



The Intesa Sanpaolo Group at a glance

As at 31 March 2021

Total assets

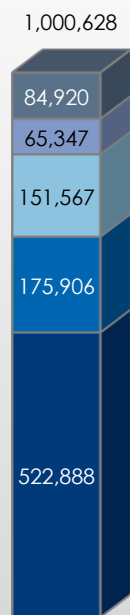
(€ m)



- 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

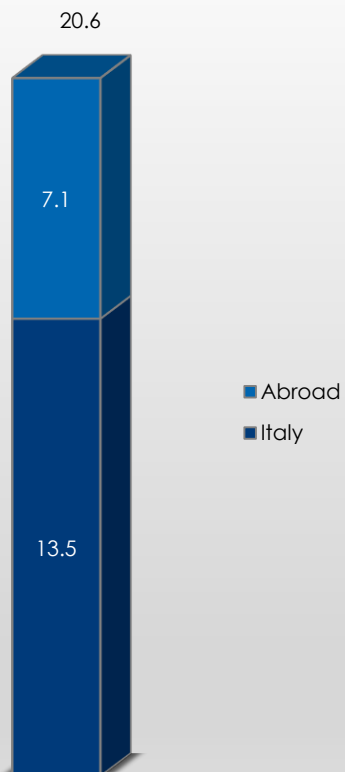
(€ m)



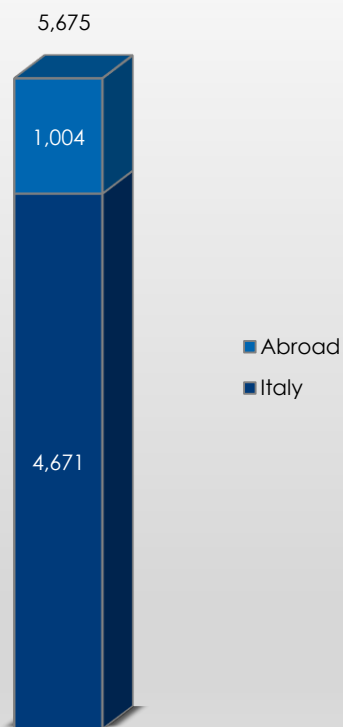
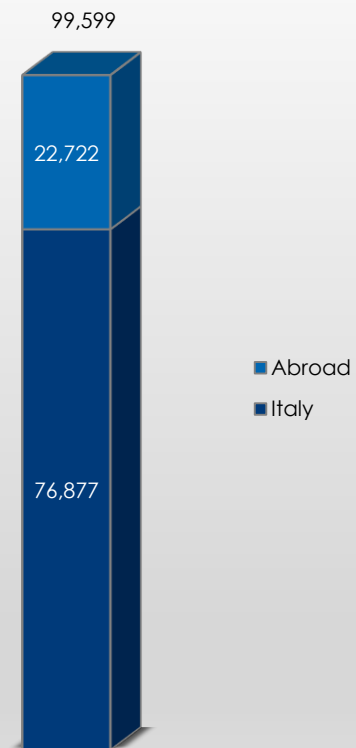
- Assets under administration
- Assets under management

Number of customers

(m)



