

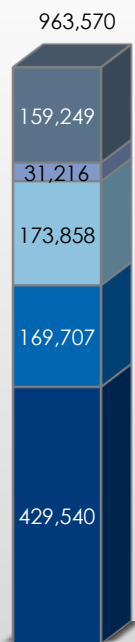


# The Intesa Sanpaolo Group at a glance

*As at 31 December 2023*

## Total assets

(€ m)



- Other (a)
- Due from banks
- Financial assets of insurance companies
- Financial assets
- Loans to customers

## Total liabilities and shareholders' equity

(€ m)



- Other
- Shareholders' equity
- Due to banks
- Direct deposits from insurance business
- Direct deposits from banking business

## Indirect deposits

(€ m)

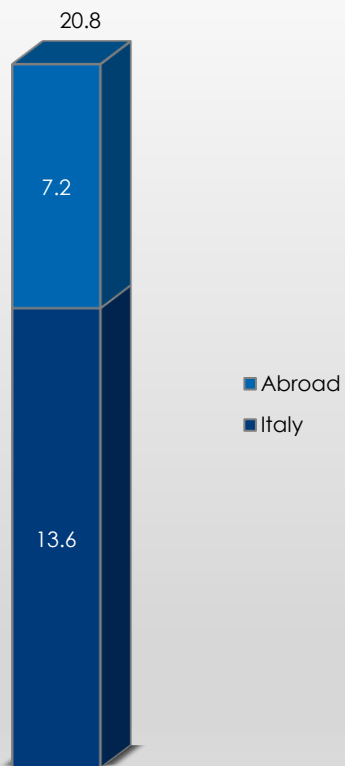


- Assets under administration
- Assets under management

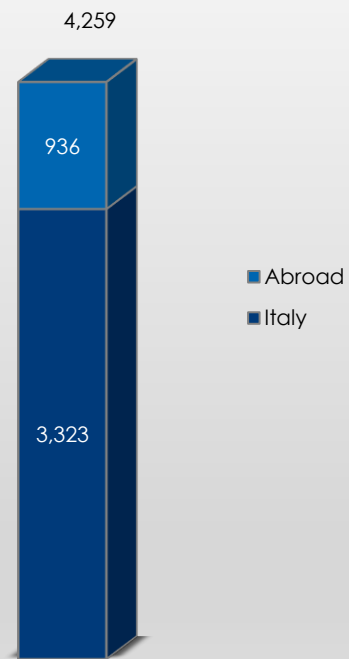
(a) Including around €75bn of deposits at the ECB.

## Number of customers

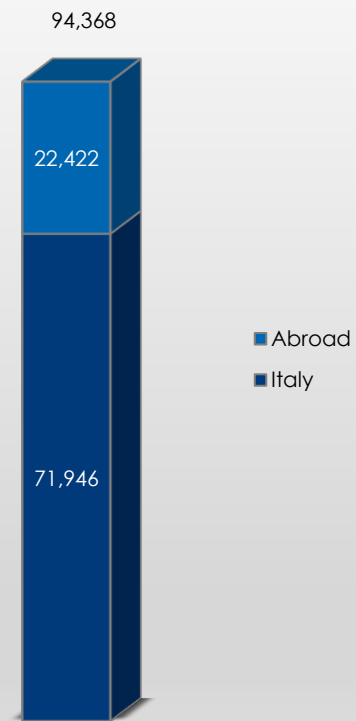
(m)



## Number of branches

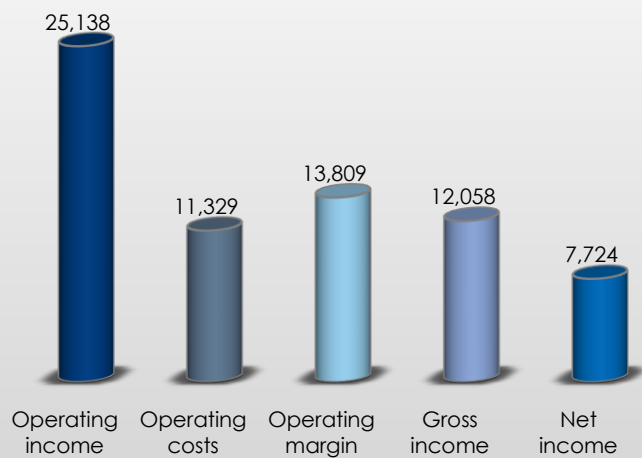


## Number of employees

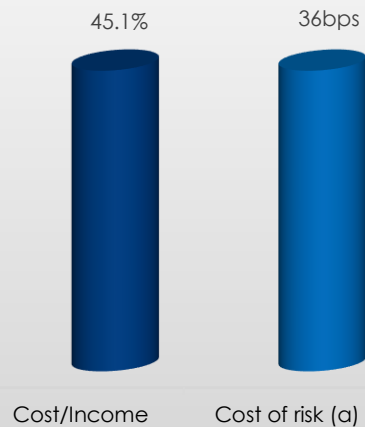


## Income statement

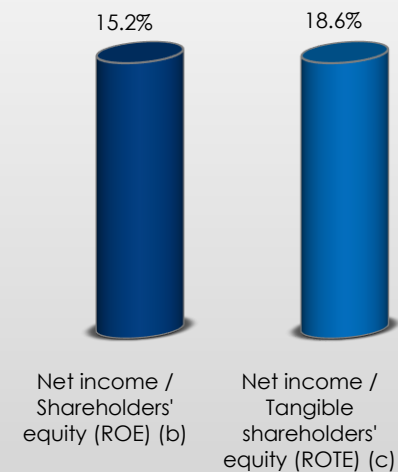
(€ m)



