SME	96,861	8,872	1,614	53	192	395	24.45%	92,252	12,545	2,550	60	268	523	20.50%	88,105	15,383	3,859	53	307	697	18.06%
	Retail - Qualifying Revolving	0	0	0	0	0	0	53.17%	0	0	0	0	0	0	53.17%	0	0	0	0	0	0	53.17%
	Retail - Other Retail	27,782	3,219	1,825	130	111	1,155	63.27%	26,989	3,560	2,278	143	119	1,360	59.72%	26,436	3,605	2,786	121	114	1,614	57.93%
	Retail - Other Retail - Of Which: SME	10,199	876	796	84	21	535	67.21%	9,770	1,073	1,028	108	31	656	63.79%	9,395	1,175	1,302	88	36	821	63.07%
	Retail - Other Retail - Of Which: non-SME	17,583	2,343	1,029	36	90	620	60.23%	17,218	2,487	1,250	35	88	705	56.37%	17,041	2,430	1,484	32	78	793	53.42%
	Equity	5,511	2	34	0	0	10	29.78%	5,500	3	43	0	0	10	23.85%	5,489	5	52	0	0	10	19.99%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**202,490**	**59,599**	**10,964**	**527**	**2,116**	**5,165**	**47.10%**	**189,102**	**68,248**	**15,704**	**521**	**2,327**	**6,713**	**42.75%**	**185,153**	**66,066**	**21,835**	**451**	**2,199**	**8,703**	**39.86%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		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
SLOVAKIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	20.61%	0	0	0	0	0	0	20.61%	0	0	0	0	0	0	20.61%
	Corporates	3,999	780	101	7	22	63	62.72%	3,814	917	148	5	21	81	54.66%	3,733	957	190	4	16	97	51.08%
	Corporates - Of Which: Specialised Lending	977	59	12	1	7	7	59.59%	949	78	21	1	7	11	50.19%	925	91	31	1	6	14	46.54%
	Corporates - Of Which: SME	1,776	351	79	3	5	51	65.15%	1,717	388	100	2	5	58	57.27%	1,697	391	118	2	3	63	53.27%
	Retail	9,848	835	343	27	142	254	73.82%	9,594	912	520	24	136	350	67.29%	9,402	917	707	18	104	451	63.77%
	Retail - Secured on real estate property	8,793	380	106	2	20	64	59.79%	8,708	420	151	2	21	75	49.59%	8,632	445	202	2	20	88	43.51%
	Retail - Secured on real estate property - Of Which: SME	10	5	2	0	0	1	54.40%	10	4	3	0	0	1	45.26%	10	4	3	0	0	1	42.25%
	Retail - Secured on real estate property - Of Which: non-SME	8,782	375	105	2	20	63	59.88%	8,698	415	148	2	21	74	49.66%	8,622	441	198	2	19	86	43.53%
	Retail - Qualifying Revolving	78	16	12	0	1	11	88.99%	73	18	15	0	1	12	78.98%	69	19	18	0	1	13	71.46%
	Retail - Other Retail	977	440	225	25	121	179	79.63%	814	474	354	22	113	263	74.33%	701	453	487	16	84	350	71.86%
	Retail - Other Retail - Of Which: SME	194	143	33	3	17	22	67.87%	167	151	51	2	14	32	62.64%	152	150	68	2	10	41	60.43%
	Retail - Other Retail - Of Which: non-SME	783	297	192	22	104	157	81.62%	647	322	303	20	100	231	76.34%	549	304	420	15	74	309	73.70%
	Equity	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**13,852**	**1,615**	**444**	**34**	**164**	**317**	**71.30%**	**13,415**	**1,829**	**668**	**29**	**157**	**431**	**64.49%**	**13,140**	**1,874**	**897**	**23**	**121**	**548**	**61.08%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		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
UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Institutions	580	5	0	0	0	0	32.96%	570	15	0	0	0	0	32.59%	562	22	0	0	0	0	32.49%
	Corporates	4,339	4,394	94	9	53	39	41.11%	5,195	3,421	212	8	47	80	37.99%	5,011	3,509	307	7	45	113	36.66%
	Corporates - Of Which: Specialised Lending	612	55	14	3	3	3	19.07%	558	93	30	3	4	6	19.06%	512	121	48	2	5	9	18.72%
	Corporates - Of Which: SME	3	12	0	0	0	0	33.57%	7	8	1	1	0	0	36.21%	6	8	2	0	0	1	37.03%
	Retail	75	5	1	0	0	0	24.47%	73	5	2	0	0	0	20.60%	73	5	3	0	0	1	18.95%
	Retail - Secured on real estate property	72	4	1	0	0	0	21.27%	71	5	2	0	0	0	18.46%	70	4	3	0	0	0	17.31%
	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	
	Retail - Secured on real estate property - Of Which: non-SME	72	4	1	0	0	0	21.27%	71	5	2	0	0	0	18.46%	70	4	3	0	0	0	17.31%
	Retail - Qualifying Revolving	0	0	0	0	0	0	50.64%	0	0	0	0	0	0	50.64%	0	0	0	0	0	0	50.64%
	Retail - Other Retail	3	0	0	0	0	0	51.54%	3	0	0	0	0	0	45.38%	3	0	0	0	0	0	41.26%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	51.54%	3	0	0	0	0	0	45.38%	3	0	0	0	0	0	41.26%
	Equity	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**4,997**	**4,403**	**96**	**9**	**53**	**39**	**40.91%**	**5,841**	**3,441**	**214**	**8**	**47**	**81**	**37.82%**	**5,649**	**3,536**	**311**	**7**	**45**	**113**	**36.47%**

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

CROATIA

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	18.75%	0	1	0	0	0	0	19.02%	0	1	0	0	0	0	19.03%
Corporates	15	19	1	0	1	0	16.90%	15	17	2	0	1	0	17.23%	16	16	4	0	1	1	17.24%
Corporates - Of Which: Specialised Lending	1	16	1	0	1	0	15.87%	1	14	2	0	1	0	15.87%	2	12	4	0	1	1	15.87%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	59.79%	0	0	0	0	0	0	50.72%	0	0	0	0	0	0	45.40%
Retail - Secured on real estate property	0	0	0	0	0	0	19.43%	0	0	0	0	0	0	18.56%	0	0	0	0	0	0	17.76%
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	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	19.43%	0	0	0	0	0	0	18.56%	0	0	0	0	0	0	17.76%
Retail - Qualifying Revolving	0	0	0	0	0	0	52.04%	0	0	0	0	0	0	52.04%	0	0	0	0	0	0	52.04%
Retail - Other Retail	0	0	0	0	0	0	65.75%	0	0	0	0	0	0	61.88%	0	0	0	0	0	0	58.93%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	63.71%	0	0	0	0	0	0	57.81%	0	0	0	0	0	0	55.85%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	66.09%	0	0	0	0	0	0	63.21%	0	0	0	0	0	0	60.33%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**16**	**19**	**1**	**0**	**1**	**0**	**17.47%**	**16**	**18**	**3**	**0**	**1**	**0**	**17.54%**	**16**	**17**	**4**	**0**	**1**	**1**	**17.48%**

FRANCE

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	759	51	0	0	0	0	24.76%	729	80	1	0	0	0	24.81%	732	76	2	0	0	0	24.92%
Corporates	2,100	985	87	4	20	32	36.57%	1,882	1,172	118	4	19	42	35.21%	2,013	1,002	157	3	17	54	34.13%
Corporates - Of Which: Specialised Lending	94	30	10	2	2	2	23.49%	82	32	21	2	2	5	23.38%	72	29	32	1	2	7	22.57%
Corporates - Of Which: SME	3	2	0	0	0	0	31.44%	2	2	0	0	0	0	34.16%	2	2	1	0	0	0	35.89%
Retail	29	3	1	0	0	0	38.74%	29	3	1	0	0	0	31.20%	29	2	2	0	0	0	26.90%
Retail - Secured on real estate property	28	2	1	0	0	0	20.50%	28	2	1	0	0	0	17.80%	27	2	1	0	0	0	16.50%
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	-
Retail - Secured on real estate property - Of Which: non-SME	28	2	1	0	0	0	20.50%	28	2	1	0	0	0	17.80%	27	2	1	0	0	0	16.50%
Retail - Qualifying Revolving	0	0	0	0	0	0	52.48%	0	0	0	0	0	0	52.48%	0	0	0	0	0	0	52.48%
Retail - Other Retail	1	0	0	0	0	0	79.40%	1	0	0	0	0	0	75.12%	1	0	0	0	0	0	71.59%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	48.65%	0	0	0	0	0	0	48.65%	0	0	0	0	0	0	48.65%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	79.40%	1	0	0	0	0	0	75.12%	1	0	0	0	0	0	71.59%
Equity	28	0	0	0	0	0	60.48%	28	0	0	0	0	0	60.48%	28	0	0	0	0	0	60.48%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**2,917**	**1,038**	**89**	**4**	**20**	**32**	**36.53%**	**2,669**	**1,255**	**120**	**4**	**19**	**42**	**35.08%**	**2,803**	**1,081**	**161**	**3**	**17**	**55**	**33.95%**

LUXEMBOURG

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	482	9	1	0	0	0	23.44%	469	21	3	0	1	1	23.43%	465	24	4	0	0	1	23.42%
Corporates	3,420	1,478	43	4	29	15	35.72%	3,340	1,516	85	4	26	31	36.05%	3,373	1,435	132	3	27	48	35.98%
Corporates - Of Which: Specialised Lending	16	7	2	0	0	0	18.53%	15	7	3	0	0	1	18.83%	14	7	4	0	0	1	18.30%
Corporates - Of Which: SME	40	1	0	0	0	0	38.77%	39	2	1	0	0	0	39.49%	39	2	1	0	0	0	39.81%
Retail	13	0	0	0	0	0	17.11%	13	0	0	0	0	0	16.38%	13	1	0	0	0	0	15.91%
Retail - Secured on real estate property	12	0	0	0	0	0	16.00%	12	0	0	0	0	0	15.46%	12	0	0	0	0	0	15.06%
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	-
Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	0	0	16.00%	12	0	0	0	0	0	15.46%	12	0	0	0	0	0	15.06%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	1	0	0	0	0	0	37.25%	1	0	0	0	0	0	31.66%	1	0	0	0	0	0	28.96%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	37.25%	1	0	0	0	0	0	31.66%	1	0	0	0	0	0	28.96%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**3,915**	**1,487**	**44**	**4**	**29**	**16**	**35.30%**	**3,822**	**1,537**	**88**	**4**	**27**	**31**	**35.61%**	**3,850**	**1,460**	**136**	**4**	**27**	**49**	**35.56%**

SPAIN

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	115	1	0	0	0	0	32.41%	113	2	0	0	0	0	32.44%	112	3	0	0	0	0	32.48%
Corporates	3,017	1,839	24	3	26	8	31.33%	2,837	1,982	61	4	35	20	32.43%	2,913	1,841	125	3	28	41	32.46%
Corporates - Of Which: Specialised Lending	110	44	10	1	2	2	18.04%	97	49	18	1	2	3	18.27%	87	49	28	0	2	5	17.65%
Corporates - Of Which: SME	4	5	0	0	0	0	45.56%	3	5	0	0	0	0	45.61%	3	5	0	0	0	0	45.15%
Retail	9	1	0	0	0	0	24.83%	8	1	0	0	0	0	20.61%	8	1	0	0	0	0	18.81%
Retail - Secured on real estate property	8	1	0	0	0	0	10.64%	8	1	0	0	0	0	12.33%	8	1	0	0	0	0	12.87%
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	-
Retail - Secured on real estate property - Of Which: non-SME	8	1	0	0	0	0	10.64%	8	1	0	0	0	0	12.33%	8	1	0	0	0	0	12.87%
Retail - Qualifying Revolving	0	0	0	0	0	0	52.09%	0	0	0	0	0	0	52.09%	0	0	0	0	0	0	52.09%
Retail - Other Retail	1	0	0	0	0	0	47.30%	1	0	0	0	0	0	43.88%	0	0	0	0	0	0	41.68%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	27.07%	0	0	0	0	0	0	27.07%	0	0	0	0	0	0	26.96%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	47.46%	1	0	0	0	0	0	44.05%	0	0	0	0	0	0	41.83%
Equity	18	0	0	0	0	0	60.48%	18	0	0	0	0	0	60.48%	18	0	0	0	0	0	60.48%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**3,159**	**1,841**	**24**	**3**	**26**	**8**	**31.31%**	**2,977**	**1,985**	**62**	**4**	**35**	**20**	**32.39%**	**3,052**	**1,845**	**126**	**3**	**28**	**41**	**32.43%**