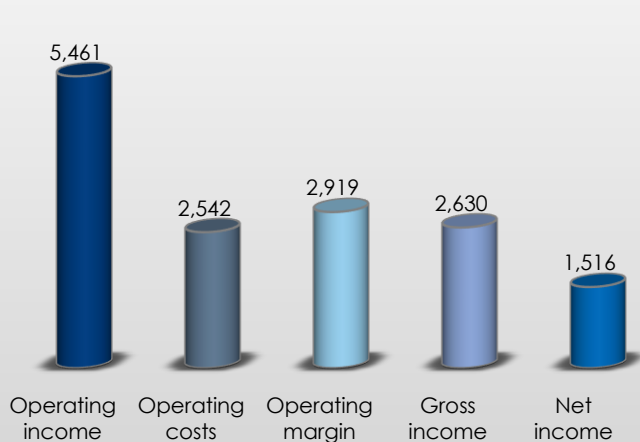
Number of branches

Number of employees ⁽¹⁾

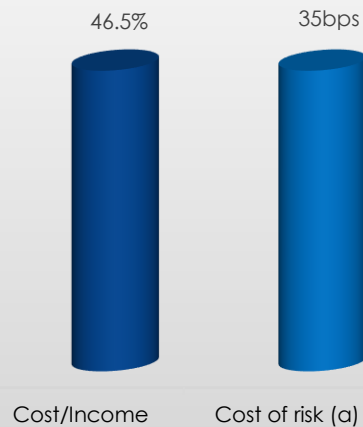
(1) Excluding the employees of the branches object of disposal as part of the acquisition of the UBI Group.

Income statement ⁽¹⁾

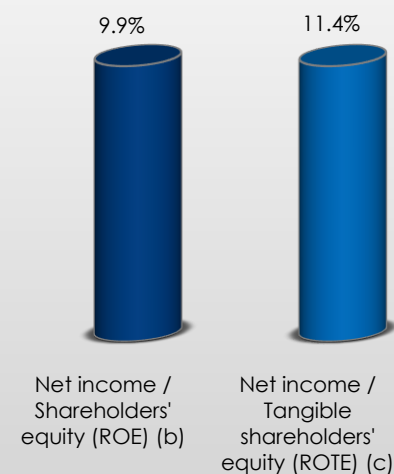
(€ m)



Efficiency and cost of risk ⁽¹⁾



Return on capital



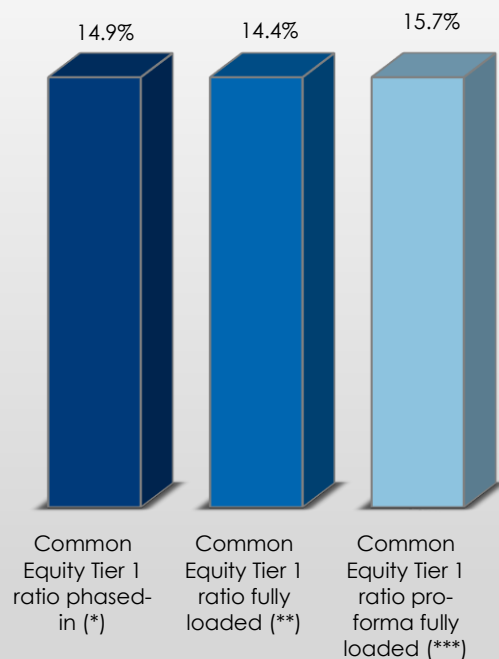
(1) Figures have been redetermined to take into account the inclusion of the UBI Group for the pre-acquisition period and, based on management figures, the reallocation of the contribution from the going concerns object of disposal to income (loss) from discontinued operations.

(a) Net adjustments to loans / Net customer loans. The figure has been annualised.

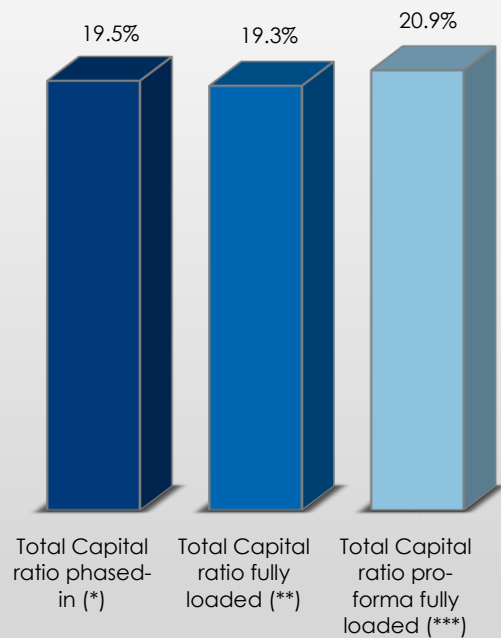
(b) Net income / end-of-period shareholders' equity. Shareholders' equity does not include AT 1 capital instruments, net income for the period and dividends to be distributed in May 2021. The figure has been annualised except for the capital gain deriving from the sale by Fideuram Bank Luxembourg of the business line related to the activities of custodian bank.

