

# Harmonised Transparency Template

2023 Version

ITALY

Intesa Sanpaolo S.p.A.

Reporting Date: 30/09/2023

Cut-off Date: 30/09/2023



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## A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Italy			
G.1.1.2	Issuer Name	Intesa Sanpaolo S.p.A.			
G.1.1.3	Link to Issuer's Website	<a href="https://group.intesasanpaolo.com/en/">https://group.intesasanpaolo.com/en/</a>			
G.1.1.4	Cut-off date	30/09/2023			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	N			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	<a href="https://www.coveredbondlabel.com/issuer/20/">https://www.coveredbondlabel.com/issuer/20/</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	7.632,5			
G.3.1.2	Outstanding Covered Bonds	6.450,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	7.779,0			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	6.133,2			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	>5%	5,3%	13,0%	Rating Agency Requirement
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	7.632,5		89,9%	
G.3.3.2	Public Sector	0,0		0,0%	
G.3.3.3	Shipping	0,0		0,0%	
G.3.3.4	Substitute Assets	852,9		10,1%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	8.485,4		100,0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	8,7	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	15,8	ND3	0,2%	
G.3.4.3	1 - 2 Y	49,8	ND3	0,7%	
G.3.4.4	2 - 3 Y	86,7	ND3	1,1%	
G.3.4.5	3 - 4 Y	113,7	ND3	1,5%	
G.3.4.6	4 - 5 Y	149,2	ND3	2,0%	
G.3.4.7	5 - 10 Y	1.140,3	ND3	14,9%	
G.3.4.8	10+ Y	6.077,1	ND3	79,6%	
G.3.4.9	Total	7.632,5	0,0	100,0%	0,0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2,8	3,8		
G.3.5.2	Maturity (mn)				
	By buckets:				



G.3.5.3	0 - 1 Y	1.750,0	0,0	27,1%	0,0%
G.3.5.4	1 - 2 Y	1.500,0	1.750,0	23,3%	27,1%
G.3.5.5	2 - 3 Y	1.000,0	1.500,0	15,5%	23,3%
G.3.5.6	3 - 4 Y	0,0	1.000,0	0,0%	15,5%
G.3.5.7	4 - 5 Y	1.250,0	0,0	19,4%	0,0%
G.3.5.8	5 - 10 Y	950,0	1.950,0	14,7%	30,2%
G.3.5.9	10+ Y	0,0	250,0	0,0%	3,9%
G.3.5.10	Total	6.450,0	6.450,0	100,0%	100,0%
<b>6. Cover Assets - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	7.632,5	ND2	100,0%	
G.3.6.2	AUD	0,0	ND2	0,0%	
G.3.6.3	BRL	0,0	ND2	0,0%	
G.3.6.4	CAD	0,0	ND2	0,0%	
G.3.6.5	CHF	0,0	ND2	0,0%	
G.3.6.6	CZK	0,0	ND2	0,0%	
G.3.6.7	DKK	0,0	ND2	0,0%	
G.3.6.8	GBP	0,0	ND2	0,0%	
G.3.6.9	HKD	0,0	ND2	0,0%	
G.3.6.10	ISK	0,0	ND2	0,0%	
G.3.6.11	JPY	0,0	ND2	0,0%	
G.3.6.12	KRW	0,0	ND2	0,0%	
G.3.6.13	NOK	0,0	ND2	0,0%	
G.3.6.14	PLN	0,0	ND2	0,0%	
G.3.6.15	SEK	0,0	ND2	0,0%	
G.3.6.16	SGD	0,0	ND2	0,0%	
G.3.6.17	USD	0,0	ND2	0,0%	
G.3.6.18	Other	0,0	ND2	0,0%	
G.3.6.19	Total	7.632,5	0,0	100,0%	0,0%
<b>7. Covered Bonds - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	6.450,0	ND2	100,0%	
G.3.7.2	AUD	0,0	ND2	0,0%	
G.3.7.3	BRL	0,0	ND2	0,0%	
G.3.7.4	CAD	0,0	ND2	0,0%	
G.3.7.5	CHF	0,0	ND2	0,0%	
G.3.7.6	CZK	0,0	ND2	0,0%	
G.3.7.7	DKK	0,0	ND2	0,0%	
G.3.7.8	GBP	0,0	ND2	0,0%	
G.3.7.9	HKD	0,0	ND2	0,0%	
G.3.7.10	ISK	0,0	ND2	0,0%	
G.3.7.11	JPY	0,0	ND2	0,0%	
G.3.7.12	KRW	0,0	ND2	0,0%	
G.3.7.13	NOK	0,0	ND2	0,0%	
G.3.7.14	PLN	0,0	ND2	0,0%	
G.3.7.15	SEK	0,0	ND2	0,0%	
G.3.7.16	SGD	0,0	ND2	0,0%	
G.3.7.17	USD	0,0	ND2	0,0%	
G.3.7.18	Other	0,0	ND2	0,0%	
G.3.7.19	Total	6.450,0	0,0	100,0%	0,0%
<b>8. Covered Bonds - Breakdown by interest rate</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	6.250,0	ND2	96,9%	
G.3.8.2	Floating coupon	200,0	ND2	3,1%	
G.3.8.3	Other	0,0	ND2	0,0%	
G.3.8.4	Total	6.450,0	0,0	100,0%	0,0%
<b>9. Substitute Assets - Type</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	852,9		100,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0		0,0%	
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0		0,0%	
G.3.9.5	Other	0		0,0%	
G.3.9.6	Total	852,9		100,0%	
<b>10. Substitute Assets - Country</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	