2023 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

SERBIA

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	27.09%	0	0	0	0	0	0	27.09%	0	0	0	0	0	0	27.09%
Corporates	49	83	8	0	4	2	22.79%	46	79	17	0	3	4	22.73%	43	75	24	0	2	5	22.66%
Corporates - Of Which: Specialised Lending	36	1	1	0	0	0	18.54%	34	2	3	0	0	1	18.58%	32	2	5	0	0	1	18.62%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	30	2	0	0	0	0	75.64%	29	2	1	0	0	1	74.02%	29	2	1	0	0	1	73.87%
Retail - Secured on real estate property	28	1	0	0	0	0	26.32%	28	2	0	0	0	0	22.07%	28	2	0	0	0	0	20.81%
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	-
Retail - Secured on real estate property - Of Which: non-SME	28	1	0	0	0	0	26.32%	28	2	0	0	0	0	22.07%	28	2	0	0	0	0	20.81%
Retail - Qualifying Revolving	0	0	0	0	0	0	78.67%	0	0	0	0	0	0	71.59%	0	0	0	0	0	0	68.49%
Retail - Other Retail	2	0	0	0	0	0	88.58%	1	0	1	0	0	1	89.16%	1	0	1	0	0	1	89.42%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	59.65%	0	0	0	0	0	0	59.65%	0	0	0	0	0	0	59.56%
Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	88.58%	1	0	1	0	0	1	89.16%	1	0	1	0	0	1	89.42%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**80**	**85**	**9**	**1**	**4**	**2**	**25.39%**	**75**	**81**	**17**	**1**	**3**	**4**	**24.95%**	**72**	**77**	**25**	**0**	**2**	**6**	**24.74%**

HUNGARY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	2	0	0	0	0	0	18.70%	2	0	0	0	0	0	18.66%	2	0	0	0	0	0	18.64%
Corporates	143	18	1	0	0	0	50.01%	136	24	1	0	0	1	49.55%	136	24	1	0	0	1	49.34%
Corporates - Of Which: Specialised Lending	2	0	0	0	0	0	50.31%	2	0	0	0	0	0	49.75%	2	0	0	0	0	0	49.51%
Corporates - Of Which: SME	0	0	0	0	0	0	48.29%	0	0	0	0	0	0	48.29%	0	0	0	0	0	0	48.29%
Retail	3	0	0	0	0	0	36.80%	3	0	0	0	0	0	28.83%	3	0	0	0	0	0	25.85%
Retail - Secured on real estate property	3	0	0	0	0	0	21.58%	3	0	0	0	0	0	21.35%	3	0	0	0	0	0	20.76%
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	-
Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	21.58%	3	0	0	0	0	0	21.35%	3	0	0	0	0	0	20.76%
Retail - Qualifying Revolving	0	0	0	0	0	0	50.36%	0	0	0	0	0	0	50.36%	0	0	0	0	0	0	50.36%
Retail - Other Retail	0	0	0	0	0	0	72.49%	0	0	0	0	0	0	64.45%	0	0	0	0	0	0	60.25%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	97.99%	0	0	0	0	0	0	97.95%	0	0	0	0	0	0	97.93%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	68.74%	0	0	0	0	0	0	59.78%	0	0	0	0	0	0	55.24%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**148**	**19**	**1**	**0**	**0**	**0**	**48.86%**	**141**	**24**	**1**	**0**	**0**	**1**	**47.67%**	**141**	**25**	**2**	**0**	**0**	**1**	**46.87%**

UNITED KINGDOM

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Institutions	227	8	0	0	0	0	25.78%	218	17	0	0	0	0	26.34%	216	18	1	0	0	0	26.76%
Corporates	2,170	2,374	74	8	54	22	29.47%	2,394	2,036	188	7	50	59	31.25%	2,348	1,990	280	6	50	87	30.97%
Corporates - Of Which: Specialised Lending	439	50	19	4	2	3	18.01%	389	77	41	3	4	7	18.09%	350	92	64	3	4	11	17.84%
Corporates - Of Which: SME	3	11	0	0	0	0	49.54%	5	8	0	0	0	0	46.94%	5	8	1	0	0	0	45.58%
Retail	132	11	2	0	0	1	36.30%	130	11	4	0	0	1	27.68%	129	10	8	0	0	1	23.77%
Retail - Secured on real estate property	127	11	2	0	0	1	35.21%	126	10	3	0	0	1	26.60%	125	10	5	0	0	1	22.82%
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	-
Retail - Secured on real estate property - Of Which: non-SME	127	11	2	0	0	1	35.21%	126	10	3	0	0	1	26.60%	125	10	5	0	0	1	22.82%
Retail - Qualifying Revolving	0	0	0	0	0	0	54.75%	0	0	0	0	0	0	54.75%	0	0	0	0	0	0	54.75%
Retail - Other Retail	4	1	0	0	0	0	50.46%	4	1	0	0	0	0	44.58%	4	1	0	0	0	0	40.69%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	98.31%	0	0	0	0	0	0	98.30%	0	0	0	0	0	0	98.30%
Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	50.23%	4	1	0	0	0	0	44.40%	4	1	0	0	0	0	40.55%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**2,528**	**2,393**	**77**	**8**	**54**	**23**	**29.64%**	**2,743**	**2,063**	**192**	**7**	**50**	**60**	**31.17%**	**2,693**	**2,018**	**286**	**7**	**50**	**88**	**30.82%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

Intesa Sanpaolo S.p.A.

(mln EUR, %)	Actual 31/12/2022*										
	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							
Central banks	106.089	0	1.496	0	105.202	294	0	4	8	0	0.00%
Central governments	172.892	50	21.541	66	127.901	9.340	67	24	37	9	14.12%
Regional governments or local authorities	1.374	0	379	0	1.058	189	2	3	1	2	83.65%
Public sector entities	776	2	422	3	512	26	15	5	1	14	92.46%
Multilateral Development Banks	1.945	0	0	0	561	5	0	0	0	0	0.00%
International Organisations	500	0	0	0	208	0	0	0	0	0	0.00%
Institutions	23.331	73	6.788	76	5.218	6.555	124	1	3	50	40.79%
Corporates	24.761	226	22.516	248	18.343	3.723	618	70	315	378	61.17%
of which: SME	5.716	122	5.020	130	4.444	1.365	381	26	61	271	71.08%
Retail	12.552	241	8.237	285	11.492	1.247	633	71	89	348	54.77%
of which: SME	2.181	49	1.285	52	1.946	310	175	26	23	120	67.16%
Secured by mortgages on immovable property	6.235	181	2.244	174	5.444	867	344	15	67	151	43.92%
of which: SME	966	85	355	85	648	348	191	4	30	106	55.61%
Items associated with particularly high risk	205	0	305	1	143	66	1	2	2	1	69.61%
Covered bonds	2.038	0	230	0	251	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	3.259	17	3.970	32	1.698	0	0	0	0	0	0.00%
Equity	716	0	1.179	0	337	0	0	0	0	0	0.00%
Securitisation											
Other exposures	19.273	2	12.839	4	19.352	0	80	4	0	0	0.01%
Standardised Total	**375.945**	**794**	**82.108**	**888**	**298.222**	**22.311**	**1.885**	**196**	**525**	**954**	**50.59%**

ITALY

(mln EUR, %)	Actual 31/12/2022*										
	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							
Central banks	92.215	0	0	0	92.186	0	0	0	0	0	0.00%
Central governments	113.114	2	16.522	3	93.406	8.563	3	13	33	0	15.99%
Regional governments or local authorities	120	0	24	0	101	19	2	0	0	2	82.13%
Public sector entities	82	1	70	1	48	9	4	0	0	3	77.12%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	4.761	73	2.099	76	708	1.330	123	0	1	50	40.55%
Corporates	8.102	79	7.604	81	6.529	1.375	220	10	35	155	70.22%
of which: SME	1.857	55	1.476	53	943	950	182	6	32	136	74.71%
Retail	4.969	53	2.827	64	4.423	558	150	7	8	93	61.58%
of which: SME	444	22	259	22	309	141	76	2	4	48	63.16%
Secured by mortgages on immovable property	1.575	82	588	79	1.170	429	178	3	21	100	56.07%
of which: SME	538	78	201	78	276	281	176	2	15	97	55.42%
Items associated with particularly high risk	95	0	142	0	32	65	0	0	2	0	0.00%
Covered bonds	502	0	53	0	37	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	1.499	16	1.909	31	558	0	0	0	0	0	0.00%
Equity	386	0	408	0	18	0	0	0	0	0	0.00%
Securitisation											
Other exposures	16.159	1	11.261	1	16.159	0	1	0	0	0	0.55%
Standardised Total	**243.582**	**307**	**43.506**	**337**	**215.375**	**12.348**	**680**	**34**	**102**	**402**	**59.04%**

SLOVAKIA

(mln EUR, %)	Actual 31/12/2022*										
	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							
Central banks	2.360	0	0	0	2.360	0	0	0	0	0	0.00%
Central governments	1.044	0	178	0	182	0	0	0	0	0	0.00%
Regional governments or local authorities	130	0	26	0	121	10	0	1	0	0	25.17%
Public sector entities	0	0	0	0	0	0	0	0	0	0	94.37%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	4	0	2	0	4	0	0	0	0	0	0.00%
Corporates	488	6	505	8	449	41	18	1	1	11	60.57%
of which: SME	322	6	262	8	289	34	18	0	1	11	60.57%
Retail	348	8	229	9	320	41	34	9	4	25	75.27%
of which: SME	277	5	175	6	251	38	23	8	3	18	76.80%
Secured by mortgages on immovable property	68	0	24	0	68	0	0	0	0	0	0.00%
of which: SME	68	0	24	0	68	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	52	0	5	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	12	0	10	0	11	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	406	0	219	0	501	0	0	3	0	0	0.00%
Standardised Total	**4.911**	**15**	**1.198**	**17**	**4.015**	**92**	**52**	**14**	**5**	**36**	**70.05%**

UNITED STATES

(mln EUR, %)	Actual 31/12/2022*										
	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							
Central banks	3.819	0	0	0	3.819	0	0	0	0	0	0.00%
Central governments	7.487	0	1	0	1.422	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	5	0	1	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	23	0	0	0	23	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	1.694	0	400	0	580	901	0	0	0	0	0.00%
Corporates	576	0	474	0	150	116	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	9	0	7	0	8	1	0	0	0	0	68.45%
of which: SME	1	0	0	0	0	1	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	4	0	6	0	4	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	156	0	380	0	49	0	0	0	0	0	0.00%
Equity	2	0	3	0	2	0	0	0	0	0	0.00%
Securitisation											
Other exposures	12	0	11	0	12	0	0	0	0	0	0.00%
Standardised Total	**13.786**	**0**	**1.283**	**0**	**6.079**	**1.018**	**0**	**0**	**1**	**0**	**68.45%**

2023 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

CROATIA

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	7,522	0	80	0	6,425	3	0	1	0	0	0.00%
Regional governments or local authorities	297	0	60	0	237	60	0	0	0	0	92.94%
Public sector entities	55	0	36	0	54	1	0	1	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	63	0	55	0	63	0	0	0	0	0	33.33%
Corporates	2,901	64	2,907	69	2,675	260	176	14	38	116	65.79%
of which: SME	1,166	31	1,166	35	1,022	164	92	7	14	67	72.08%
Retail	2,696	68	2,022	78	2,519	202	136	13	13	71	52.92%
of which: SME	71	3	53	3	63	9	7	1	2	3	62.16%
Secured by mortgages on immovable property	1,574	31	551	27	1,469	110	48	2	3	17	35.15%
of which: SME	4	0	3	0	4	0	0	0	0	0	0.00%
Items associated with particularly high risk	21	0	31	0	21	1	1	0	0	1	91.46%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	2	0	2	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	1,072	0	260	0	1,091	0	0	0	0	0	0.00%
Standardised Total	**16,203**	**164**	**6,003**	**175**	**14,555**	**637**	**361**	**31**	**55**	**205**	**56.81%**

FRANCE

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	4	0	0	0	4	0	0	0	0	0	0.00%
Central governments	7,411	0	0	0	5,268	269	0	0	0	0	0.00%
Regional governments or local authorities	70	0	14	0	70	0	0	0	0	0	0.00%
Public sector entities	282	0	56	0	169	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	3,473	0	672	0	862	162	0	0	0	0	0.00%
Corporates	888	0	571	0	359	234	0	0	4	0	0.00%
of which: SME	22	0	17	0	21	0	0	0	0	0	0.00%
Retail	44	0	33	0	43	1	1	0	0	0	1.47%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	11	0	4	0	11	1	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	225	0	23	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	7	0	8	0	2	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**12,408**	**0**	**1,381**	**0**	**6,782**	**667**	**1**	**1**	**4**	**0**	**1.47%**

