



The Intesa Sanpaolo Group at a glance^(*)

As at 30 September 2020

() Including UBI Banca*

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

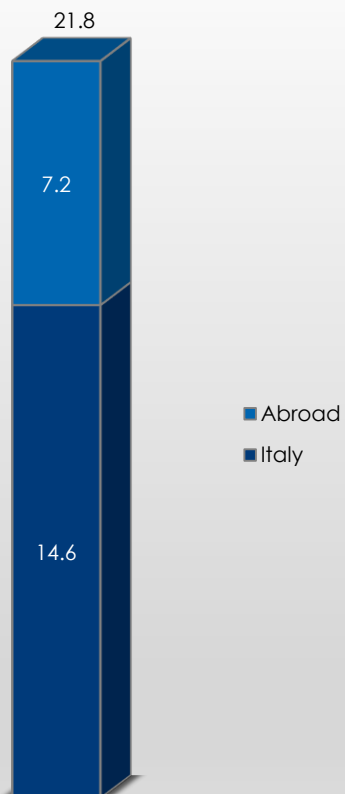
(€ m)



- Assets under administration
- Assets under management

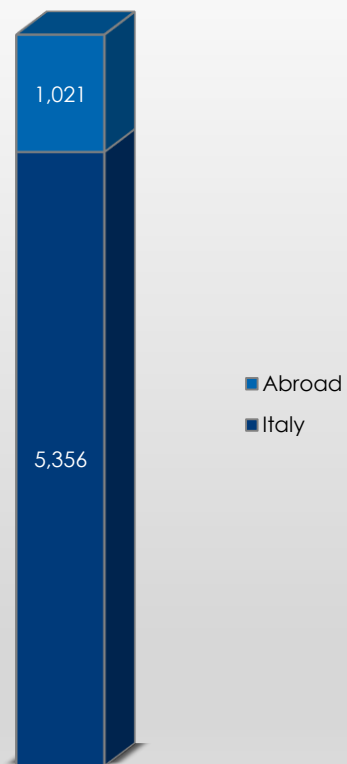
Number of customers

(m)



Number of branches

6,377



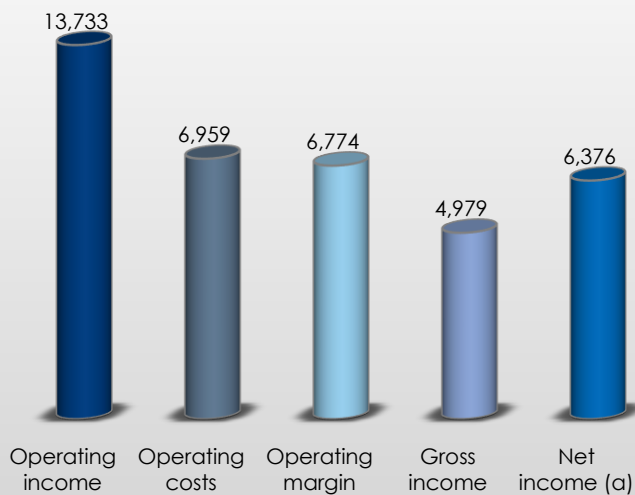
Number of employees

106,107

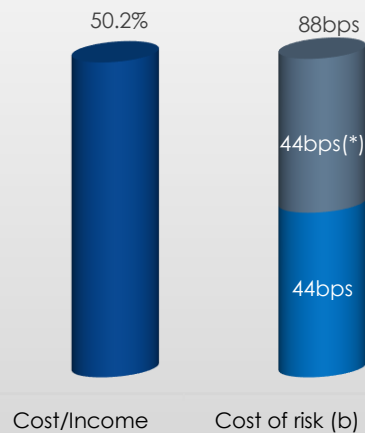


Income statement

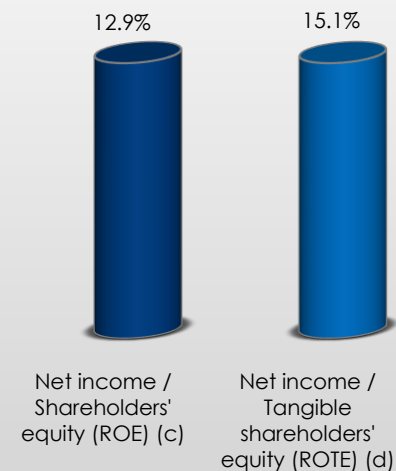
(€ m)



