



The Intesa Sanpaolo Group at a glance

As at 31 March 2020

Total assets

(€ m)



- Other
- 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

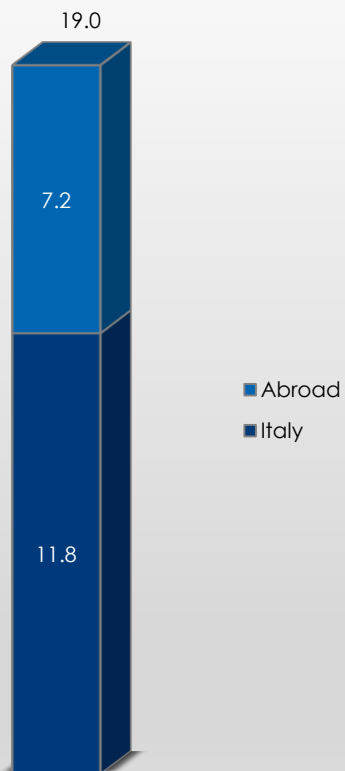
(€ m)



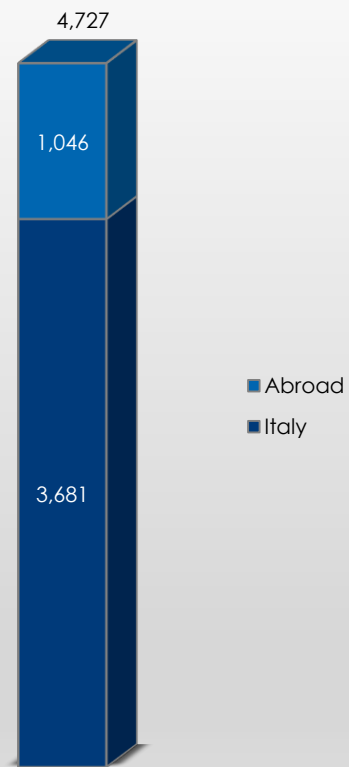
- Assets under administration
- Assets under management

Number of customers

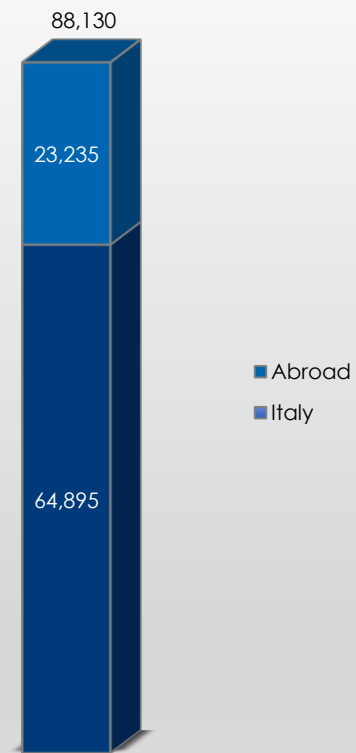
(m)



Number of branches

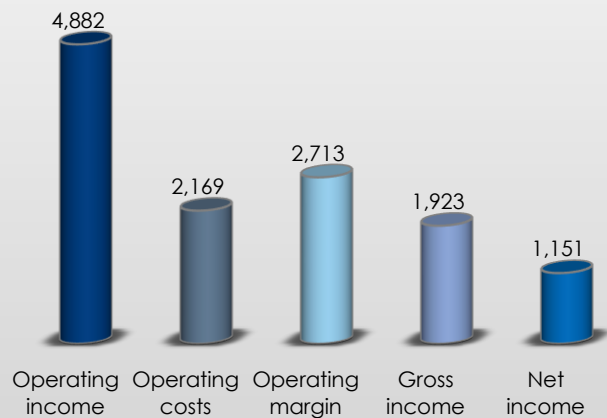


Number of employees

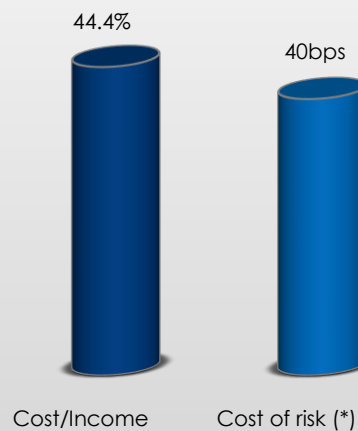


Income statement

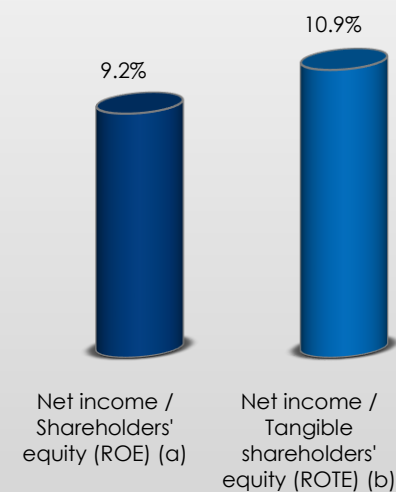
(€ m)



Efficiency and cost of risk



Return on capital

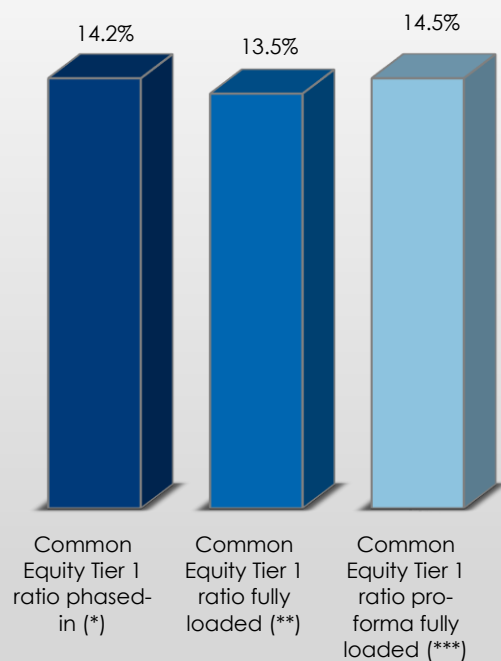


(*) Net adjustments to loans / Net customer loans.