LUXEMBOURG

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,304	0	0	0	1,304	0	0	0	0	0	0.00%
Central governments	2,783	0	51	0	2,656	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	35	0	0	0	3	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	2,574	0	513	0	145	2,423	0	0	1	0	0.00%
Corporates	494	0	472	0	197	123	0	0	0	0	62.00%
of which: SME	10	0	10	0	10	0	0	0	0	0	0.00%
Retail	60	0	45	0	60	0	0	0	0	0	94.74%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	3	0	1	0	0	2	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	40	0	4	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	1,401	0	1,312	0	1,019	0	0	0	0	0	0.00%
Equity	2	0	5	0	2	0	0	0	0	0	0.00%
Securitisation											
Other exposures	347	0	293	0	347	0	0	0	0	0	0.00%
Standardised Total	**9,043**	**0**	**2,697**	**0**	**5,734**	**2,548**	**0**	**1**	**1**	**0**	**62.40%**

SPAIN

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1	0	0	0	1	0	0	0	0	0	0.00%
Central governments	6,681	0	11	0	3,338	0	0	1	0	0	0.00%
Regional governments or local authorities	21	0	4	0	11	10	0	0	0	0	0.00%
Public sector entities	17	0	8	0	4	13	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	212	0	106	0	118	0	0	0	0	0	0.00%
Corporates	314	0	308	0	262	11	0	0	0	0	0.00%
of which: SME	23	0	23	0	22	1	0	0	0	0	0.00%
Retail	3	0	2	0	3	0	0	0	0	0	33.20%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	87	0	11	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	2	0	2	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**7,337**	**0**	**453**	**0**	**3,736**	**34**	**0**	**1**	**0**	**0**	**33.55%**

2023 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

SERBIA

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,217	0	0	0	1,217	0	0	0	0	0	0.00%
Central governments	877	0	324	0	199	146	1	1	0	0	13.72%
Regional governments or local authorities	115	0	115	0	115	1	0	1	0	0	60.97%
Public sector entities	1	0	1	0	1	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	39	0	11	0	39	0	0	0	0	0	0.00%
Corporates	1,572	12	1,530	12	1,294	304	23	7	19	11	48.36%
of which: SME	457	9	415	9	408	52	16	1	2	7	46.53%
Retail	1,757	42	1,188	43	1,508	286	115	8	26	66	57.76%
of which: SME	726	8	415	9	666	68	28	3	5	17	60.05%
Secured by mortgages on immovable property	1,193	0	430	0	1,029	179	0	1	13	0	14.03%
of which: SME	111	0	43	0	77	42	0	0	6	0	0.00%
Items associated with particularly high risk	15	0	23	0	15	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	2	0	6	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	352	0	110	0	352	0	0	0	0	0	0.00%
Standardised Total	**7,143**	**55**	**3,738**	**55**	**5,770**	**917**	**139**	**18**	**59**	**78**	**55.98%**

HUNGARY

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,865	0	0	0	1,791	0	0	1	0	0	0.00%
Central governments	1,830	0	138	0	988	61	0	2	4	0	0.00%
Regional governments or local authorities	6	0	1	0	6	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	26	0	15	0	26	0	0	0	0	0	0.00%
Corporates	1,510	24	1,374	34	1,342	151	37	10	13	13	34.37%
of which: SME	506	4	424	4	444	53	10	4	3	7	67.41%
Retail	478	15	340	16	435	64	39	5	15	22	57.39%
of which: SME	105	4	60	4	93	17	10	2	3	6	63.65%
Secured by mortgages on immovable property	919	23	335	23	836	103	42	6	13	18	42.76%
of which: SME	89	6	36	6	76	14	13	1	1	7	56.59%
Items associated with particularly high risk	53	0	79	0	54	0	0	1	0	0	0.00%
Covered bonds	186	0	37	0	186	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	11	0	11	0	10	0	0	0	0	0	0.00%
Securitisation											
Other exposures	147	0	98	0	147	0	0	0	0	0	0.00%
Standardised Total	**7,030**	**63**	**2,429**	**73**	**5,821**	**379**	**117**	**25**	**46**	**52**	**44.83%**

UNITED KINGDOM

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1	0	0	0	1	0	0	0	0	0	0.00%
Central governments	183	0	0	0	31	4	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	1,080	0	176	0	68	86	0	0	0	0	0.00%
Corporates	658	0	570	0	288	181	0	0	3	0	80.89%
of which: SME	13	0	13	0	13	0	0	0	0	0	0.00%
Retail	22	0	16	0	19	2	0	0	0	0	1.48%
of which: SME	2	0	1	0	2	0	0	0	0	0	0.17%
Secured by mortgages on immovable property	3	0	1	0	3	1	0	0	0	0	18.16%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	127	0	13	0	27	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	8	0	9	0	2	0	0	0	0	0	0.00%
Equity	2	0	5	0	2	0	0	0	0	0	0.00%
Securitisation											
Other exposures	2	0	2	0	2	0	0	0	0	0	0.00%
Standardised Total	**2,087**	**0**	**791**	**0**	**443**	**274**	**0**	**0**	**3**	**0**	**13.97%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Intesa Sanpaolo S.p.A.	Central banks	105,702	294	0	0	0	0	0.00%	105,702	294	0	0	0	0	0.00%	105,702	294	0	0	0	0	0.00%
	Central governments	121,853	14,895	580	170	90	224	40.00%	118,011	18,254	1,043	164	91	417	40.00%	115,471	20,313	1,324	160	80	610	40.00%
	Regional governments or local authorities	859	383	8	1	3	4	54.25%	788	449	12	1	3	6	49.07%	756	477	16	1	2	8	46.64%
	Public sector entities	452	71	29	2	3	17	57.71%	433	75	44	2	2	20	44.66%	403	94	55	2	3	22	39.49%
	Multilateral Development Banks	560	6	0	0	0	0	15.58%	528	7	6	0	0	0	15.81%	512	8	0	0	0	0	15.89%
	International Organisations	208	0	0	0	0	0	20.58%	208	0	0	0	0	0	20.58%	207	1	0	0	0	0	20.58%
	Institutions	5,124	6,607	136	2	4	58	37.12%	5,038	6,663	187	2	4	66	35.17%	4,960	6,712	215	2	4	74	34.21%
	Corporates	15,821	5,946	917	54	190	481	52.48%	15,003	6,392	1,290	52	171	617	47.82%	14,462	6,559	1,663	50	150	755	45.40%
	of which: SME	4,281	1,387	571	24	89	326	62.68%	4,083	1,425	681	22	88	390	57.31%	3,911	1,439	840	22	77	453	54.23%
	Retail	10,990	1,439	945	56	142	477	50.52%	10,602	1,500	1,271	52	136	656	47.63%	10,286	1,494	1,593	49	115	711	45.87%
	of which: SME	1,791	395	248	18	31	156	62.73%	1,683	428	323	17	34	191	59.11%	1,600	436	399	16	27	228	57.15%
	Secured by mortgages on immovable property	5,364	875	416	7	21	174	41.93%	5,225	930	500	7	21	192	38.52%	5,106	957	591	6	20	212	35.93%
	of which: SME	667	305	216	4	10	114	52.61%	629	317	242	3	10	121	50.19%	600	321	267	3	9	129	48.36%
	Items associated with particularly high risk	146	59	5	1	1	2	44.05%	145	56	9	0	1	4	39.72%	144	54	12	0	1	5	38.08%
	Covered bonds	245	5	1	0	0	0	24.28%	241	9	1	0	0	0	24.76%	239	10	2	0	0	0	25.08%
	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%
	Collective investments undertakings (CIU)	1,595	101	2	0	4	0	23.45%	1,511	183	4	0	5	1	24.14%	1,438	254	6	0	5	1	24.68%
	Equity	337	0	0	0	0	0	40.00%	337	0	0	0	0	0	40.00%	336	0	0	0	0	0	40.00%
	Securitisation																					
	Other exposures	19,359	6	35	2	0	34	39.00%	19,339	12	51	2	0	36	39.66%	19,328	17	97	2	3	38	39.45%
	Standardised Total	**288,605**	**30,689**	**3,124**	**295**	**458**	**1,473**	**47.15%**	**283,141**	**34,824**	**4,453**	**282**	**435**	**1,965**	**44.12%**	**279,396**	**37,246**	**5,776**	**273**	**382**	**2,456**	**42.52%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	92,186	0	0	0	0	0	0.00%	92,186	0	0	0	0	0	0.00%	92,186	0	0	0	0	0	0.00%
	Central governments	87,826	13,727	418	143	87	167	40.00%	84,363	16,777	831	137	88	333	40.00%	82,165	18,563	1,243	134	77	497	40.00%
	Regional governments or local authorities	46	75	2	0	1	2	73.82%	25	95	3	0	1	2	68.27%	17	102	3	0	1	2	64.30%
	Public sector entities	36	25	5	0	0	3	70.70%	26	26	5	0	0	3	63.95%	26	26	6	0	0	3	58.94%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	704	1,314	146	1	2	54	37.01%	702	1,297	162	1	1	59	36.23%	701	1,283	177	1	1	62	35.14%
	Corporates	6,447	1,343	334	12	27	186	55.61%	6,200	1,294	440	10	26	215	48.84%	6,342	1,249	533	10	23	240	45.11%
	of which: SME	989	838	247	6	22	157	63.41%	985	781	309	5	21	176	57.10%	978	735	362	5	19	193	53.36%
	Retail	4,399	518	214	5	4	105	49.01%	4,346	505	280	4	4	113	40.24%	4,291	495	345	4	3	119	34.61%
	of which: SME	321	114	90	1	2	56	61.71%	325	99	102	1	2	58	57.40%	326	88	111	1	2	61	54.72%
	Secured by mortgages on immovable property	1,267	308	203	2	8	106	52.13%	1,259	292	227	2	8	111	49.14%	1,251	280	247	2	7	116	46.99%
	of which: SME	357	183	193	2	6	103	52.83%	358	166	208	1	6	106	50.82%	357	155	221	1	5	109	49.37%
	Items associated with particularly high risk	35	58	3	0	1	1	32.99%	35	56	7	0	1	2	32.19%	34	53	10	0	1	3	31.94%
	Covered bonds	36	1	0	0	0	0	21.39%	35	1	1	0	0	0	21.81%	35	2	1	0	0	0	22.12%
	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%
	Collective investments undertakings (CIU)	545	12	1	0	0	0	21.39%	535	21	1	0	0	0	21.48%	527	28	2	0	0	0	21.55%
	Equity	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%
	Securitisation																					
	Other exposures	16,149	5	6	2	0	2	38.49%	16,139	10	11	2	0	4	37.10%	16,130	14	15	2	0	6	36.58%
	Standardised Total	**209,687**	**17,386**	**1,329**	**166**	**131**	**627**	**47.13%**	**206,062**	**20,373**	**1,967**	**157**	**129**	**842**	**42.80%**	**203,726**	**22,095**	**2,582**	**153**	**114**	**1,050**	**40.67%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	Central banks	2,360	0	0	0	0	0	0.00%	2,360	0	0	0	0	0	0.00%	2,360	0	0	0	0	0	0.00%
	Central governments	181	1	0	0	0	0	40.00%	180	1	1	0	0	0	40.00%	179	2	1	0	0	0	40.00%
	Regional governments or local authorities	118	13	0	0	0	0	40.00%	116	14	1	0	0	0	40.00%	115	15	1	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	94.37%	0	0	0	0	0	0	94.37%	0	0	0	0	0	0	94.37%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
	Corporates	421	63	25	1	3	13	53.72%	397	80	31	1	3	16	50.11%	377	94	38	1	3	18	48.17%
	of which: SME	268	49	24	1	3	13	53.80%	251	60	30	1	3	15	50.21%	237	68	37	1	2	18	48.28%
	Retail	283	71	41	3	5	32	78.50%	261	85	48	3	5	37	75.90%	247	91	56	3	4	41	73.76%
	of which: SME	225	57	38	3	4	22	74.75%	209	67	36	3	4	27	73.51%	198	71	43	3	3	31	72.65%
	Secured by mortgages on immovable property	57	10	1	1	1	1	79.86%	51	15	2	0	1	2	67.45%	47	17	4	0	1	3	62.61%
	of which: SME	57	10	1	1	1	1	80.00%	50	15	2	0	1	2	67.61%	46	17	4	0	1	3	62.77%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	10	1	0	0	0	0	19.91%	10	1	0	0	0	0	25.07%	9	2	0	0	0	0	28.94%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	501	0	0	0	0	0	40.00%	500	0	0	0	0	0	40.00%	500	0	0	0	0	0	40.00%
	Standardised Total	**3,933**	**159**	**67**	**5**	**9**	**46**	**68.71%**	**3,878**	**197**	**84**	**4**	**9**	**55**	**65.06%**	**3,836**	**221**	**102**	**4**	**8**	**64**	**62.55%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	3,819	0	0	0	0	0	0.00%	3,819	0	0	0	0	0	0.00%	3,819	0	0	0	0	0	0.00%
	Central governments	1,421	1	0	0	0	0	40.00%	1,420	1	1	0	0	0	40.00%	1,420	1	1	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	22	1	0	0	0	0	18.15%	22	1	0	0	0	0	19.17%	22	1	0	0	0	0	19.68%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	578	902	1	0	0	1	33.53%	577	902	2	0	0	1	33.73%	576	902	3	0	0	1	33.82%
	Corporates	177	86	3	1	1	1	36.97%	184	73	10	1	1	4	36.98%	178	72	16	1	1	6	36.99%
	of which: SME	0	0	0	0	0	0	45.89%	0	0	0	0	0	0	45.90%	0	0	0	0	0	0	45.91%
	Retail	5	1	3	0	0	1	36.26%	4	1	4	0	0	1	35.83%	4	1	5	0	0	2	35.48%
	of which: SME	0	1	0	0	0	0	45.76%	0	1	0	0	0	0	45.76%	0	1	0	0	0	0	45.76%
	Secured by mortgages on immovable property	0	0	0	0	0	0	9.04%	0	0	0	0	0	0	9.08%	0	0	0	0	0	0	9.07%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	4	0	0	0	0	0	24.93%	4	0	0	0	0	0	24.93%	4	0	0	0	0	0	24.93%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	48	2	0	0	0	0	18.15%	47	2	0	0	0	0	18.45%	47	2	1	0	0	0	18.61%
	Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
	Securitisation																					
	Other exposures	12	0	0	0	0	0	40.00%	12	0	0	0	0	0	40.00%	12	0	0	0	0	0	40.00%
	Standardised Total	**6,090**	**991**	**7**	**1**	**1**	**3**	**35.76%**	**6,092**	**979**	**17**	**1**	**1**	**6**	**35.90%**	**6,083**	**979**	**26**	**1**	**1**	**9**	**35.92%**

