

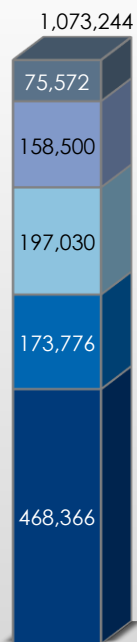
INTESA  SANPAOLO

The Intesa Sanpaolo Group at a glance

As at 31 March 2022

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

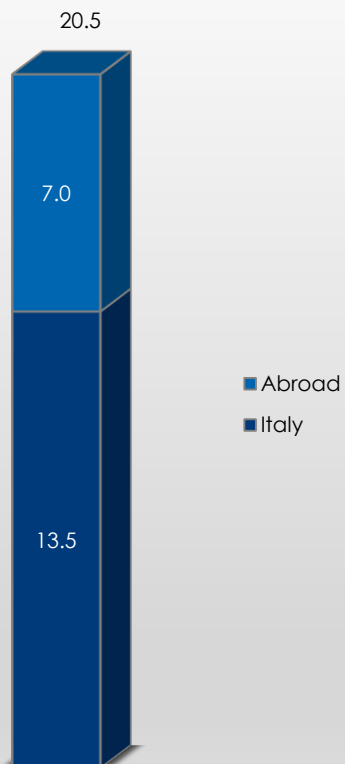
(€ m)



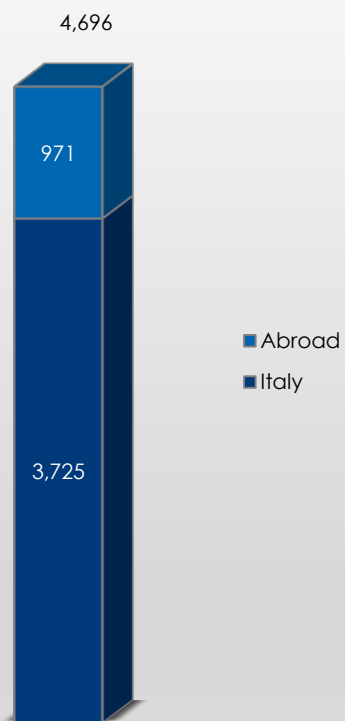
- Assets under administration
- Assets under management

Number of customers

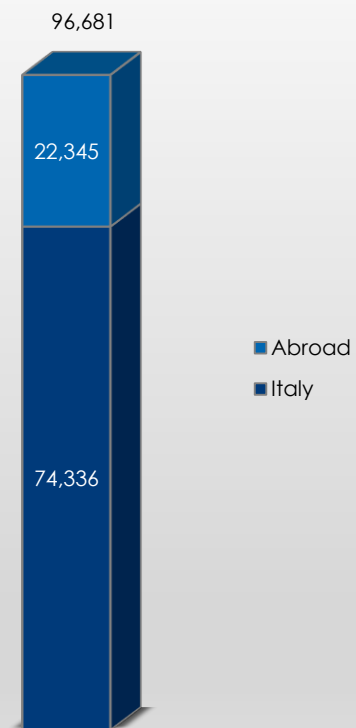
(m)



Number of branches

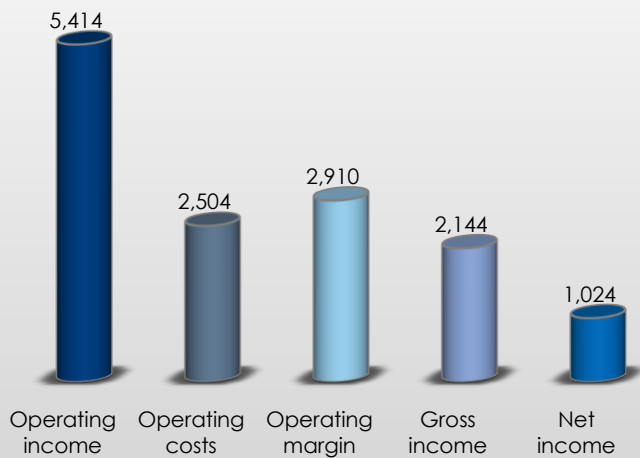


Number of employees

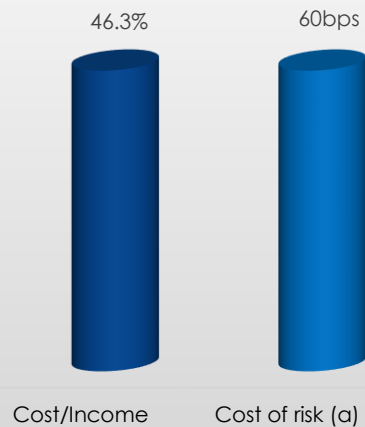


Income statement

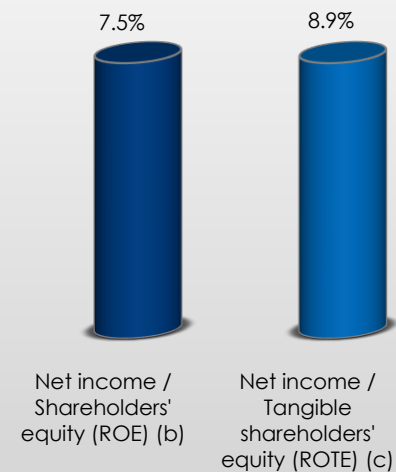
(€ m)