(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, net income for the period and dividends to be distributed in May 2021. The figure has been annualised except for the capital gain deriving from the sale by Fideuram Bank Luxembourg of the business line related to the activities of custodian bank.

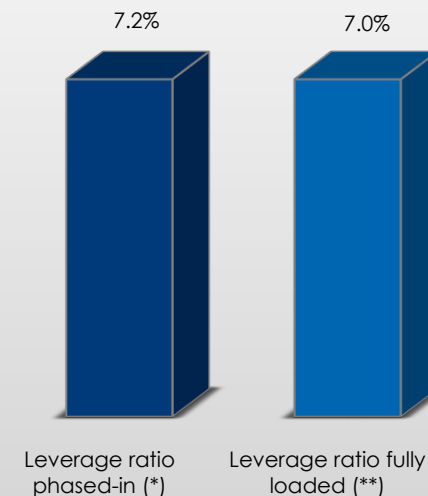
Common Equity Tier 1 ratio



Total Capital ratio



Leverage ratio



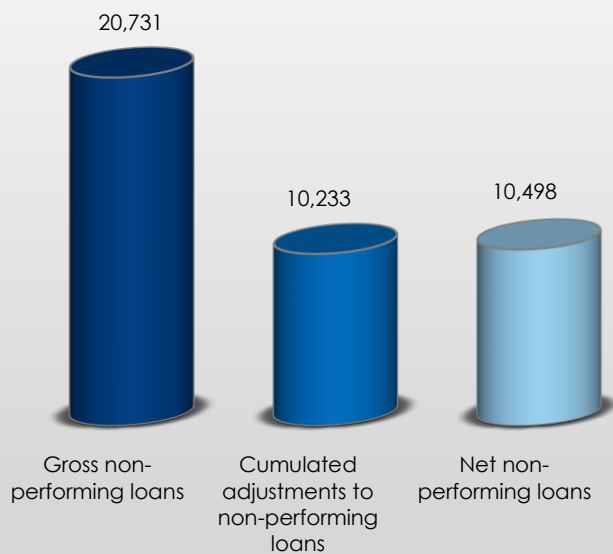
(*) Calculated by applying the transitional arrangements for 2021, i.e. including the mitigation of the impact of the first time adoption of IFRS 9.

(**) Calculated by applying the fully loaded parameters, i.e. excluding the mitigation of the impact of the first time adoption of IFRS 9.

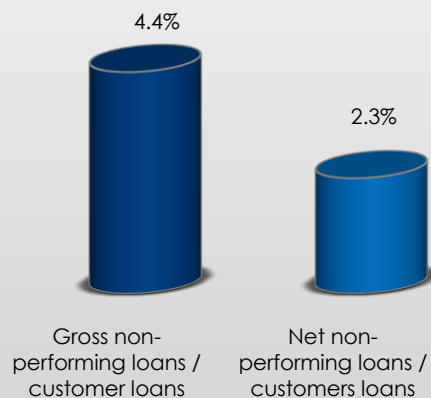
(***) Calculated by applying the fully loaded parameters, and taking into account the expected absorption of deferred tax assets (DTAs) and the expected distribution of the Q1 2021 net income of insurance companies.

Non-performing loans

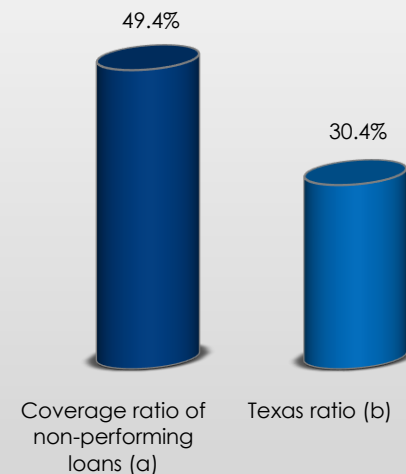
(€ m)



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.