G.3.10.1	Domestic (Country of Issuer)	852,9	100,0%
G.3.10.2	Eurozone	0	0,0%
G.3.10.3	Rest of European Union (EU)	0	0,0%
G.3.10.4	European Economic Area (not member of EU)	0	0,0%
G.3.10.5	Switzerland	0	0,0%
G.3.10.6	Australia	0	0,0%
G.3.10.7	Brazil	0	0,0%
G.3.10.8	Canada	0	0,0%
G.3.10.9	Japan	0	0,0%
G.3.10.10	Korea	0	0,0%
G.3.10.11	New Zealand	0	0,0%
G.3.10.12	Singapore	0	0,0%
G.3.10.13	US	0	0,0%
G.3.10.14	Other	0	0,0%
G.3.10.15	Total EU	852,9	
G.3.10.16	Total	852,9	100,0%

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	852,9	11,2%	13,2%
G.3.11.2	Central bank eligible assets	0,0	0,0%	0,0%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	852,9	11,2%	13,2%

#### 12. Bond List

G.3.12.1 Bond list <https://www.coveredbondlabel.com/issuer/20/>

#### 13. Derivatives & Swaps

G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	intra-group
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	

#### 4. Compliance Art 14 CBD Check table

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

	Row	Row
G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="https://www.coveredbondlabel.com/issuer/20/">https://www.coveredbondlabel.com/issuer/20/</a>
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets 48 for Public Sector Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets 424 for Commercial Mortgage Assets 18 for Public Sector Assets 116 for Shipping Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets 129 for Public Sector Assets 80 for Shipping Assets
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage 441 LTV Commercial Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d) Hedging Strategy	18 for Harmonised Glossary
G.4.1.16	(e) Maturity Structure - cover assets:	65
G.4.1.17	(e) Maturity Structure - covered bond:	88
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG.1.7
G.4.1.19	(f) Levels of OC:	44
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets 166 for Public Sector Assets 110 for Shipping Assets

#### 5. References to Capital Requirements Regulation (CRR)

129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	0
G.5.1.2	Exposure to credit institute credit quality step 2	0
G.5.1.3	Exposure to credit institute credit quality step 3	852,9

#### 6. Other relevant information



## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency	EUR
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<b>CONTENT OF TAB B1</b>
<a href="#">7. Mortgage Assets</a>
<a href="#">7.A Residential Cover Pool</a>
<a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	7.632,5	100,0%
M.7.1.2	Commercial	0,0	0,0%
M.7.1.3	Other	0,0	0,0%
M.7.1.4	Total	7.632,5	100,0%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	110691	0
			110691
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0,2%	0,0%
			0,2%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czechia	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	100,0%	100,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Lombardia	36,7%	0,0%	36,7%	
M.7.5.2	Piemonte	6,9%	0,0%	6,9%	
M.7.5.3	Veneto	3,3%	0,0%	3,3%	
M.7.5.4	Liguria	4,4%	0,0%	4,4%	
M.7.5.5	Emilia Romagna	5,4%	0,0%	5,4%	
M.7.5.6	Friuli Venezia Giulia	0,5%	0,0%	0,5%	
M.7.5.7	Trentino Alto Adige	0,1%	0,0%	0,1%	
M.7.5.8	Valle d'Aosta	0,1%	0,0%	0,1%	
M.7.5.9	Lazio	17,2%	0,0%	17,2%	
M.7.5.10	Toscana	2,7%	0,0%	2,7%	
M.7.5.11	Umbria	0,8%	0,0%	0,8%	
M.7.5.12	Abruzzo	2,3%	0,0%	2,3%	
M.7.5.13	Marche	4,4%	0,0%	4,4%	
M.7.5.14	Puglia	3,2%	0,0%	3,2%	
M.7.5.15	Sardegna	2,4%	0,0%	2,4%	
M.7.5.16	Sicilia	1,7%	0,0%	1,7%	
M.7.5.17	Calabria	1,8%	0,0%	1,8%	
M.7.5.18	Campania	5,1%	0,0%	5,1%	
M.7.5.19	Basilicata	0,5%	0,0%	0,5%	
M.7.5.20	Molise	0,2%	0,0%	0,2%	
M.7.5.21	Total	100,0%	0,0%	100,0%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	47,5%	0,0%	47,5%	
M.7.6.2	Floating rate	52,5%	0,0%	52,5%	
M.7.6.3	Other	0,0%	0,0%	0,0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%	
M.7.7.2	Amortising	100,0%	100,0%	100,0%	
M.7.7.3	Other	0,0%	0,0%	0,0%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	0,0%	0,0%	0,0%	
M.7.8.2	≥ 12 - ≤ 24 months	0,0%	0,0%	0,0%	
M.7.8.3	≥ 24 - ≤ 36 months	0,1%	0,0%	0,1%	
M.7.8.4	≥ 36 - ≤ 60 months	11,5%	0,0%	11,5%	
M.7.8.5	≥ 60 months	88,5%	0,0%	88,5%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0,1%	0,0%	0,1%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,0%	0,0%	0,0%	
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	68,95			
By buckets (mn):					
M.7A.10.2	0 (Included) – 10k	39,1	7.314	0,5%	6,6%
M.7A.10.3	10k (Included) – 25k	242,6	13.773	3,2%	12,4%
M.7A.10.4	25k (Included) – 50k	935,2	24.996	12,3%	22,6%
M.7A.10.5	50k (Included) – 75k	1.423,1	22.880	18,6%	20,7%
M.7A.10.6	75k (Included) – 100k	1.588,4	18.316	20,8%	16,5%
M.7A.10.7	100k (Included) – 150k	2.000,4	16.714	26,2%	15,1%
M.7A.10.8	150k (Included) – 200k	724,2	4.273	9,5%	3,9%
M.7A.10.9	200k (Included) – 300k	434,9	1.860	5,7%	1,7%
M.7A.10.10	Over 300k (Included)	244,7	565	3,2%	0,5%
M.7A.10.26	Total	7.632,5	110.691	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	65,6%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	895,6	20.454	11,7%	18,5%
M.7A.11.3	>40 - <=50 %	797,1	13.614	10,4%	12,3%
M.7A.11.4	>50 - <=60 %	970,6	14.753	12,7%	13,3%
M.7A.11.5	>60 - <=70 %	1.202,8	15.868	15,8%	14,3%
M.7A.11.6	>70 - <=80 %	2.798,7	31.569	36,7%	28,5%
M.7A.11.7	>80 - <=90 %	503,5	6.696	6,6%	6,0%
M.7A.11.8	>90 - <=100 %	289,5	4.749	3,8%	4,3%
M.7A.11.9	>100%	174,8	2.988	2,3%	2,7%
M.7A.11.10	Total	7.632,5	110.691	100,0%	100,0%