2023 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

CROATIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	6,287	5	36	14	0	14	40.00%	6,351	7	70	14	0	28	40.00%	6,315	9	105	14	0	42	40.00%
Regional governments or local authorities	232	64	2	0	1	1	50.81%	227	68	4	0	1	2	46.17%	222	71	3	0	1	2	44.31%
Public sector entities	54	1	0	0	0	0	40.00%	54	1	0	0	0	0	40.00%	54	1	0	0	0	0	40.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	63	0	0	0	0	0	39.97%	63	0	0	0	0	0	39.98%	63	0	0	0	0	0	39.99%
Corporates	2,581	279	251	27	41	148	58.91%	2,449	308	353	27	38	192	54.15%	2,324	326	461	26	33	238	51.49%
of which: SME	983	161	134	12	35	88	65.28%	925	165	189	12	33	115	60.86%	868	164	246	12	27	144	58.37%
Retail	2,439	229	189	10	15	86	45.57%	2,356	252	248	9	15	102	41.29%	2,293	256	308	9	13	118	38.61%
of which: SME	69	11	8	0	1	5	58.94%	32	13	10	0	1	5	55.31%	54	15	11	0	1	8	52.48%
Secured by mortgages on immovable property	1,435	123	68	1	3	19	27.29%	1,400	133	94	1	3	21	22.46%	1,364	140	122	1	3	24	19.38%
of which: SME	4	0	0	0	0	0	34.20%	4	0	0	0	0	0	34.20%	4	0	0	0	0	0	34.20%
Items associated with particularly high risk	21	1	1	0	0	1	90.99%	21	1	1	0	0	1	90.53%	21	1	1	0	0	1	90.07%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	1,091	0	0	0	0	0	40.00%	1,090	1	1	0	0	0	40.00%	1,089	1	1	0	0	0	40.00%
Standardised Total	**14,304**	**701**	**548**	**52**	**59**	**269**	**49.10%**	**14,012**	**770**	**772**	**53**	**57**	**346**	**44.85%**	**13,745**	**805**	**1,004**	**51**	**50**	**426**	**42.40%**

FRANCE

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
Central governments	5,185	350	3	1	0	1	40.00%	5,115	417	5	1	0	2	40.00%	5,056	475	8	1	0	3	40.00%
Regional governments or local authorities	21	49	0	0	0	0	40.00%	6	64	0	0	0	0	40.00%	2	68	0	0	0	0	40.00%
Public sector entities	151	18	0	0	0	0	16.74%	138	31	0	0	1	0	16.74%	118	51	1	0	1	0	16.74%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	867	156	1	0	0	0	18.23%	872	150	3	0	0	1	18.10%	874	146	5	0	0	1	18.01%
Corporates	312	279	3	0	4	1	39.72%	320	269	4	0	4	2	39.74%	322	265	6	0	4	2	39.77%
of which: SME	19	3	0	0	0	0	44.92%	17	4	0	0	0	0	44.98%	16	5	0	0	0	0	45.03%
Retail	42	2	2	0	0	1	59.32%	42	2	2	0	0	1	51.37%	41	2	2	0	0	1	45.15%
of which: SME	0	0	0	0	0	0	40.53%	0	0	0	0	0	0	40.20%	0	0	0	0	0	0	40.10%
Secured by mortgages on immovable property	10	1	0	0	0	0	16.16%	10	0	1	0	0	0	16.16%	10	0	1	0	0	0	16.16%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Standardised Total	**6,595**	**854**	**8**	**1**	**4**	**3**	**39.13%**	**6,508**	**934**	**15**	**1**	**5**	**5**	**35.56%**	**6,429**	**1,006**	**22**	**1**	**5**	**8**	**34.12%**

LUXEMBOURG

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	1,304	0	0	0	0	0	0.00%	1,304	0	0	0	0	0	0.00%	1,304	0	0	0	0	0	0.00%
Central governments	2,651	1	0	0	0	0	40.00%	2,654	2	0	0	0	0	40.00%	2,653	2	1	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	3	0	0	0	0	0	31.77%	3	0	0	0	0	0	32.03%	3	0	0	0	0	0	32.11%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	148	2,415	5	0	1	1	20.08%	150	2,409	10	0	1	2	20.61%	153	2,401	14	0	1	3	20.94%
Corporates	180	135	5	0	1	1	26.78%	167	143	10	0	1	2	24.87%	158	149	13	0	1	3	23.92%
of which: SME	9	1	0	0	0	0	32.77%	8	1	0	0	0	0	32.67%	8	1	1	0	0	0	32.60%
Retail	57	3	0	0	0	0	44.84%	55	5	0	0	0	0	39.39%	52	8	0	0	0	0	33.10%
of which: SME	0	0	0	0	0	0	40.32%	0	0	0	0	0	0	40.32%	0	0	0	0	0	0	40.33%
Secured by mortgages on immovable property	0	2	0	0	0	0	15.21%	1	2	0	0	0	0	16.39%	1	2	0	0	0	0	17.14%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	950	69	1	0	4	0	24.84%	885	133	2	0	4	0	25.11%	825	192	2	0	3	1	25.36%
Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Securitisation																					
Other exposures	347	0	0	0	0	0	40.00%	346	0	0	0	0	0	40.00%	346	0	0	0	0	0	40.00%
Standardised Total	**5,646**	**2,625**	**11**	**1**	**5**	**3**	**24.09%**	**5,566**	**2,694**	**22**	**1**	**5**	**5**	**23.45%**	**5,497**	**2,755**	**31**	**1**	**5**	**7**	**22.23%**

SPAIN

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Central governments	3,279	51	8	3	0	3	40.00%	3,221	102	15	3	0	6	40.00%	3,164	151	22	3	0	9	40.00%
Regional governments or local authorities	10	10	0	0	0	0	40.00%	10	10	0	0	0	0	40.00%	10	11	0	0	0	0	40.00%
Public sector entities	4	13	0	0	0	0	19.46%	3	13	1	0	0	0	19.46%	3	13	1	0	0	0	19.46%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	118	0	0	0	0	0	39.84%	118	0	0	0	0	0	39.84%	118	0	0	0	0	0	39.84%
Corporates	234	32	6	1	1	1	22.52%	216	44	13	1	2	3	22.06%	202	58	20	1	2	4	21.63%
of which: SME	22	1	1	0	0	0	55.68%	21	0	2	0	0	1	55.84%	21	0	2	0	0	1	55.96%
Retail	3	0	0	0	0	0	14.41%	3	0	0	0	0	0	13.65%	2	0	0	0	0	0	13.62%
of which: SME	0	0	0	0	0	0	50.26%	0	0	0	0	0	0	50.26%	0	0	0	0	0	0	50.26%
Secured by mortgages on immovable property	1	0	0	0	0	0	20.68%	1	0	0	0	0	0	20.54%	1	0	0	0	0	0	20.40%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Standardised Total	**3,649**	**107**	**14**	**4**	**2**	**4**	**31.93%**	**3,573**	**169**	**29**	**4**	**2**	**9**	**31.43%**	**3,501**	**225**	**44**	**4**	**3**	**14**	**31.04%**

2023 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

SERBIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	1,217	0	0	0	0	0	0.00%	1,217	0	0	0	0	0	0.00%	1,217	0	0	0	0	0	0.00%
Central governments	157	185	3	0	2	1	40.00%	152	189	5	0	1	2	40.00%	151	189	6	0	1	2	40.00%
Regional governments or local authorities	114	1	1	0	0	0	40.10%	113	1	1	0	0	1	40.06%	113	1	2	0	0	1	40.04%
Public sector entities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	39	0	0	0	0	0	40.00%	39	0	0	0	0	0	40.00%	39	0	0	0	0	0	40.00%
Corporates	961	631	29	2	15	15	50.07%	772	815	35	1	17	18	51.16%	657	925	40	1	13	21	52.01%
of which: SME	315	145	16	0	14	8	46.90%	257	203	16	0	17	8	47.18%	218	241	16	0	13	8	47.41%
Retail	1,284	418	207	14	84	117	56.74%	1,161	442	305	11	79	173	56.53%	1,078	434	397	11	64	225	56.61%
of which: SME	576	143	43	4	14	27	63.70%	525	176	61	4	17	40	66.08%	491	189	81	4	13	55	67.54%
Secured by mortgages on immovable property	977	230	1	0	0	0	12.04%	958	248	2	0	0	0	11.96%	949	257	2	0	0	0	11.93%
of which: SME	63	55	0	0	0	0	10.53%	54	64	0	0	0	0	10.53%	46	71	0	0	0	0	10.53%
Items associated with particularly high risk	15	0	0	0	0	0	40.00%	15	0	0	0	0	0	40.00%	15	0	0	0	0	0	40.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Securitisation																					
Other exposures	352	0	0	0	0	0	40.00%	352	0	0	0	0	0	40.00%	352	0	0	0	0	0	40.00%
Standardised Total	5,119	1,465	241	16	102	134	55.48%	4,782	1,696	348	13	99	193	55.48%	4,571	1,806	448	12	79	249	55.64%

HUNGARY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	1,791	0	0	0	0	0	0.00%	1,791	0	0	0	0	0	0.00%	1,791	0	0	0	0	0	0.00%
Central governments	968	77	4	1	0	2	40.00%	852	89	8	1	0	3	40.00%	938	99	12	1	0	5	40.00%
Regional governments or local authorities	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	26	0	0	0	0	0	40.00%	26	0	0	0	0	0	40.00%	26	0	0	0	0	0	40.00%
Corporates	1,312	164	53	3	6	17	32.45%	1,278	177	74	4	6	23	31.36%	1,246	186	98	4	5	30	30.82%
of which: SME	428	66	13	0	4	8	61.40%	414	76	18	0	4	10	56.35%	402	82	24	0	4	13	52.86%
Retail	429	53	56	3	10	30	54.48%	414	49	73	3	9	39	52.79%	397	48	91	3	8	47	51.70%
of which: SME	90	15	14	1	1	7	54.11%	86	15	19	1	1	9	48.56%	81	15	24	1	1	11	45.22%
Secured by mortgages on immovable property	819	99	63	1	5	23	37.30%	786	105	90	2	5	30	33.81%	749	109	122	2	6	39	31.68%
of which: SME	74	13	17	1	1	8	48.32%	70	12	22	1	0	9	42.51%	64	11	28	1	0	11	38.38%
Items associated with particularly high risk	54	0	0	0	0	0	40.00%	54	0	0	0	0	0	40.00%	54	0	0	0	0	0	40.00%
Covered bonds	186	0	0	0	0	0	40.00%	186	0	0	0	0	0	40.00%	186	0	0	0	0	0	40.00%
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%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
Securitisation																					
Other exposures	147	0	0	0	0	0	40.00%	147	0	0	0	0	0	40.00%	147	0	0	0	0	0	40.00%
Standardised Total	5,749	392	176	9	22	73	41.36%	5,650	421	246	10	21	96	38.94%	5,559	443	323	9	19	121	37.39%