Efficiency and cost of risk



Return on capital

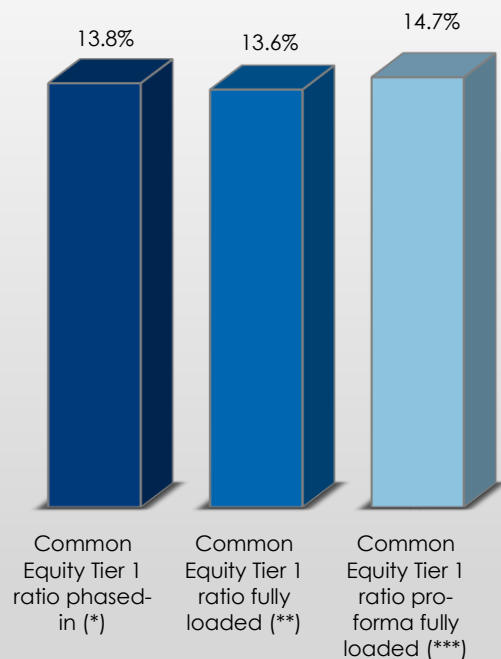


(a) Net adjustments to loans / Net customer loans. The figure has been annualized.

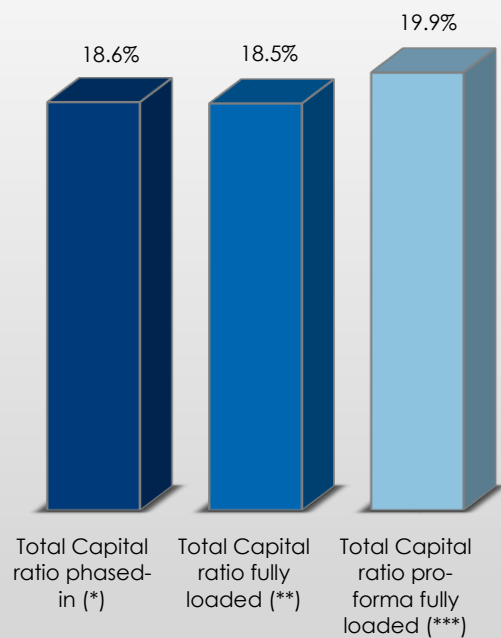
(b) Net income / end-of-period shareholders' equity. Shareholders' equity does not include AT 1 capital instruments, the net income for the period and dividends to be distributed in May 2022. The figure has been annualized.

(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, the net income for the period and dividends to be distributed in May 2022. The figure has been annualized.

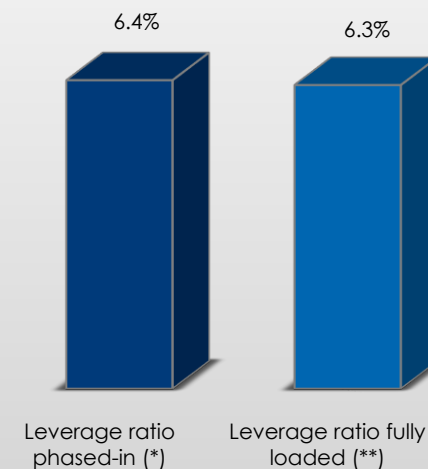
Common Equity Tier 1 ratio



Total Capital ratio



Leverage ratio



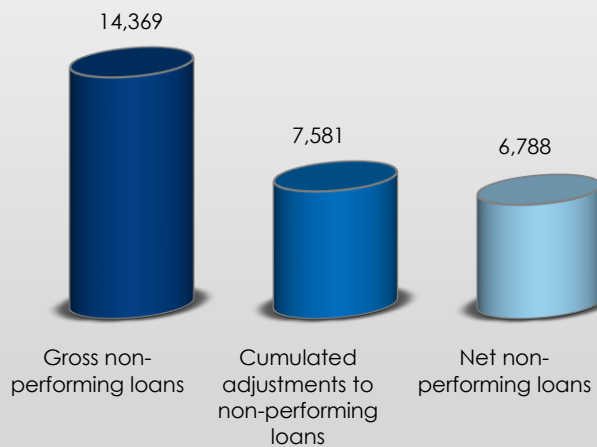
(*) Calculated by applying the transitional arrangements for 2022, i.e. including the mitigation of the impact of the first time adoption of IFRS 9.

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

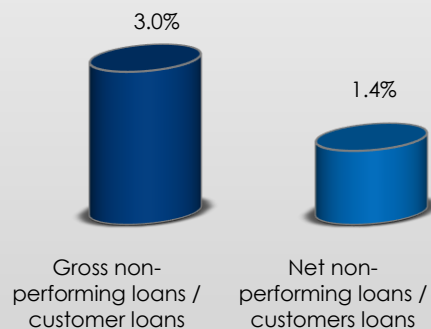
(***) Calculated by applying the fully loaded parameters, and taking into account the expected absorption of deferred tax assets (DTAs) and the expected distribution on the Q1 2022 net income of insurance companies.

Non-performing loans

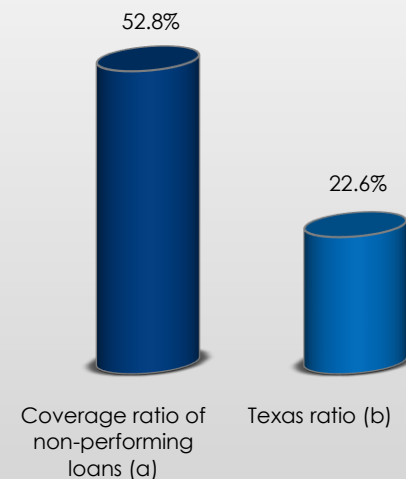
(€ m)



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.