12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	45,7%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	2.797,8	61.178	36,7%	55,3%
M.7A.12.3	>40 - <=50 %	1.308,8	15.302	17,1%	13,8%
M.7A.12.4	>50 - <=60 %	1.596,4	16.404	20,9%	14,8%
M.7A.12.5	>60 - <=70 %	1.537,4	14.320	20,1%	12,9%
M.7A.12.6	>70 - <=80 %	332,0	2.969	4,3%	2,7%
M.7A.12.7	>80 - <=90 %	25,5	218	0,3%	0,2%
M.7A.12.8	>90 - <=100 %	17,1	149	0,2%	0,1%
M.7A.12.9	>100%	17,6	151	0,2%	0,1%
M.7A.12.10	Total	7.632,5	110.691	100,0%	100,0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	82,3%			
M.7A.13.2	Second home/Holiday houses	7,5%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	10,2%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.18	no data	ND2	ND2		
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.18	no data	ND2	ND2		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	ND2	ND2		
M.7A.17.2	1919 - 1945	ND2	ND2		
M.7A.17.3	1946 - 1960	ND2	ND2		
M.7A.17.4	1961 - 1970	ND2	ND2		
M.7A.17.5	1971 - 1980	ND2	ND2		
M.7A.17.6	1981 - 1990	ND2	ND2		
M.7A.17.7	1991 - 2000	ND2	ND2		
M.7A.17.8	2001 - 2005	ND2	ND2		
M.7A.17.9	2006 - 2010	ND2	ND2		
M.7A.17.10	2011 - 2015	ND2	ND2		
M.7A.17.11	2016 - 2020	ND2	ND2		
M.7A.17.12	2021 and onwards	ND2	ND2		
M.7A.17.13	no data	ND2	ND2		
M.7A.17.14	Total	0,0	0	0,0%	0,0%
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	ND2	ND2		
M.7A.18.2	Flat or Apartment	ND2	ND2		
M.7A.18.3	Bungalow	ND2	ND2		
M.7A.18.4	Terraced House	ND2	ND2		
M.7A.18.5	Multifamily House	ND2	ND2		
M.7A.18.6	Land Only	ND2	ND2		
M.7A.18.7	other	ND2	ND2		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	ND2	ND2		
M.7A.19.2	Existing property	ND2	ND2		
M.7A.19.3	other	ND2	ND2		
M.7A.19.4	no data	ND2	ND2		



M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
<b>20. CO2 emission - by dwelling type - as per national availability</b>					
M.7A.20.8	no data	ND2	ND2		
M.7A.20.9	Total	0,0	0,0		
<b>7B Commercial Cover Pool</b>					
<b>21. Loan Size Information</b>					
M.7B.21.1	Average loan size (000s)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		0,0			
	By buckets (mn):				
M.7B.21.2	0 (Included) – 10k	0,0	0		
M.7B.21.3	10k (Included) – 25k	0,0	0		
M.7B.21.4	25k (Included) – 50k	0,0	0		
M.7B.21.5	50k (Included) – 75k	0,0	0		
M.7B.21.6	75k (Included) – 100k	0,0	0		
M.7B.21.7	100k (Included) – 150k	0,0	0		
M.7B.21.8	150k (Included) – 200k	0,0	0		
M.7B.21.9	200k (Included) – 300k	0,0	0		
M.7B.21.10	Over 300k (Included)	0,0	0		
M.7B.21.26	Total	0,0	0	0,0%	0,0%
<b>22. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7B.22.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		0,0%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	0,0	0		
M.7B.22.3	>40 - <=50 %	0,0	0		
M.7B.22.4	>50 - <=60 %	0,0	0		
M.7B.22.5	>60 - <=70 %	0,0	0		
M.7B.22.6	>70 - <=80 %	0,0	0		
M.7B.22.7	>80 - <=90 %	0,0	0		
M.7B.22.8	>90 - <=100 %	0,0	0		
M.7B.22.9	>100 %	0,0	0		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
<b>23. Loan to Value (LTV) Information - INDEXED</b>					
M.7B.23.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		0,0%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	0,0	0		
M.7B.23.3	>40 - <=50 %	0,0	0		
M.7B.23.4	>50 - <=60 %	0,0	0		
M.7B.23.5	>60 - <=70 %	0,0	0		
M.7B.23.6	>70 - <=80 %	0,0	0		
M.7B.23.7	>80 - <=90 %	0,0	0		
M.7B.23.8	>90 - <=100 %	0,0	0		
M.7B.23.9	>100 %	0,0	0		
M.7B.23.10	Total	0,0	0	0,0%	0,0%
<b>24. Breakdown by Type</b>					
M.7B.24.1	Retail	% Commercial loans			
M.7B.24.2	Office	ND3			
M.7B.24.3	Hotel/Tourism	ND3			
M.7B.24.4	Shopping malls	ND3			
M.7B.24.5	Industry	ND3			
M.7B.24.6	Agriculture	ND3			
M.7B.24.7	Other commercially used	ND3			
M.7B.24.8	Hospital	ND3			
M.7B.24.9	School	ND3			
M.7B.24.10	other RE with a social relevant purpose	ND3			
M.7B.24.11	Land	ND3			
M.7B.24.12	Property developers / Building under construction	ND3			
M.7B.24.13	Other	ND3			
<b>25. EPC Information of the financed CRE - optional</b>					
M.7B.25.18	no data	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.19	Total	ND2	ND2		
OM.7B.25.1		0,0	0	0,0%	0,0%
OM.7B.25.2					
OM.7B.25.3					
<b>26. Average energy use intensity (kWh/m2 per year) - optional</b>					
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE





M.7B.26.18	no data	ND2	ND2		
M.7B.26.19	Total	0,0	0	0,0%	0,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
<b>27. CRE Age Structure - optional</b>					
		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
M.7B.27.1	older than 1919	ND2	ND2		
M.7B.27.2	1919 - 1945	ND2	ND2		
M.7B.27.3	1946 - 1960	ND2	ND2		
M.7B.27.4	1961 - 1970	ND2	ND2		
M.7B.27.5	1971 - 1980	ND2	ND2		
M.7B.27.6	1981 - 1990	ND2	ND2		
M.7B.27.7	1991 - 2000	ND2	ND2		
M.7B.27.8	2001 - 2005	ND2	ND2		
M.7B.27.9	2006 - 2010	ND2	ND2		
M.7B.27.10	2011 - 2015	ND2	ND2		
M.7B.27.11	2016 - 2020	ND2	ND2		
M.7B.27.12	2021 and onwards	ND2	ND2		
M.7B.27.13	no data	ND2	ND2		
M.7B.27.14	Total	0,0	0	0,0%	0,0%
OM.7B.27.1					
<b>28. New Commercial Property - optional</b>					
		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
M.7B.28.1	New Property	ND2	ND2		
M.7B.28.2	Existing Property	ND2	ND2		
M.7B.28.3	other	ND2	ND2		
M.7B.28.4	no data	ND2	ND2		
M.7B.28.5	Total	0,0	0	0,0%	0,0%
<b>29. CO2 emission related to CRE - as per national availability</b>					
		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (LTV adjusted) (per year)</b>	<b>kg CO2/m2 (per year)</b>	
M.7B.29.14	no data	ND2	ND2	ND2	
M.7B.29.15	Total	0,0	0		

## C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	Floating rate type includes the assets with the option to switch rate
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]</b>	For assets in the cover pool legal maturity is defined as the date of the last instalment contractually scheduled. The expected weighted average life of the cover pool is calculated assuming 7% annual prepayments. The details for the different maturity buckets are not available yet.
HG.1.6	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	For Covered Bond the legal maturity date is defined in the Final Terms (item viii). For the extended maturity, having a Soft Bullet structure of Covered Bond, the scheduled maturity is contractually extended by 12 months.
HG.1.7	<b>Maturity Extension Triggers</b>	<a href="https://group.intesasanpaolo.com/it/investor-relations/prospetti/emissioni-internazionali/obbligazioni-bancarie/programma-obg-mutui-ipotecari-multi/programma-obg-mutui-ipotecari-multi">https://group.intesasanpaolo.com/it/investor-relations/prospetti/emissioni-internazionali/obbligazioni-bancarie/programma-obg-mutui-ipotecari-multi/programma-obg-mutui-ipotecari-multi</a>
HG.1.8	<b>LTVs: Definition</b>	"Loan to Value Ratio" means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal Balance of the specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	Valuation of the property are made with Nomisma data
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Only one valuation at inception, revaluation twice a year based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market value.
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Valuation of the property is made with Nomisma data on semi-annual basis
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	Definition by property type. Residential Mortgage Loan means a Mortgage Loan referred to under Article 1, Paragraph 1, letter b) and Article 2, Paragraph 1, letter a) of the MEF Decree (12/2006 n. 310). Commercial Mortgage Loan means a Mortgage Loan referred to under Article 1, Paragraph 1, letter c) and Article 2, Paragraph 1, letter ND2
HG.1.13	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Loans in arrears more than 90 days, considering the full outstanding amount of the loan, not only the amount in arrears and limitedly to the performing portfolio here represented. Defaulted loans are excluded.
HG.1.14	<b>Non-performing loans</b>	A prudential market value is applied, which is similar to mortgage lending value definition
HG.1.15	<b>Valuation Method</b>	
<b>2. Glossary - ESG items (optional)</b>		<b>Definition</b>
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	ND2
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	ND2
HG.2.3	<b>New Property and Existing Property</b>	ND2
<b>3. Reason for No Data</b>		<b>Value</b>
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
<b>4. Glossary - Extra national and/or Issuer Items</b>		<b>Definition</b>
HG.4.1	<b>Other definitions deemed relevant</b>	please note that only fixed coupon bonds are hedged
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		



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From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our **Acceptable Use Policy** that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

### **2. INTELLECTUAL PROPERTY**

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

### **3. SITE CHANGES**

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

### **4. OUR LIABILITY**

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude

· all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and

· any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

### **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

### **6. VIRUSES, HACKING, OTHER OFFENCES**

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities in disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to the Site.