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Central governments	26	10	0	0	0	0	40.00%	23	13	0	0	0	0	40.00%	22	14	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	31.34%	0	0	0	0	0	0	31.34%	0	0	0	0	0	0	31.34%
Multilateral Development Banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	67	85	2	0	0	0	11.74%	66	84	4	0	0	0	11.69%	65	83	6	0	0	1	11.67%
Corporates	280	185	4	1	1	2	36.33%	262	164	12	1	1	4	36.38%	298	160	20	1	1	7	36.27%
of which: SME	13	0	0	0	0	0	25.23%	13	0	0	0	0	0	25.23%	12	0	0	0	0	0	25.23%
Retail	19	3	1	0	0	0	22.19%	18	3	1	0	0	0	21.72%	17	3	1	0	0	0	21.58%
of which: SME	1	0	0	0	0	0	28.63%	1	0	0	0	0	0	26.22%	1	0	1	0	0	0	25.21%
Secured by mortgages on immovable property	3	1	0	0	0	0	18.77%	3	1	0	0	0	0	18.05%	2	1	0	0	0	0	17.62%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	22	5	0	0	0	0	23.60%	20	7	0	0	0	0	24.42%	18	8	1	0	0	0	24.93%
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%
Collective investments undertakings (CIU)	2	0	0	0	0	0	23.60%	2	0	0	0	0	0	23.60%	2	0	0	0	0	0	23.60%
Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Securitisation																					
Other exposures	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Standardised Total	422	288	7	1	1	2	28.76%	428	272	18	1	1	5	29.88%	421	268	28	1	1	8	30.09%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Intesa Sanpaolo S.p.A.	Central banks	105,702	294	0	0	0	0	0.00%	105,702	294	0	0	0	0	0.00%	105,702	294	0	0	0	0	0.00%
	Central governments	121,692	14,882	734	235	120	293	40.00%	117,696	18,211	1,401	224	138	560	40.00%	115,015	20,234	2,099	209	100	824	40.00%
	Regional governments or local authorities	857	382	10	2	3	5	50.53%	783	448	18	2	3	8	46.05%	749	475	25	2	3	11	44.29%
	Public sector entities	371	148	33	2	5	18	53.64%	346	154	53	1	5	21	40.48%	323	163	66	1	5	24	36.08%
	Multilateral Development Banks	554	12	0	0	0	0	15.70%	550	16	0	0	0	0	16.11%	547	18	0	0	0	0	16.39%
	International Organisations	208	0	0	0	0	0	20.58%	208	0	0	0	0	0	20.58%	207	0	0	0	0	0	20.58%
	Institutions	5,071	6,643	176	4	7	65	37.38%	4,913	6,742	233	4	9	82	35.01%	4,777	6,818	263	4	8	100	33.92%
	Corporates	14,738	6,883	1,063	100	421	612	57.58%	13,613	7,367	1,704	79	341	898	52.72%	13,022	7,342	2,321	70	277	1,168	50.38%
	of which: SME	3,915	1,697	572	40	181	386	66.96%	3,564	1,796	830	32	176	505	60.94%	3,372	1,724	1,092	29	143	625	57.17%
	Retail	10,551	1,718	1,104	128	285	657	59.53%	9,816	1,880	1,678	98	270	948	56.50%	9,372	1,813	2,188	82	205	1,205	55.08%
	of which: SME	1,662	470	302	43	72	202	67.14%	1,464	518	452	32	76	290	64.02%	1,341	505	588	27	55	369	62.73%
	Secured by mortgages on immovable property	5,138	1,072	445	21	66	236	48.59%	4,848	1,202	605	17	63	276	45.69%	4,705	1,191	759	14	54	334	44.02%
	of which: SME	535	427	234	9	34	125	55.89%	488	427	272	7	31	147	53.95%	464	401	322	6	24	168	52.15%
	Items associated with particularly high risk	137	68	5	0	3	2	46.91%	133	68	10	1	3	4	42.65%	134	61	16	1	3	6	40.17%
	Covered bonds	245	5	1	0	0	0	24.28%	241	9	1	0	0	0	24.76%	238	10	2	0	0	0	25.08%
	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%
	Collective investments undertakings (CIU)	1,595	101	2	0	4	0	23.45%	1,511	183	4	0	5	1	24.14%	1,438	254	6	0	5	1	24.68%
	Equity	337	0	0	0	0	0	40.00%	337	0	0	0	0	0	40.00%	336	0	0	0	0	0	40.00%
	Securitisation																					
	Other exposures	19,359	6	35	2	0	34	39.90%	19,339	12	61	2	0	36	39.67%	19,328	17	97	2	0	38	39.46%
	Standardised Total	286,547	32,216	3,656	497	915	1,904	52.08%	280,034	36,586	5,798	429	817	2,836	48.91%	275,894	38,692	7,833	385	659	3,713	47.41%

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	92,186	0	0	0	0	0	0.00%	92,186	0	0	0	0	0	0.00%	92,186	0	0	0	0	0	0.00%
	Central governments	87,698	13,716	538	191	112	223	40.00%	84,122	16,739	1,110	183	111	444	40.00%	81,818	18,494	1,699	171	94	664	40.00%
	Regional governments or local authorities	45	75	3	0	1	2	71.72%	25	95	3	0	1	2	65.46%	17	102	4	0	1	2	61.28%
	Public sector entities	22	33	5	0	1	3	69.60%	22	33	8	0	1	3	59.73%	20	31	7	0	1	4	52.88%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	682	1,320	159	3	3	60	38.07%	664	1,302	196	3	3	70	35.84%	650	1,282	229	2	2	79	34.52%
	Corporates	5,945	1,821	338	21	70	204	57.11%	5,717	1,866	541	19	74	265	48.93%	5,619	1,748	757	17	63	336	44.36%
	of which: SME	735	1,085	235	8	56	169	66.21%	664	1,052	358	7	57	208	58.06%	654	932	489	7	48	256	52.34%
	Retail	4,257	641	233	10	10	119	50.99%	4,112	684	335	8	10	135	40.27%	4,022	680	429	8	9	151	35.10%
	of which: SME	295	140	91	2	5	58	63.49%	287	130	108	1	5	63	58.28%	285	115	126	1	5	69	54.46%
	Secured by mortgages on immovable property	1,139	433	206	3	26	110	53.58%	1,130	402	246	3	23	122	49.57%	1,124	363	291	3	19	134	46.21%
	of which: SME	245	292	195	2	22	106	54.37%	253	258	222	2	19	115	51.65%	260	220	252	2	15	124	49.18%
	Items associated with particularly high risk	26	67	3	0	3	1	37.67%	22	67	7	0	3	3	36.78%	24	60	13	0	3	5	36.06%
	Covered bonds	36	1	0	0	0	0	21.39%	35	1	1	0	0	0	21.81%	35	2	1	0	0	0	22.12%
	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%
	Collective investments undertakings (CIU)	545	12	1	0	0	0	21.39%	535	21	1	0	0	0	21.48%	527	28	2	0	0	0	21.55%
	Equity	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%	18	0	0	0	0	0	40.00%
	Securitisation																					
	Other exposures	16,149	5	6	2	0	2	38.55%	16,139	10	11	2	0	4	37.13%	16,130	14	15	2	0	6	36.60%
	Standardised Total	208,749	18,124	1,530	231	226	726	47.42%	204,728	21,219	2,456	219	226	1,048	42.67%	202,189	22,806	3,407	203	192	1,381	40.52%

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	Central banks	2,360	0	0	0	0	0	0.00%	2,360	0	0	0	0	0	0.00%	2,360	0	0	0	0	0	0.00%
	Central governments	181	1	1	1	0	0	40.00%	179	1	1	0	0	0	40.00%	178	2	2	0	0	1	40.00%
	Regional governments or local authorities	118	13	0	0	0	0	40.00%	116	14	1	0	0	0	40.00%	114	15	1	0	0	1	40.00%
	Public sector entities	0	0	0	0	0	0	94.37%	0	0	0	0	0	0	94.37%	0	0	0	0	0	0	94.37%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	3	0	0	0	0	0	46.00%	3	0	0	0	0	0	46.00%	3	0	1	0	0	0	46.00%
	Corporates	409	69	30	2	6	17	58.16%	374	92	42	1	6	23	53.48%	347	107	54	1	5	28	52.16%
	of which: SME	259	54	29	2	5	17	58.23%	232	68	41	1	5	22	53.49%	213	77	52	1	4	27	52.13%
	Retail	265	84	46	6	11	39	83.62%	229	103	63	5	10	50	79.17%	208	108	78	4	8	59	75.94%
	of which: SME	212	64	35	6	8	28	81.18%	187	77	48	5	8	38	79.56%	172	81	59	4	6	46	78.76%
	Secured by mortgages on immovable property	53	13	3	2	4	2	95.22%	43	18	7	1	3	6	83.72%	38	19	11	1	2	8	79.95%
	of which: SME	52	13	2	2	4	2	95.29%	43	18	7	1	3	6	83.79%	38	19	10	1	2	8	80.05%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	10	1	0	0	0	0	19.91%	10	1	0	0	0	0	25.07%	9	2	0	0	0	0	28.94%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	501	0	0	0	0	0	40.00%	500	0	0	0	0	0	40.00%	500	0	0	0	0	0	40.00%
	Standardised Total	3,899	180	80	11	20	59	73.67%	3,814	230	115	8	20	79	68.90%	3,759	253	147	7	16	98	66.39%

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	3,819	0	0	0	0	0	0.00%	3,819	0	0	0	0	0	0.00%	3,819	0	0	0	0	0	0.00%
	Central governments	1,421	0	0	0	0	0	40.00%	1,420	1	1	0	0	0	40.00%	1,420	1	1	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	22	1	0	0	0	0	18.15%	22	1	0	0	0	0	19.17%	22	1	0	0	0	0	19.68%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	578	902	1	0	0	0	35.50%	573	906	3	0	1	1	35.73%	567	910	5	0	0	2	35.53%
	Corporates	153	109	4	1	1	2	40.88%	170	81	15	1	1	6	41.01%	165	78	23	1	1	9	40.79%
	of which: SME	0	0	0	0	0	0	52.24%	0	0	0	0	0	0	52.31%	0	0	0	0	0	0	52.30%
	Retail	5	1	3	0	0	1	45.95%	4	1	4	0	0	2	45.27%	3	1	5	0	0	2	44.71%
	of which: SME	0	1	0	0	0	0	50.82%	0	1	0	0	0	0	50.97%	0	1	0	0	0	0	50.73%
	Secured by mortgages on immovable property	0	0	0	0	0	0	17.73%	0	0	0	0	0	0	17.72%	0	0	0	0	0	0	17.54%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	4	0	0	0	0	0	24.93%	4	0	0	0	0	0	24.93%	4	0	0	0	0	0	24.93%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	48	2	0	0	0	0	18.15%	47	2	0	0	0	0	18.45%	47	2	1	0	0	0	18.61%
	Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
	Securitisation																					
	Other exposures	12	0	0	0	0	0	40.00%	12	0	0	0	0	0	40.00%	12	0	0	0	0	0	40.00%
	Standardised Total	6,064	1,015	9	2	2	4	41.32%	6,073	992	23	1	1	9	40.68%	6,060	994	35	1	1	14	40.13%

2023 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

CROATIA

Adverse Scenario

(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
	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
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	6,280	5	43	19	0	17	40.00%	6,330	7	92	19	0	37	40.00%	6,281	9	139	18	0	55	40.00%
Regional governments or local authorities	232	64	2	1	1	1	49.31%	226	67	1	1	1	2	44.86%	220	71	7	1	1	3	43.32%
Public sector entities	54	1	0	0	0	0	40.00%	54	1	0	0	0	0	40.00%	54	1	0	0	0	0	40.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	63	0	0	0	0	0	45.97%	63	0	0	0	0	0	45.99%	63	0	0	0	0	0	45.99%
Corporates	2,514	303	294	47	58	194	65.99%	2,333	340	438	36	52	268	61.06%	2,206	349	556	32	43	329	59.05%
of which: SME	952	172	155	21	49	112	72.34%	872	176	230	16	43	157	67.97%	815	169	294	14	34	194	66.09%
Retail	2,410	252	195	17	25	114	58.66%	2,280	300	268	14	36	143	53.37%	2,228	290	339	13	22	171	50.37%
of which: SME	58	12	9	1	1	6	67.51%	54	15	11	0	1	7	62.75%	51	16	12	0	1	8	60.12%
Secured by mortgages on immovable property	1,408	139	79	6	10	28	35.93%	1,336	165	126	4	10	39	30.84%	1,298	164	166	4	8	48	28.73%
of which: SME	4	0	0	0	0	0	60.66%	4	0	0	0	0	0	60.66%	4	0	0	0	0	0	60.66%
Items associated with particularly high risk	21	1	1	0	0	1	90.99%	21	1	1	0	0	1	90.53%	21	1	1	0	0	1	90.07%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	1,091	0	0	0	0	0	40.00%	1,090	1	1	0	0	0	40.00%	1,089	1	1	0	0	0	40.00%
Standardised Total	**14,173**	**765**	**615**	**90**	**94**	**356**	**57.91%**	**13,741**	**882**	**930**	**74**	**89**	**489**	**52.60%**	**13,460**	**885**	**1,208**	**68**	**74**	**606**	**50.18%**