## Efficiency and cost of risk



## Return on capital

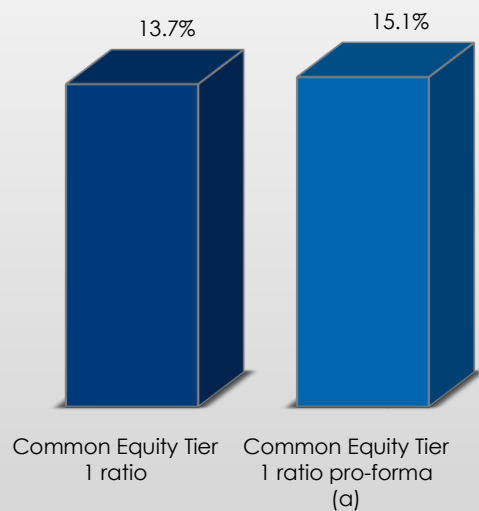


(a) Net adjustments to loans / Net customer loans.

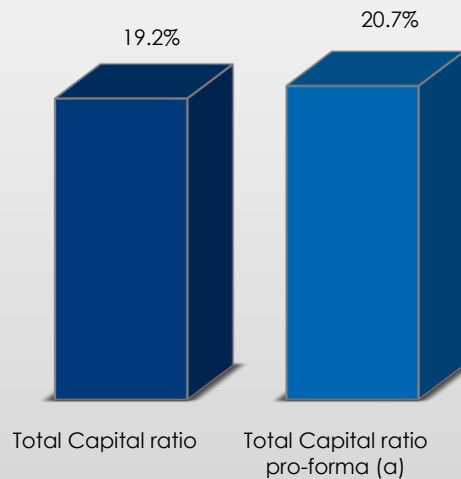
(b) Net income / end-of-period shareholders' equity. Shareholders' equity does not include AT 1 capital instruments and the net income for the period.

(c) Net income / end-of-period tangible shareholders' equity (shareholders' equity after deduction of goodwill and other intangible assets net of relevant deferred tax liabilities). Shareholders' equity does not include AT 1 capital instruments and the net income for the period.

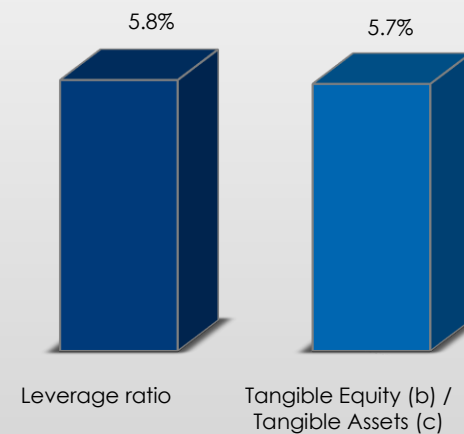
## Common Equity Tier 1 ratio



## Total Capital ratio



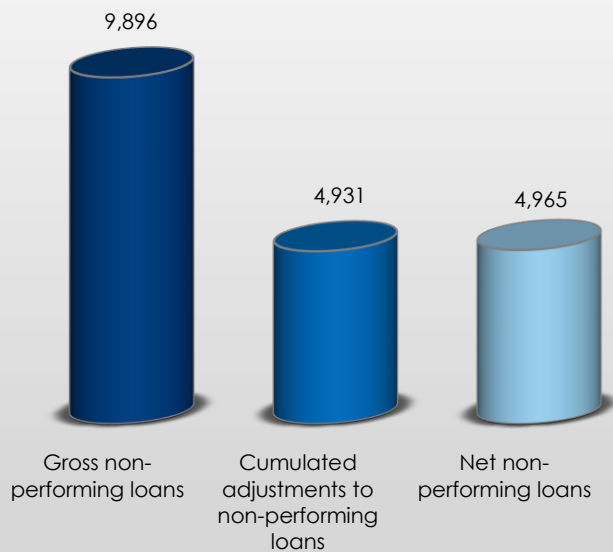
## Leverage ratio and tangible ratio



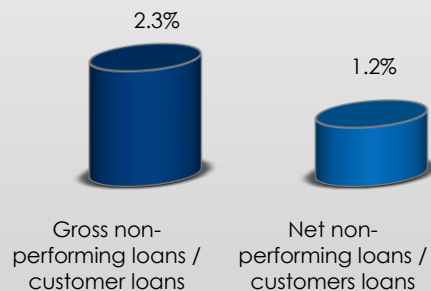
- (a) Calculated taking into account the expected absorption of deferred tax assets (DTAs) and the expected distribution on the 2023 net income of insurance companies.  
 (b) Shareholders' equity after deduction of goodwill and other intangible assets net of relevant deferred tax liabilities.  
 (c) Total assets after deduction of goodwill and other intangible assets net of relevant deferred tax liabilities.

## Non-performing loans

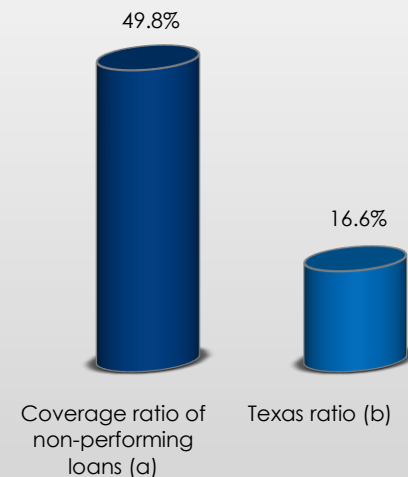
(€ m)



## NPL ratio



## Cash coverage and Texas ratio



(a) Cumulated adjustments to non-performing loans / Gross non-performing loans.

(b) Gross non-performing loans / Tangible shareholders' equity (shareholders' equity after deduction of goodwill and other intangible assets net of relevant deferred tax liabilities) + cumulated adjustments to non-performing loans.