### **7. JURISDICTION AND APPLICABLE LAW**

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

### **8. VARIATIONS**

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

### **9. CONTACTS**

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

## **SECTION D. CBFL ACCEPTABLE USE POLICY**

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

### **1. PROHIBITED USES**



You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation
- in any way which breaches or contravenes our content standards (see para 2 below)
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); c
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or
  - any equipment or network or software owned or used by any third party.

## 2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence

## 3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following action:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; o
- any other action we deem to be appropriate;

## 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated

## 5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

## SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or act on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you

- information that you provide by completing any form on our website ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DF



## **2. INFORMATION USE**

We may collect and process your personal information for the following purposes

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

## **3. TRANSFER AND STORAGE OF PERSONAL INFORMATION**

You agree that your personal information may be communicated to third parties

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreement
  - in the case of any legitimate interest; and
  - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above)
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

## **4. SECURITY**

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone

## **5. YOUR RIGHTS**

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

## **6. CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page

## **7. CONTACT**

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us

## ECBC CB Label Transparency Template for Italian covered bond (OBG) issuers

### General issuer information

Table A. General Issuer Detail	(million Euro)	(million Euro)	(million Euro)
<b>Key information regarding issuers' balance sheet (at most recent reporting date and for the preceding two fiscal years)</b>	<b>30/06/2023</b>	<b>31/12/2022</b>	<b>31/12/2021</b>
Total Balance Sheet Assets	955.205	975.683	1.069.009
Gross loans/asset entry of eligible collateral in cover pool in last 6 months and previous year (* revised data including ISP OBG program)	NA	9.257	9.283
Gross loans/asset entry of eligible collateral in cover pool in previous years			
Tier 1 Ratio (%)	16,20%	16,2%	16,4%
Market Capitalisation	43.879	39.459	44.185
<b>Total customer deposit</b>			
Direct deposits from banking business	554.407	545.386	555.565
Direct deposits from insurance business (*)	174.122	173.597	204.479
Outstanding Covered Bonds (excluding Not Rated Covered Bonds)	67.145	70.970	74.096
<b>Funding (amounts)</b>	<b>30/06/2023</b>	<b>31/12/2022</b>	<b>31/12/2021</b>
Covered bonds			
<u>Mortgage vs public sector</u>			
Mortgage	64.245	67.870	70.521
Public Sector	2.900	3.100	3.575
<u>Jumbo vs other</u>			
Jumbo	62.775	67.400	68.875
Other	4.370	3.570	5.221
<u>by currency</u>			
EUR	67.145	70.970	74.096
GBP	0	0	0
USD	0	0	0
other	0	0	0
<u>Registered vs bearer</u>			
registered	610	610	610
bearer	66.535	70.360	73.486
<u>by legal final maturity</u>			
1-5 years	32.210	35.935	34.136
5-10 years	20.775	18.825	20.860
over 10 years	14.160	16.210	19.100
<b>Customer deposits (Deposits and current accounts)[1]</b>	<b>30/06/2023</b>	<b>31/12/2022</b>	<b>31/12/2021</b>
<u>by legal maturity</u>			
up to 30 days	NA	422.337	431.002
up to 1 year	NA	10.253	9.889
1 year and beyond	NA	3.489	3.681
<u>by currency</u>			
EUR	NA	404.715	416.202
GBP	NA	NA	NA
USD	NA	NA	NA
other	NA	31.364	28.370
<b>Customer loans (amounts)</b>			
Composition by <sup>1</sup>			
<u>Maturity</u>			
0 <= 1 year	NA	152.835	156.252
< 1 <= 5 years	NA	164.680	175.711
over 5 years	NA	137.459	136.271
<u>Currency</u>			
EUR	NA	417.050	426.229
USD	NA	NA	NA
Other	NA	37.924	42.005
Non-performing loans (net exposures)	5.298	5.496	7.077
Loan loss provisions (total adjustments)	5.081	5.146	8.172
<b>Status of covered bonds</b>			
Eligibility for repo transaction with central bank (Yes/No)			Yes
UCITS compliance (Yes/No)			Yes
CRD compliance (Yes/No)			Yes

### Cover Pool Data

Table B. Cover Pool Data	(Euro)
Date of reporting data:	30/09/2023
<b>General cover pool information</b>	
Nominal value of mortgage cover pool size (performing)	7.632.513.309,59
Liquidity included in the cover pool	852.861.625,15
Other Eligible Assets	0