FRANCE

Adverse Scenario

(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
	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
Central banks	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
Central governments	5,184	350	3	1	0	1	40.00%	5,114	417	6	1	0	2	40.00%	5,055	475	9	1	0	4	40.00%
Regional governments or local authorities	21	49	0	0	0	0	40.00%	6	64	0	0	0	0	40.00%	2	68	0	0	0	0	40.00%
Public sector entities	97	72	0	0	1	0	16.74%	96	73	1	0	1	0	16.74%	70	98	1	0	2	0	16.74%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	863	159	2	0	0	0	19.75%	860	160	4	0	0	1	19.76%	859	159	7	0	0	1	19.77%
Corporates	262	328	3	0	4	1	45.04%	266	319	7	0	1	3	45.31%	274	306	13	0	1	6	45.16%
of which: SME	16	5	0	0	0	0	49.80%	3	18	0	0	0	0	49.88%	8	12	1	0	0	0	49.42%
Retail	42	3	2	0	0	1	66.70%	41	2	2	0	0	1	54.93%	40	3	3	0	0	1	48.23%
of which: SME	0	0	0	0	0	0	46.96%	0	0	0	0	0	0	47.58%	0	0	0	0	0	0	47.51%
Secured by mortgages on immovable property	10	1	0	0	0	0	25.85%	10	0	1	0	0	0	25.85%	10	0	1	0	0	0	25.84%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Standardised Total	**6,487**	**961**	**10**	**2**	**5**	**4**	**41.56%**	**6,400**	**1,036**	**22**	**2**	**3**	**8**	**38.30%**	**6,316**	**1,107**	**34**	**2**	**3**	**13**	**37.33%**

LUXEMBOURG

Adverse Scenario

(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
	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
Central banks	1,304	0	0	0	0	0	0.00%	1,304	0	0	0	0	0	0.00%	1,304	0	0	0	0	0	0.00%
Central governments	2,651	1	0	0	0	0	40.00%	2,654	2	0	0	0	0	40.00%	2,653	2	1	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	1	2	0	0	0	0	37.38%	1	2	0	0	0	0	40.45%	1	2	0	0	0	0	41.15%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	148	2,414	5	0	1	1	20.43%	148	2,406	14	0	1	3	21.16%	147	2,394	26	0	1	6	21.65%
Corporates	177	137	6	0	1	2	29.90%	164	146	11	1	1	3	27.83%	154	151	16	1	1	4	26.92%
of which: SME	7	3	0	0	0	0	32.77%	6	3	1	0	0	0	32.43%	5	3	1	0	0	0	32.22%
Retail	57	4	0	0	0	0	57.88%	53	7	0	0	0	0	47.04%	50	9	1	0	0	0	43.48%
of which: SME	0	0	0	0	0	0	49.31%	0	0	0	0	0	0	49.38%	0	0	0	0	0	0	49.43%
Secured by mortgages on immovable property	0	2	0	0	0	0	29.75%	1	2	0	0	0	0	25.16%	1	2	0	0	0	0	22.08%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	950	69	1	0	4	0	24.84%	885	133	2	0	4	0	25.11%	825	192	2	0	3	1	25.36%
Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Securitisation																					
Other exposures	347	0	0	0	0	0	40.00%	346	0	0	0	0	0	40.00%	346	0	0	0	0	0	40.00%
Standardised Total	**5,641**	**2,629**	**12**	**1**	**6**	**3**	**25.76%**	**5,557**	**2,697**	**27**	**1**	**6**	**7**	**24.72%**	**5,483**	**2,753**	**46**	**1**	**6**	**11**	**24.32%**

SPAIN

Adverse Scenario

(mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
	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
Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Central governments	3,276	51	10	4	0	4	40.00%	3,216	102	20	4	0	8	40.00%	3,157	151	31	4	0	12	40.00%
Regional governments or local authorities	10	10	0	0	0	0	40.00%	10	10	0	0	0	0	40.00%	10	11	0	0	0	0	40.00%
Public sector entities	3	13	0	0	0	0	19.46%	3	13	1	0	0	0	19.47%	3	13	1	0	0	0	19.47%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	118	0	0	0	0	0	45.89%	118	0	0	0	0	0	45.88%	118	0	0	0	0	0	45.86%
Corporates	233	33	7	2	1	2	28.04%	214	44	15	1	2	4	28.35%	199	58	23	1	2	6	27.62%
of which: SME	21	1	3	1	0	1	63.72%	20	0	3	1	0	2	63.86%	18	0	5	1	0	3	63.94%
Retail	3	0	0	0	0	0	16.16%	2	0	0	0	0	0	15.71%	2	0	0	0	0	0	15.81%
of which: SME	0	0	0	0	0	0	57.42%	0	0	0	0	0	0	57.42%	0	0	0	0	0	0	57.41%
Secured by mortgages on immovable property	1	0	0	0	0	0	28.94%	1	0	0	0	0	0	29.11%	1	0	0	0	0	0	29.06%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Standardised Total	**3,645**	**108**	**18**	**6**	**2**	**6**	**34.87%**	**3,564**	**169**	**37**	**5**	**3**	**13**	**34.65%**	**3,490**	**225**	**56**	**5**	**3**	**19**	**34.23%**

2023 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

SERBIA

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	1,217	0	0	0	0	0	0.00%	1,217	0	0	0	0	0	0.00%	1,217	0	0	0	0	0	0.00%
Central governments	156	184	6	1	4	2	40.00%	149	186	11	1	4	4	40.00%	147	184	15	1	3	6	40.00%
Regional governments or local authorities	113	1	2	1	0	1	40.05%	111	1	1	1	0	1	40.02%	110	1	3	1	0	2	40.02%
Public sector entities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	39	0	0	0	0	0	46.00%	39	0	0	0	0	0	46.00%	39	0	0	0	0	0	46.00%
Corporates	859	721	41	6	46	24	57.91%	812	951	59	3	46	35	59.98%	481	1,067	74	2	34	43	61.10%
of which: SME	288	171	16	0	42	8	49.72%	213	247	16	0	43	8	49.99%	169	291	16	0	32	8	50.19%
Retail	1,142	493	274	36	173	183	66.94%	924	512	473	25	157	315	66.68%	795	469	645	19	111	430	66.75%
of which: SME	527	173	63	13	38	46	73.57%	440	211	111	10	44	84	75.49%	387	216	152	8	30	121	76.34%
Secured by mortgages on immovable property	948	258	2	0	1	0	20.59%	880	124	5	0	1	1	20.81%	865	337	7	0	1	1	20.94%
of which: SME	59	58	0	0	0	0	14.03%	46	71	1	0	0	0	14.03%	38	79	1	0	0	0	14.03%
Items associated with particularly high risk	15	0	0	0	0	0	40.00%	15	0	0	0	0	0	40.00%	15	0	0	0	0	0	40.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Securitisation																					
Other exposures	352	0	0	0	0	0	40.00%	352	0	0	0	0	0	40.00%	352	0	0	0	0	0	40.00%
Standardised Total	4,843	1,658	324	44	224	210	64.91%	4,300	1,974	551	30	207	358	64.88%	4,022	2,057	747	23	148	486	65.03%

HUNGARY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	1,791	0	0	0	0	0	0.00%	1,791	0	0	0	0	0	0.00%	1,791	0	0	0	0	0	0.00%
Central governments	967	77	5	3	1	2	40.00%	947	89	13	2	1	5	40.00%	932	99	18	2	0	7	40.00%
Regional governments or local authorities	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	26	0	0	0	0	0	46.00%	26	0	0	0	0	0	46.00%	26	0	0	0	0	0	46.00%
Corporates	1,278	182	70	7	11	27	38.89%	1,222	201	106	5	9	40	37.79%	1,194	204	132	5	7	50	37.55%
of which: SME	416	76	38	1	7	11	67.22%	395	88	25	0	6	15	61.36%	387	89	31	0	5	18	58.73%
Retail	468	61	67	7	18	42	63.29%	374	63	100	4	15	62	61.36%	368	53	124	3	11	75	60.67%
of which: SME	85	17	17	2	2	10	58.41%	78	17	25	1	2	13	52.80%	75	15	30	1	1	15	50.49%
Secured by mortgages on immovable property	796	111	73	6	18	39	53.53%	726	129	125	5	17	65	52.07%	682	124	174	4	16	90	51.80%
of which: SME	71	13	19	3	2	12	63.65%	64	13	26	3	1	16	60.03%	57	12	34	3	1	20	57.89%
Items associated with particularly high risk	54	0	0	0	0	0	40.00%	54	0	0	0	0	0	40.00%	54	0	0	0	0	0	40.00%
Covered bonds	186	0	0	0	0	0	40.00%	186	0	0	0	0	0	40.00%	186	0	0	0	0	0	40.00%
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%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
Securitisation																					
Other exposures	147	0	0	0	0	0	40.00%	147	0	0	0	0	0	40.00%	147	0	0	0	0	0	40.00%
Standardised Total	5,670	431	216	23	47	111	51.47%	5,490	482	344	16	41	172	49.92%	5,387	480	449	14	35	222	49.58%

UNITED KINGDOM

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	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
Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Central governments	26	10	0	0	0	0	40.00%	23	13	0	0	0	0	40.00%	22	14	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	31.34%	0	0	0	0	0	0	31.34%	0	0	0	0	0	0	31.34%
Multilateral Development Banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	66	84	2	0	0	0	11.77%	64	82	6	0	0	1	11.74%	63	81	9	0	0	1	11.76%
Corporates	261	202	6	1	2	2	40.44%	222	179	17	1	1	7	40.26%	208	174	26	1	1	10	39.81%
of which: SME	13	0	0	0	0	0	32.84%	12	0	0	0	0	0	32.84%	12	0	0	0	0	0	32.84%
Retail	18	3	1	0	0	0	28.11%	16	4	1	0	0	0	26.59%	16	4	2	0	0	1	26.09%
of which: SME	1	0	0	0	0	0	35.75%	1	0	1	0	0	0	33.13%	1	0	1	0	0	0	32.23%
Secured by mortgages on immovable property	3	1	0	0	0	0	24.42%	2	1	0	0	0	0	23.06%	2	1	0	0	0	0	22.43%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	22	5	0	0	0	0	23.60%	20	7	0	0	0	0	24.42%	18	8	1	0	0	0	24.93%
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%
Collective investments undertakings (CIU)	2	0	0	0	0	0	23.60%	2	0	0	0	0	0	23.60%	2	0	0	0	0	0	23.60%
Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Securitisation																					
Other exposures	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Standardised Total	403	305	9	2	2	3	31.61%	405	286	26	1	2	8	32.07%	396	282	39	1	2	12	31.94%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		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										
Intesa Sanpaolo S.p.A.	**Central banks**														
	Central governments														
	Institutions														
	Corporates	23,263	121	2,697	1	20,439	17,137	2,582	2,114	362	284	27	29	114	32%
	Corporates - Of Which: Specialised Lending	19	0	2	1	17	14	2	2	0	0	0	0	0	42.79%
	Corporates - Of Which: SME	15,726	0	1,680	0	13,998	11,812	1,462	1,228	265	222	20	17	90	34.16%
	Retail	8,797	0	172	0	8,196	7,528	349	306	240	221	9	4	70	28.97%
	Retail - Secured on real estate property	5	0	1	0	3	3	2	2	0	0	0	0	0	26.77%
	Retail - Secured on real estate property - Of Which: SME	5	0	1	0	3	3	1	1	0	0	0	0	0	26.77%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	8,792	0	171	0	8,192	7,525	347	305	240	221	9	4	70	28.97%
	Retail - Other Retail - Of Which: SME	8,305	0	166	0	7,748	7,099	311	276	231	214	9	4	68	29.17%
	Retail - Other Retail - Of Which: non-SME	487	0	5	0	444	426	36	35	6	6	0	0	1	21.79%
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**32,459**	**121**	**2,936**	**1**	**28,942**	**24,777**	**3,022**	**2,478**	**602**	**504**	**36**	**34**	**184**	**30.54%**

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		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										
ITALY	**Central banks**														
	Central governments														
	Institutions														
	Corporates	23,046	0	2,541	0	20,136	17,616	2,549	2,114	360	284	26	28	114	32%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	8,751	0	152	0	8,168	7,528	332	306	230	221	9	3	60	29%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**32,197**	**0**	**2,759**	**0**	**28,612**	**24,657**	**2,972**	**2,478**	**599**	**504**	**35**	**32**	**183**	31%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		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										
SLOVAKIA	**Central banks**														
	Central governments														
	Institutions														
	Corporates	217	0	156	1	183	0	33	0	2	0	0	1	0	20%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	45	0	21	0	27	0	17	0	1	0	0	1	1	51%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**262**	**0**	**177**	**1**	**210**	**0**	**49**	**0**	**3**	**0**	**1**	**2**	**1**	32%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		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										
UNITED STATES	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

CROATIA

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	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										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

FRANCE

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	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										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

LUXEMBOURG

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	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										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

SPAIN

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	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										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

		Public guarantees - Actual													
		31/12/2022													
		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
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
SERBIA	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		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
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
HUNGARY	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		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
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
UNITED KINGDOM	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

Intesa Sanpaolo S.p.A.