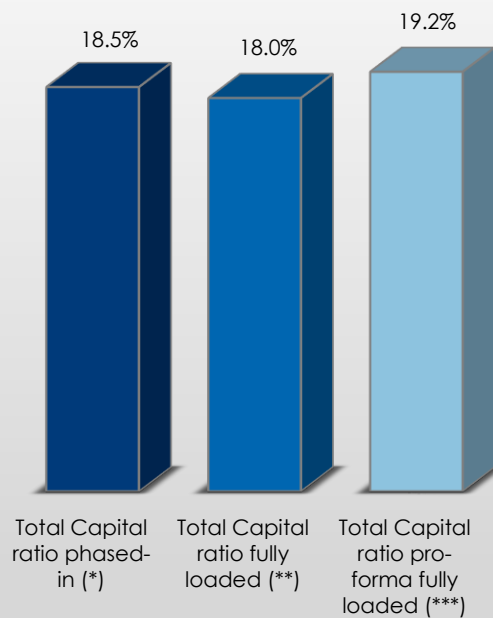
(a) Net income / end-of-period shareholders' equity. Shareholders' equity does not take account of AT1 capital instruments and net income for the period. The figure for the period has been annualised

(b) 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 take account of AT1 capital instruments and net income for the period. The figure for the period has been annualised

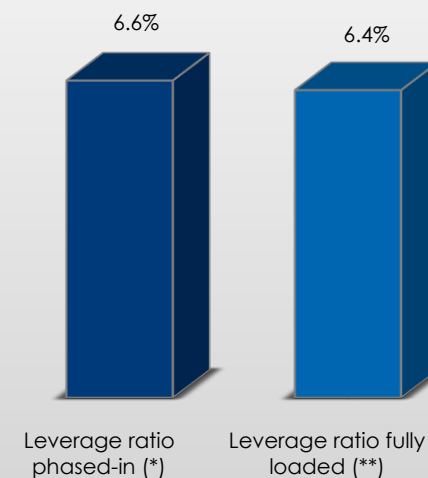
Common Equity Tier 1 ratio



Total Capital ratio



Leverage ratio



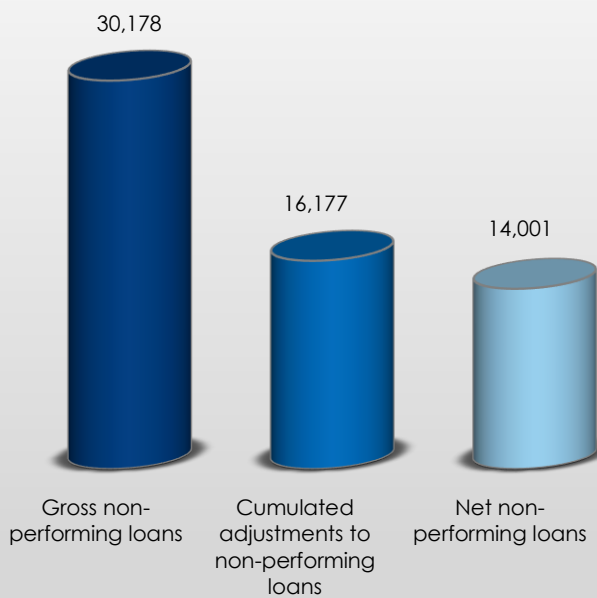
(*) Calculated by applying the transitional arrangements for 2020.

(**) Calculated by applying the transitional arrangements for 2020 excluding the mitigation of the impact of the first time adoption of IFRS 9.

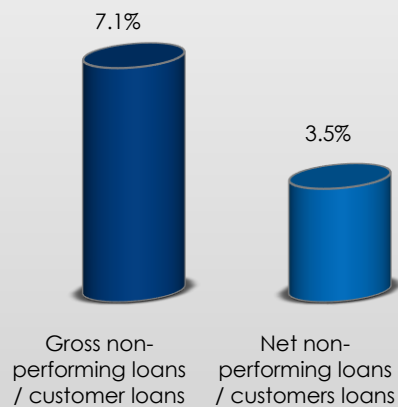
(***) Calculated by applying the fully loaded parameters, taking into account the expected absorption of deferred tax assets (DTAs) and the expected distribution of the Q1 2020 net income of insurance companies.

Non-performing loans

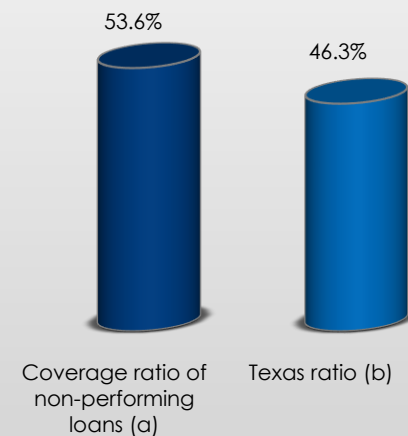
(€ m)



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.