Nominal value of outstanding covered bond	6.450.000.000,00
<b>Overcollateralisation information</b>	
Current overcollateralisation ratio	118,30%
By law	>100,00%
Contractual	113,00%
Committed to rating agencies/others (lowest ratio)	113,00%
Inclusion/Eligibility of ABS in the Cover pool (Yes/No)	No
% ABS	N.A.
% substitute asset	0,00%
Weighted LTV unindexed <i>(intended as original loan and an original property value)</i>	65,61%
Weighted LTV indexed <i>(intended as current loan on updated property value – e.g. NOMISMA)</i>	45,71%
WAL of cover pool (residual years)	8,74
WAL of outstanding cover bond (residual years)	2,75
<b>Maturity structure cover pool/cover bond</b>	
<b>Assets: Remaining Legal maturity</b>	
0-1 year	15.786.757,65
1-2 year	49.758.319,35
2-3 year	86.652.366,68
3-5 year	262.952.878,17
5-10 year	1.140.304.221,86
10 year or longer	6.077.058.765,88
<b>CBs: Remaining Legal maturity</b>	
0-1 year	1.750.000.000,00
1-2 year	1.500.000.000,00
2-3 year	1.000.000.000,00
3-4 year	0,00
4-5 year	1.250.000.000,00
5-10 year	950.000.000,00
10 year or longer	0,00
<b>Composition of the mortgage cover pool (data specific to commercial and residential mortgages)</b>	
Percentage of residential mortgages in the cover pool	100,00%
Percentage of commercial mortgages in the cover pool	0,00%
Percentage of non-first lien mortgages in the cover pool	0,01%
Percentage of insured mortgages in the cover pool	100%
<b>Geographical distribution of loans in the cover pool</b>	
South	14,98%
Centre	27,54%
North	57,48%
<b>Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers</b>	
Sum of the 5 biggest borrowers	9.102.627,94
Percentage of the 5 biggest borrowers	0,12%
Sum of the 10 biggest borrowers	15.125.000,69
Percentage of the 10 biggest borrowers	0,20%
Presence of soft/hard bullet structures in the mortgage cover bond	100% Soft Bullet
If present, length of the extension periods	1 year
Inclusion of derivatives included in the cover pool	Yes Being some Capped floating rate loans included in the portfolio, a derivative component is embedded in the above mentioned loans.
Percentage of ECB eligible ABS in cover pool	N.A.
Percentage of loans more than 90 days past due (excluded Defaulted Receivables)	0,11%
<b>Residential mortgages:</b>	
Percentage of interest only loans	0%
Percentage of self-certified loans	0%
Percentage of limited certification loans	0%
<b>Repayment type (repayment/interest-only)</b>	
Repayments	100% (contractual repayment)
Interest-only	0%
<b>Residential Cover Pool Pivot table (amounts)</b>	
<b>Unindexed LTV buckets:</b>	
0-40	895.570.010,76
40-50	797.090.240,27
50-60	970.582.419,25
60-70	1.202.815.220,74
70-80	2.798.713.378,73
80-85	303.123.431,08
85-90	200.364.032,61
90-95	156.116.888,14
95-100	133.385.942,87
100-105	43.252.745,24
105-115	64.670.514,16
115-	66.828.485,74
<b>Indexed LTV buckets:</b>	
0-40	2.797.782.999,57

40-50	1,308,800,530.36
50-60	1,596,426,698.95
60-70	1,537,420,264.43
70-80	331,951,824.07
80-85	14,840,450.54
85-90	10,616,985.07
90-95	8,917,214.75
95-100	8,153,340.98
100-105	3,358,215.54
105-115	5,998,072.55
115-	8,246,712.78
<b>Outstanding amount Buckets (in Eur):</b>	
0 (included) – 10.000	39,066,042.06
10.000 (included) – 25.000	242,610,613.24
25.000 ( included ) – 50.000	935,235,170.39
50.000 ( Included ) – 75.000	1,423,101,860.85
75.000 (Included) – 100.000	1,588,361,078.58
100.000 (Included) – 150.000	2,000,373,844.80
150.000 (Included) – 200.000	724,150,091.69
200.000 (Included) – 300.000	434,948,622.12
Over 300.000 (included)	244,665,985.86
<b>Eligible assets in cover pool</b>	<b>7,444,004,970.99</b>
<b>Non eligible assets in cover pool</b>	<b>188,508,338.60</b>
<b>Seasoning:</b>	
< 12 months	0,00
12-24 months	0,00
24-36 months	3,885,483.52
36-60 months	877,472,497.00
>60 months	6,751,155,329.07
<b>Interest rate type:</b>	
Floating not capped,	3,303,219,935.65
Floating capped	705,937,420.11
Fixed or reset < 2 year	19,721,634.47
Fixed or reset 2-5 year	144,648,018.61
Fixed or reset > 5 year	3,458,986,300.75
<b>Performance:</b>	
Not delinquent performing loans	6,056,780,700.24
Delinquent performing loans	1,575,732,609.35
Defaulted loans	39,144,847.41
<b>Remaining legal maturity:</b>	
< 12 months	15,786,757.65
1-5 years	399,363,564.20
over 5 years	7,217,362,987.74
<b>Outstanding Amount per Currency</b>	
Euro	7,632,513,309.59
Other (Amounts per each foreign currency)	-
<b>Commercial mortgages:</b>	
by sector distribution	
Commercial Cover Pool Pivot table (amounts)	
<b>Unindexed LTV buckets:</b>	
0-40	0,00
40-50	0,00
50-60	0,00
60-70	0,00
70-80	0,00
80-85	0,00
85-90	0,00
90-95	0,00
95-100	0,00
100-105	0,00
105-115	0,00
115-	0,00
<b>Indexed LTV buckets:</b>	
0-40	0,00
40-50	0,00
50-60	0,00
60-70	0,00
70-80	0,00
80-85	0,00
85-90	0,00
90-95	0,00
95-100	0,00
100-105	0,00
105-115	0,00
115-	0,00
<b>Outstanding amount Buckets (in Eur):</b>	
0 (included) – 10.000	0,00
10.000 (included) – 25.000	0,00
25.000 (Included) – 50.000	0,00
50.000 (Included) – 75.000	0,00