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	19.680	16.299	3.230	2.873	470	368	35	23	232	50%	19.175	15.773	3.624	3.321	583	441	32	22	276	47%	18.846	15.433	3.647	3.582	691	520	31	19	317	46%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	7.632	6.958	875	844	278	253	12	7	138	46%	7.276	6.608	1.185	1.163	315	285	12	7	143	45%	7.052	6.388	1.381	1.350	352	316	11	7	157	45%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-																														
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	27.620	23.378	4.198	3.765	747	616	47	31	361	48.30%	26.759	22.505	4.908	4.526	899	727	44	30	419	46.60%	26.203	21.949	5.319	4.972	1.043	838	43	27	474	45.46%

ITALY

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	19.382	16.172	3.196	2.872	467	362	35	23	231	49%	18.877	15.654	3.588	3.320	579	441	32	22	274	47%	18.546	15.315	3.810	3.581	686	518	31	19	315	46%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	7.608	6.958	882	844	275	253	12	8	127	46%	7.253	6.608	1.175	1.163	311	285	11	8	141	45%	7.030	6.388	1.363	1.350	347	316	11	8	154	44%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	27,297	23,258	4,144	3,765	742	616	47	29	358	48%	26,438	22,386	4,854	4,526	891	727	44	29	415	47%	25,885	21,830	5,264	4,971	1,033	837	43	26	469	45%

SLOVAKIA

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	179	0	36	0	3	0	0	0	2	57%	178	0	36	0	4	0	0	0	2	49%	177	0	36	0	4	0	0	0	2	45%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	25	0	18	0	3	0	0	1	2	60%	23	0	18	0	4	0	0	1	2	55%	22	0	18	0	5	0	0	1	3	52%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	204	0	53	0	5	0	0	1	3	58%	201	0	54	0	7	0	0	1	4	52%	200	0	54	0	9	0	0	1	5	49%

UNITED STATES

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

CROATIA

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

FRANCE

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

LUXEMBOURG

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

SPAIN

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
SERBIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
HUNGARY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
UNITED KINGDOM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	16%	0	0	0	0	0	0	0	0	0	16%	0	0	0	0	0	0	0	0	0	16%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	16%	0	0	0	0	0	0	0	0	0	16%	0	0	0	0	0	0	0	0	0	16%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

Intesa Sanpaolo S.p.A.

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	18.926	16.245	3.938	2.900	529	389	45	60	264	50%	18.158	15.696	4.512	3.345	712	494	45	58	337	47%	17.741	15.338	4.711	3.586	928	680	41	52	422	46%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	7.613	6.948	886	843	290	261	17	10	137	47%	7.242	6.588	1.280	1.160	340	306	16	10	157	46%	7.006	6.361	1.388	1.346	350	348	14	9	176	45%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-																														
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	26.857	23.313	4.891	3.792	818	653	62	70	401	49.03%	25.708	22.409	5.806	4.548	1.052	802	61	69	494	46.95%	25.057	21.826	6.190	4.982	1.318	951	56	62	599	45.43%

ITALY

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	18.643	16.126	3.877	2.906	525	388	44	59	262	50%	17.876	15.577	4.468	3.344	706	494	44	57	334	47%	17.458	15.220	4.666	3.595	920	599	41	52	410	46%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	7.590	6.948	863	843	286	261	16	7	135	47%	7.222	6.588	1.181	1.160	334	306	15	8	154	46%	6.980	6.361	1.370	1.346	382	348	14	7	172	45%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	26.540	23.194	4.832	3.792	811	653	61	67	397	49%	25.408	22.290	5.742	4.548	1.040	801	60	66	488	47%	24.754	21.708	6.127	4.980	1.302	950	56	60	591	45%

SLOVAKIA

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	174	0	40	0	3	0	0	1	2	58%	169	0	43	0	5	0	0	1	3	49%	167	0	43	0	7	0	0	0	3	44%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	23	0	19	0	3	0	0	2	2	65%	20	0	19	0	6	0	0	2	4	60%	19	0	19	0	8	0	0	1	5	58%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	197	0	59	0	7	0	1	3	4	61%	189	0	62	0	11	0	0	2	6	55%	186	0	62	0	15	0	0	2	8	52%

UNITED STATES

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	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	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	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
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

CROATIA

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

FRANCE

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

LUXEMBOURG

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

SPAIN

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Intesa Sanpaolo S.p.A.

Public guarantees - Adverse Scenario

(mln EUR, %)

		31/12/2023									
		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
SERBIA	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2024									
		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
SERBIA	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2025									
		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
SERBIA	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)

		31/12/2023									
		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
HUNGARY	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2024									
		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
HUNGARY	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2025									
		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
HUNGARY	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)

		31/12/2023									
		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
UNITED KINGDOM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	21%
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	21%

		31/12/2024									
		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
UNITED KINGDOM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	21%
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	21%

		31/12/2025									
		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
UNITED KINGDOM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	21%
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	21%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	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
Intesa Sanpaolo S.p.A.	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	1,172	504	712	518	470	387	7	5	5	12	1	14%
	of which: SME	627	131	336	246	293	238	5	5	2	5	1	14%
	Retail	580	118	479	339	78	41	14	10	2	4	4	30%
	of which: SME	336	95	261	125	75	40	4	3	2	2	3	36%
	Secured by mortgages on immovable property	22	8	21	21	1	1	0	0	0	0	0	
	of which: non-SME	20	7	20	20	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	1,808	689	1,356	904	555	437	21	16	8	17	6	24%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	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
ITALY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	356	46	135	97	243	208	0	0	0	2	0	
	of which: SME	329	40	104	87	225	198	0	0	0	2	0	
	Retail	32	3	9	8	23	20	0	0	0	0	0	58%
	of which: SME	32	2	9	7	23	20	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	388	49	125	105	266	228	0	0	0	2	0	29%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	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
SLOVAKIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	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
UNITED STATES	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

CROATIA

(mln EUR, %)	Public guarantees - Actual											
	31/12/2022											
	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
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

FRANCE

(mln EUR, %)	Public guarantees - Actual											
	31/12/2022											
	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
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

LUXEMBOURG

(mln EUR, %)	Public guarantees - Actual											
	31/12/2022											
	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
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

SPAIN

(mln EUR, %)	Public guarantees - Actual											
	31/12/2022											
	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
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	-
of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		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
SERBIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	181	170	42	20	145	132	4	0	0	3	0	
	of which: SME	27	22	23	5	7	1	0	0	0	0	0	
	Retail	164	75	132	33	34	8	2	0	1	2	1	60%
	of which: SME	164	75	132	33	34	8	2	0	1	2	1	60%
	Secured by mortgages on immovable property	2	1	1	1	1	1	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	348	253	175	60	180	142	2	1	1	7	1	60%

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		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
HUNGARY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	516	183	492	378	66	51	5	5	2	2	0	9%
	of which: SME	242	61	184	138	58	45	4	4	1	1	0	10%
	Retail	266	12	247	232	15	12	4	5	0	2	0	6%
	of which: SME	72	11	57	43	14	10	3	2	0	1	0	8%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	782	197	698	610	81	62	11	10	2	5	1	7%

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		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
UNITED KINGDOM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

Intesa Sanpaolo S.p.A.

Public guarantees - Baseline Scenario — 31/12/2023

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	769	609	406	292	14	10	1	6	6	44.47%
of which: SME										
Retail	459	327	91	53	22	13	2	4	11	51.70%
of which: SME										
Secured by mortgages on immovable property	19	19	2	2	0	0	0	0	0	35.46%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	1,390	1,071	504	353	38	26	4	10	18	46.98%

Public guarantees - Baseline Scenario — 31/12/2024

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	787	643	379	254	22	15	1	5	10	42.57%
of which: SME										
Retail	447	323	95	54	30	15	2	4	16	52.54%
of which: SME										
Secured by mortgages on immovable property	18	18	3	3	0	0	0	0	0	37.69%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	1,394	1,098	483	317	55	34	4	9	26	46.98%

Public guarantees - Baseline Scenario — 31/12/2025

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	796	659	363	233	30	19	1	4	13	41.70%
of which: SME										
Retail	436	320	97	55	39	17	2	3	21	53.10%
of which: SME										
Secured by mortgages on immovable property	18	18	4	4	0	0	0	0	0	38.71%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	1,392	1,109	468	299	72	41	4	7	34	47.07%

ITALY

Public guarantees - Baseline Scenario — 31/12/2023

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	174	152	181	147	3	1	0	2	1	38.89%
of which: SME										
Retail	15	13	17	14	0	0	0	0	0	42.42%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	24.05%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	190	166	198	161	3	1	0	2	1	38.72%

Public guarantees - Baseline Scenario — 31/12/2024

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	208	184	144	113	6	2	0	1	2	38.90%
of which: SME										
Retail	18	17	13	11	1	0	0	0	0	40.80%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	23.23%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	226	202	158	124	7	3	0	1	3	38.80%

Public guarantees - Baseline Scenario — 31/12/2025

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	227	203	122	93	9	4	0	1	3	38.94%
of which: SME										
Retail	20	18	11	9	1	0	0	0	0	40.27%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	22.67%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	248	223	133	102	10	4	1	1	4	38.85%

SLOVAKIA

Public guarantees - Baseline Scenario — 31/12/2023

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	44.36%
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	44.36%

Public guarantees - Baseline Scenario — 31/12/2024

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	44.29%
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	44.29%

Public guarantees - Baseline Scenario — 31/12/2025

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	44.27%
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	44.27%

UNITED STATES

Public guarantees - Baseline Scenario — 31/12/2023

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario — 31/12/2024

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario — 31/12/2025

(mln EUR, %)	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
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

CROATIA

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

FRANCE

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

LUXEMBOURG

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	45,39%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	45,39%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	35,28%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	35,28%

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	31,36%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	31,36%

SPAIN

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	22,24%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	22,24%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	22,23%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	22,23%

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	22,22%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	22,22%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
SERBIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	79	65	107	92	1	1	0	1	0	40.82%	80	69	105	87	2	2	0	1	1	41.20%	79	69	105	86	1	2	0	1	1	41.33%
	of which: SME																														
	Retail	114	20	47	18	6	1	1	3	4	66.91%	108	20	52	20	10	1	3	4	7	67.79%	101	19	53	20	10	2	3	3	10	68.67%
	of which: SME																														
	Secured by mortgages on immovable property	1	1	1	1	0	0	0	0	0	10.67%	1	1	1	1	0	0	0	0	0	10.67%	1	1	1	1	0	0	0	0	0	10.67%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	194	88	156	112	7	2	1	4	4	62.11%	187	90	158	108	12	3	1	4	8	63.39%	181	90	159	108	17	5	3	3	11	64.16%

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
HUNGARY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	446	375	67	52	8	7	1	1	4	47.50%	443	371	67	53	11	9	1	1	5	44.42%	439	368	68	54	14	12	1	1	6	42.53%
	of which: SME																														
	Retail	241	226	19	16	7	6	0	0	4	49.63%	236	222	23	19	9	7	0	0	4	47.38%	232	218	25	22	11	8	0	0	5	45.80%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	689	601	86	68	15	13	1	1	7	48.52%	680	594	90	72	20	16	1	1	9	45.74%	672	587	93	75	25	20	1	1	11	43.92%

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	26.91%	0	0	0	0	0	0	0	0	0	26.30%	0	0	0	0	0	0	0	0	0	25.83%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	13.25%	0	0	0	0	0	0	0	0	0	10.17%	0	0	0	0	0	0	0	0	0	9.93%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	26.09%	0	0	0	0	0	0	0	0	0	20.63%	0	0	0	0	0	0	0	0	0	17.59%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
Intesa Sanpaolo S.p.A.	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	756	608	415	290	18	13	3	12	9	50.14%	767	638	388	252	35	21	2	10	17	47.92%	772	652	367	230	50	29	2	7	24	47.16%
	of which: SME																														
	Retail	446	325	97	53	29	14	5	10	17	60.49%	424	319	102	55	46	19	4	10	28	61.72%	409	314	101	55	62	23	3	7	38	62.53%
	of which: SME																														
	Secured by mortgages on immovable property	19	19	3	3	0	0	0	0	0	42.33%	18	18	4	4	0	0	0	0	0	45.10%	17	17	4	4	0	0	0	0	0	45.97%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	1,363	1,066	519	352	49	31	9	22	27	54.62%	1,350	1,087	498	316	84	46	7	20	46	54.71%	1,349	1,094	475	296	108	59	6	15	60	55.47%