75.000 (Included) – 100.000	0,00
100.000 (Included) – 150.000	0,00
150.000 (Included) – 200.000	0,00
200.000 (Included) – 300.000	0,00
Over 300.000 (Included)	0,00
<b>Seasoning:</b>	
< 12 months,	0,00
12-24 months	0,00
24-36 months	0,00
36-60 months	0,00
>60 months	0,00
<b>Interest rate type:</b>	
Floating not capped,	0,00
Floating capped	0,00
Fixed or reset < 2 year	0,00
Fixed or reset 2-5 year	0,00
Fixed or reset > 5 year	0,00
<b>Performance:</b>	
Not delinquent performing loans	0,00
Delinquent performing loans	0,00
Defaulted loans	0,00
<b>Remaining legal maturity:</b>	
< 12 months	0,00
1-5 years	0,00
over 5 years	0,00
<b>Outstanding Amount per Currency</b>	0,00
Euro	0,00
Other (Amounts per each foreign currency)	0,00
<b>Composition of the public cover pool</b>	
<b>Public Cover Pool Pivot table</b>	
Type of claim: State, Regional authorities, Local authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other debtors	N.A.
Proportion of bonds and loans	N.A.
Geographical and type of distribution of loans within public sector cover pool (by country and within a country by State, Region, City, Municipality, PS company, etc)	N.A.
Country Exposure (10 biggest borrowers)	N.A.
Presence of soft/hard bullet structures in the public sector covered bond	N.A.
If present, length of the extension periods	N.A.
Inclusion of derivatives included in the cover pool	N.A.

## Key Concepts Explanation

<b>Table C. Key Concepts Explanation</b>	
<b>Overcollateralization</b>	
Information on overcollateralization calculation method and asset composition	Refers to the Value of total Assets included in the cover pool (defaulted loans excluded) compared to the outstanding amount of underlying Covered Bonds.
<b>Residential vs. commercial mortgages</b>	
Description of the difference made between residential and commercial properties	Residential Mortgage Loan means a Mortgage Loan referred to under Article 2, Paragraph 1, letter a) of the MEF Decree.  Commercial Mortgage Loan means a Mortgage Loan referred to under Article 2, Paragraph 1, letter b) of the MEF Decree.
Description of property classification as commercial	Properties classified as commercial have a commercial use, either for businesses or as offices
Inclusion of working capital in the valuation for commercial property (Yes/No)	Yes
<b>Insured mortgages (if part of the cover pool)</b>	
Loans insurance characteristics	insurance against flood, fire, destruction of the real estate property, insurance against death, accident or unemployment of the relevant borrower,
Details of insurers	prime Insurance companies acting in Italy
<b>NPLs</b>	
	means a Mortgage Loan in relation to which the relevant Receivable is a Defaulted Receivable.

<p>Definition of Defaulted Receivable</p>	<p>Defaulted Receivable means a Receivable classified as defaulted in accordance with the provisions of the Collection Policies of the CB Programme, as applied in compliance with the provisions of the Bank of Italy's supervisory regulations (Istruzioni di Vigilanza della Banca d'Italia) and in accordance with a prudent management of the Receivables carried out with the highest professional standards; as at the date hereof, a Receivable is classified as defaulted if it is classified as in sofferenza in accordance with the provisions of the Bank of Italy's supervisory regulations (Istruzioni di Vigilanza della Banca d'Italia) and with the provisions of the Collection Policies when the Arrears Ratio is at least equal to (i) 10, in case of Mortgage Loans providing for monthly instalments, (ii) 4, in case of Mortgage Loans providing for quarterly instalments and (iii) 2, in case of Mortgage Loans</p>
<p>Distinction between performing and non performing loans in the cover pool</p>	<p>Performing loans are loans which are not classified as Defaulted Receivables.</p>
<p>Eligibility of defaulted loans as part of the cover pool (Yes/No)</p>	<p>No</p>
<p>Eligibility of loans in foreclosure procedure as part of the cover pool (and, in case, provisioning made in respect of the value of these loans in the cover pool) (Yes/No)</p>	<p>No</p>
<p><b>Capped floating rate loans</b></p>	
<p>Description of the types of caps for the loans</p>	<p>Capped floating rate loans are loans for which interest rates are subject to a cap.</p>
<p><b>Soft Bullets (Extendable maturity)</b></p>	
<p>Description of the soft bullet structures (circumstances under which soft bullet could be used)</p>	<p>N.A.</p>
<p><b>ABS</b></p>	
<p>Limitations on ABS in the cover pool</p>	<p>None (RMBS) 10% cap of the total cover pool (CMBS)</p>
<p>Further regulations (legal or contractual) for ABS in the pool (e.g. only self-issued/others)</p>	<p>Under the MEF Decree, the following assets, inter alia, may be assigned to the purchasing company, together with any ancillary contracts aimed at hedging the financial risks embedded in the relevant assets: (iii) securities satisfying the requirements set forth under article 2, paragraph 1, letter c) of the MEF Decree (as defined below) (the "Public Securities") and (iv) securities issued in the framework of securitisations with 95% of the underlying assets of the same nature as in (i) and (ii) above and having a risk weighting non higher than 20% under the standardised approach (the "ABS Securities") and, together with the Mortgage Receivables and the Public Securities, the "Assets"). and, within certain limits, Integration Assets</p>
<p><b>Substitute Asset</b></p>	
<p></p>	<p>For the purpose of ensuring compliance with the tests described above and pursuant to article 2 of the MEF Decree, in addition to eligible assets which are generally eligible, the following assets may be used for the purpose of the integration of the cover pool:</p>

Details on eligibility criteria of the types of assets that can be considered as substitute asset	(a) the creation of deposits with banks incorporated in public administrations of States comprised in the European Union, the European Economic Space and the Swiss Confederation (the "Admitted States" or in a State which attract a risk weight factor equal to 0% under the "Standardised Approach" to credit risk measurement; (b) the assignment of securities issued by the banks referred to under (a) above, having a residual maturity not exceeding one year
List of eligible assets allowed by law / Asset classes currently included in the cover pool	Deposits with banks incorporated in public administrations of States comprised in the European Union, the European Economic Space and the Swiss Confederation
<b>Loan-to-Value</b>	
Description of LTV calculation method (indexed)	"Loan to Value Ratio" means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal  Balance of the specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable
Frequency of real estate valuation for the purpose of calculating index CLTV	Valuation of the property are made with Nomisma data on semi-annual basis
Description of issuer's valuation techniques (e.g only once at inception vs. frequent re-evaluation which also will have an effect on accounting treatment of the loan/collateral)	Only one valuation at inception, revaluation twice a year based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market value.
Date of the last valuation of the property	30th of September 2014
<b>Derivatives</b>	
Hedging of interest risk	Yes
Hedging of duration risk	No
Hedging of currency risk	N.A.
Further information on derivatives	-
Presence of internal vs. external swap counterparties	Intesa Sanpaolo SpA acts as swap counterparty
<b>Legal maturity</b>	
Definition of legal maturity for asset in cover pool and cover bond	For Covered Bond legal maturity date is defined as "Item 8" of Issue Final Terms (Maturity Date). For asset in cover pool legal maturity is defined as the date of last instalment contractually scheduled
<b>Delinquent loans</b>	
Definition of "delinquent loan"	Loans defined in the stratification tables as "delinquent loans" are those Mortgage Receivables which have not been classified as Credito in Sofferenza and which have at least one Unpaid Instalment
<b>Limited certification</b>	
Definition of "limited-certification loan"	"Limited Certification Loan" is a loan for which not all documentation have been certified with a final validation of the bank

## Additional information

Table D. Additional information	Current year	Y - 1	Y - 2
<b>Ratings information</b>			
Current ratings and recent rating history			
Senior unsecured ratings by Moody's, S&P, Fitch, DBRS	Baa1 / BBB/BBB/ BBB (high)	Baa1 / BBB/BBB/ BBB (high)	Baa1/BBB-/BBB-/A (low)
Senior secured (covered bond) ratings by DBRS	A	A(high)	A(high)
Financial strength ratings by Moody's and Viability Rating by Fitch	n.a. / bbb	n.a. / bbb+	n.a. / bbb+
Sovereign ratings by Moody's, S&P, Fitch, DBRS	Baa3/BBB/BBB/BBB (high)	Baa2/BBB/BBB/BBB	Baa2/BBB-/BBB-/A (low)

[1] As required by the instructions of the Bank of Italy, the information is provided solely with respect to the banking group, as defined in the Supervisory Instructions, and include the share proportional to the interest held of the assets and liabilities of jointly controlled banking, financial and instrumental companies consolidated proportionally for regulatory purposes. Amounts are stated gross of transactions with other companies within the scope of consolidation.

This addendum is optional

## E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2023

Reporting in Domestic Currency	EUR
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CONTENT OF TAB E
<a href="#">1. Additional information on the programme</a>
<a href="#">2. Additional information on the swaps</a>
<a href="#">3. Additional information on the asset distribution</a>

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	ND2	ND2			
E.1.1.2	Servicer	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08			
E.1.1.3	Back-up servicer	ND2	ND2			
E.1.1.4	BUS facilitator	ND2	ND2			
E.1.1.5	Cash manager	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08			
E.1.1.8	Standby account bank	Crédit Agricole - CIB	1VUV7VQFKUOQSI21A208			
E.1.1.9	Account bank guarantor	ND2	ND2			
E.1.1.10	Trustee	ND2	ND2			
E.1.1.11	Cover Pool Monitor	Deloitte & Touche S.p.A	8156002B8705502CBA51			
OE.1.1.1	where applicable - paying agent	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08			
2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Intesa Sanpaolo S.p.A.	ND2	2W8N8UU78PMDQKZENC08	Interest Rate Swap		
3. Additional information on the asset distribution						
1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	127,23				
E.3.1.2	Weighted Average Maturity (months)**	188,47				
OE.3.1.1	Weighted Average Margin (floating rate only)	167,41				
OE.3.1.2	Weighted Average Fixed Coupon (bps)	249,75				
OE.3.1.3	Weighted Average Floating Coupon (bps)	538,44				
OE.3.1.4	Loans to Employees	0,39				
2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	1,04%	0,00%	ND2	ND2	1,04%
E.3.2.2	30-<60 days	0,43%	0,00%	ND2	ND2	0,43%
E.3.2.3	60-<90 days	0,13%	0,00%	ND2	ND2	0,13%
E.3.2.4	90-<180 days	0,10%	0,00%	ND2	ND2	0,10%
E.3.2.5	>= 180 days	0,01%	0,00%	ND2	ND2	0,01%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						