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
ITALY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	165	152	189	147	4	2	1	3	2	42.27%	196	184	152	113	9	3	1	2	4	42.59%	216	203	127	93	15	5	1	2	6	42.47%
	of which: SME																														
	Retail	14	13	18	14	0	0	0	0	0	45.27%	17	17	14	11	1	0	0	0	0	43.80%	19	18	12	9	1	0	0	0	1	43.18%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	28.25%	0	0	0	0	0	0	0	0	0	27.05%	0	0	0	0	0	0	0	0	0	26.77%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	179	165	207	161	4	2	1	3	2	42.13%	214	201	167	124	10	4	1	2	4	42.49%	236	222	139	101	16	5	1	2	7	42.39%

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
SLOVAKIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	52.64%	0	0	0	0	0	0	0	0	0	52.99%	0	0	0	0	0	0	0	0	0	53.06%
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	52.64%	0	0	0	0	0	0	0	0	0	52.99%	0	0	0	0	0	0	0	0	0	53.06%

	(mln EUR, %)	Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		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	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	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
CROATIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		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	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	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
FRANCE	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		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	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	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
LUXEMBOURG	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	57.62%	0	0	0	0	0	0	0	0	0	45.49%	0	0	0	0	0	0	0	0	0	41.47%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	57.62%	0	0	0	0	0	0	0	0	0	45.49%	0	0	0	0	0	0	0	0	0	41.47%

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		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	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	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
SPAIN	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	35.61%	0	0	0	0	0	0	0	0	0	35.59%	0	0	0	0	0	0	0	0	0	35.59%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	35.61%	0	0	0	0	0	0	0	0	0	35.59%	0	0	0	0	0	0	0	0	0	35.59%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Intesa Sanpaolo S.p.A.

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
SERBIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	77	65	108	92	2	1	0	2	1	41.20%	76	68	106	86	5	5	0	2	2	41.65%	75	67	105	84	7	7	0	1	1	41.67%
	of which: SME																														
	Retail	106	21	52	18	11	1	2	8	8	73.00%	90	19	58	20	21	2	3	9	15	74.68%	81	18	57	20	30	3	4	6	10	75.26%
	of which: SME																														
	Secured by mortgages on immovable property	1	1	1	1	0	0	0	0	0	14.87%	1	1	1	1	0	0	0	0	0	14.08%	1	1	1	1	0	0	0	0	0	14.08%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	183	87	161	111	13	4	3	11	9	67.45%	167	87	165	107	25	8	2	10	17	68.52%	156	86	164	105	37	11	2	7	25	68.88%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
HUNGARY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	444	374	68	52	9	8	3	2	5	56.25%	437	389	69	53	15	12	1	2	8	52.07%	433	365	69	53	19	15	1	1	10	50.57%
	of which: SME																														
	Retail	248	226	20	16	8	6	1	0	5	56.91%	234	221	23	19	11	8	1	0	6	52.74%	230	217	25	22	13	9	1	0	7	50.88%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	695	600	88	68	18	14	3	2	10	56.56%	673	590	92	72	26	20	2	2	14	52.38%	673	582	92	75	26	25	2	2	16	52.36%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		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	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	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
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	35.59%	0	0	0	0	0	0	0	0	0	34.85%	0	0	0	0	0	0	0	0	0	34.35%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	25.96%	0	0	0	0	0	0	0	0	0	23.60%	0	0	0	0	0	0	0	0	0	22.77%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	35.08%	0	0	0	0	0	0	0	0	0	30.22%	0	0	0	0	0	0	0	0	0	27.70%

2023 EU-wide Stress Test: Securitisations

Intesa Sanpaolo S.p.A.

		Actual	Baseline Scenario			Adverse Scenario		
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	25,616						
	SEC-SA	16,612						
	SEC-ERBA	354						
	SEC-IAA	0						
	Total	**42,581**						
REA	SEC-IRBA	6,074	6,482	7,240	8,139	6,909	8,397	10,410
	SEC-SA	4,531	4,810	5,305	5,843	5,147	6,063	7,213
	SEC-ERBA	497	519	570	615	613	816	1,045
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	**11,103**	**11,812**	**13,115**	**14,597**	**12,669**	**15,276**	**18,669**
Impairments	**Total banking book others than assessed at fair value**		**4**	**8**	**8**	**32**	**26**	**28**

2023 EU-wide Stress Test: Risk exposure amounts

Intesa Sanpaolo S.p.A.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	259,626	260,334	261,637	263,119	261,191	265,032	275,933
Risk exposure amount for securitisations and re-securitisations	11,103	11,812	13,115	14,597	12,669	15,276	18,669
Risk exposure amount other credit risk	248,523	248,523	248,523	248,523	248,523	249,755	257,264
Risk exposure amount for market risk	10,579	10,579	10,579	10,579	12,485	14,256	13,102
Risk exposure amount for operational risk	25,486	25,486	25,486	25,486	28,799	28,799	28,799
Other risk exposure amounts	148	148	148	148	148	148	572
Total risk exposure amount	**295,839**	**296,548**	**297,851**	**299,332**	**302,623**	**308,235**	**318,405**
Total Risk exposure amount (transitional)	**295,443**	**296,548**	**297,851**	**299,332**	**302,623**	**308,235**	**318,405**
Total Risk exposure amount (fully loaded)	**295,839**	**296,548**	**297,851**	**299,332**	**302,623**	**308,235**	**318,405**

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A	**OWN FUNDS**		**56,360**	**57,699**	**59,305**	**60,640**	**47,691**	**49,591**	**50,938**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**40,772**	**41,577**	**43,097**	**44,449**	**31,337**	**33,232**	**34,540**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		36,553	36,553	36,553	36,553	36,553	36,553	36,553
	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		20,229	22,226	24,224	26,136	18,795	20,323	21,998
	A.1.3	Accumulated other comprehensive income		-2,635	-2,635	-2,635	-2,635	-6,943	-6,943	-6,943
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-503	-503	-503	-503	-3,730	-3,730	-3,730
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-239	-239	-239	-239	-329	-329	-329
	A.1.3.3	Other OCI contributions		-1,893	-1,893	-1,893	-1,893	-2,885	-2,885	-2,885
	A.1.4	Other Reserves		-3,265	-3,265	-3,265	-3,265	-3,265	-3,265	-3,265
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters		149	149	149	149	-127	-127	-127
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-201	-201	-201	-201	-462	-462	-462
	A.1.7.2	Cash flow hedge reserve		365	365	365	365	349	349	349
	A.1.7.3	Other adjustments		-15	-15	-15	-15	-15	-15	-15
	A.1.8	(-) Intangible assets (including Goodwill)		-8,201	-8,162	-7,996	-7,667	-8,162	-7,996	-7,667
	A.1.8.1	of which: Goodwill (-)		-4,252	-4,252	-4,252	-4,252	-4,252	-4,252	-4,252
	A.1.8.2	of which: Software assets (-)		-1,357	-1,369	-1,253	-973	-1,369	-1,253	-973
	A.1.8.3	of which: Other intangible assets (-)		-2,592	-2,541	-2,492	-2,443	-2,541	-2,492	-2,443
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-2,154	-2,154	-2,154	-2,154	-2,804	-2,205	-2,187
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-240	-253	-263	-272	-228	-237	-247
	A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-62	-62	-62	-62	-62	-62	-62
	A.1.14.1	of which: from securitisation positions (-)		-62	-62	-62	-62	-62	-62	-62
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-1,618	-1,396	-1,225
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-26	-90	-412	-980	-73	-370	-932
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-330	-729	-1,042	-1,354	-729	-1,042	-1,354
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-2,986	-2,986	-2,986	-2,986	-2,986	-2,986	-2,986
	A.1.21.1	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
	A.1.21.2	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
	A.1.21.3	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
	A.1.21.4	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
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		753	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		753	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		747	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		7	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**7,207**	**7,207**	**7,207**	**7,207**	**7,207**	**7,207**	**7,207**
	A.2.1	Additional Tier 1 Capital instruments		7,207	7,207	7,207	7,207	7,207	7,207	7,207
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**47,979**	**48,784**	**50,304**	**51,656**	**38,544**	**40,439**	**41,747**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**8,381**	**8,914**	**9,001**	**8,984**	**9,148**	**9,152**	**9,190**
	A.4.1	Tier 2 Capital instruments		8,307	8,307	8,307	8,307	8,307	8,307	8,307
	A.4.2	Other Tier 2 Capital components and deductions		820	607	693	677	840	845	883
	A.4.3	Tier 2 transitional adjustments		-747	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-747	0	0	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**295,839**	**296,548**	**297,851**	**299,332**	**302,623**	**308,235**	**318,405**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**-396**	**0**	**0**	**0**	**0**	**0**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**13.80%**	**14.02%**	**14.47%**	**14.85%**	**10.36%**	**10.78%**	**10.85%**
	C.2	**Tier 1 Capital ratio**		**16.24%**	**16.45%**	**16.89%**	**17.26%**	**12.74%**	**13.12%**	**13.11%**
	C.3	**Total Capital ratio**		**19.08%**	**19.46%**	**19.91%**	**20.26%**	**15.76%**	**16.09%**	**16.00%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**40,019**	**41,577**	**43,097**	**44,449**	**31,337**	**33,232**	**34,540**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**47,226**	**48,784**	**50,304**	**51,656**	**38,544**	**40,439**	**41,747**
	D.3	**TOTAL CAPITAL (fully loaded)**		**56,353**	**57,699**	**59,305**	**60,640**	**47,691**	**49,591**	**50,938**

2023 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		13.53%	14.02%	14.47%	14.85%	10.36%	10.78%	10.85%
	E.2	Tier 1 Capital ratio		15.96%	16.45%	16.89%	17.26%	12.74%	13.12%	13.11%
	E.3	Total Capital ratio		19.05%	19.46%	19.91%	20.26%	15.76%	16.09%	16.00%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		855,282	855,282	855282	855282	855282	855282	855282
	H.2	Total leverage ratio exposures (fully loaded)		854,738	854,738	854738	854738	854738	854738	854738
	H.3	Leverage ratio (transitional)		5.61%	5.70%	5.88%	6.04%	4.51%	4.73%	4.88%
	H.4	Leverage ratio (fully loaded)		5.53%	5.71%	5.89%	6.04%	4.51%	4.73%	4.88%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.33%	3.33%	3.33%	3.33%	3.33%	3.33%	3.33%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.79%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%
	R.1.1	of which: CET1		1.01%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%
	R.1.2	of which: AT1		0.33%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.79%	9.72%	9.72%	9.72%	9.72%	9.72%	9.72%
	R.2.1	of which: CET1		5.51%	5.47%	5.47%	5.47%	5.47%	5.47%	5.47%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.12%	13.05%	13.05%	13.05%	13.05%	13.05%	13.05%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.84%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		39,611						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		295,154						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		13.42%						

2023 EU-wide Stress Test: P&L

Intesa Sanpaolo S.p.A.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	9,585	11,335	12,180	11,731	8,560	9,514	9,466
Interest income	13,177	26,451	27,051	25,298	34,292	35,440	32,376
Interest expense	-3,591	-15,116	-14,871	-13,566	-25,732	-24,001	-21,437
Dividend income	225	225	225	225	169	169	169
Net fee and commission income	8,969	8,861	8,784	8,716	7,273	7,583	7,891
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,502	702	702	702	-1,138	281	281
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					-155		
Other operating income not listed above, net	26	936	936	936	1,150	925	925
Total operating income, net	20,308	22,060	22,827	22,310	15,859	18,471	18,732
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,703	-633	-1,332	-1,107	-4,413	-2,914	-2,825
Other income and expenses not listed above, net	-11,604	-11,866	-11,927	-12,044	-13,459	-13,339	-13,479
Profit or (-) loss before tax from continuing operations	6,001	9,561	9,568	9,160	-2,013	2,218	2,428
Tax expenses or (-) income related to profit or loss from continuing operations	-1,621	-2,868	-2,870	-2,748	604	-665	-729
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	**4,379**	**6,693**	**6,698**	**6,412**	**-1,409**	**1,553**	**1,700**
Amount of dividends paid and minority interests after MDA-related adjustments	3,073	4,696	4,700	4,499	25	25	25
Attributable to owners of the parent net of estimated dividends	1,306	1,996	1,998	1,913	-1,434	1,528	1,675
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Intesa Sanpaolo S.p.A.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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
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

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0