Efficiency and cost of risk⁽¹⁾



Return on capital



(1) Excluding UBI Banca

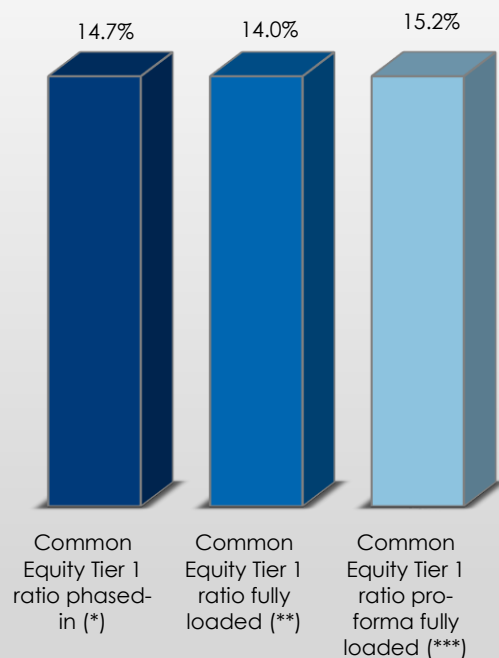
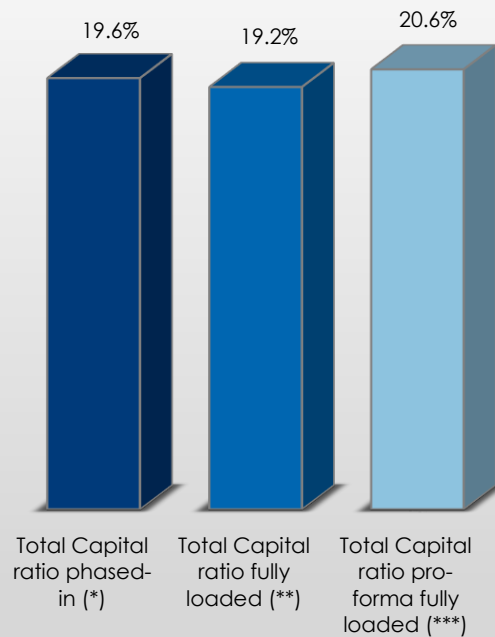
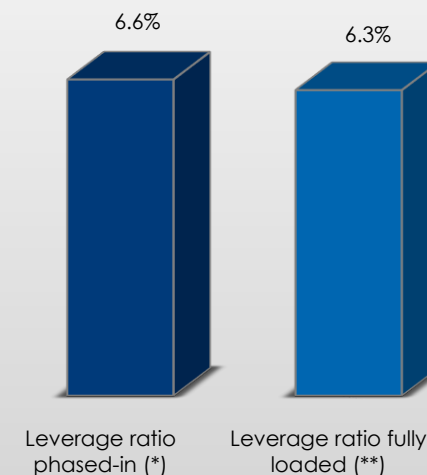
(*) Adjustments for future COVID-19 impacts

(a) Including negative goodwill; €3,112m excluding negative goodwill

(b) Net adjustments to loans / Net customer loans

(c) 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, except for the income statement items related to the business line consisting of the acquiring activities to be transferred to Nexi over the first half of the year and for the negative goodwill arising from the combination with UBI Banca

(d) 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, except for the income statement items related to the business line consisting of the acquiring activities to be transferred to Nexi over the first half of the year and for the negative goodwill arising from the combination with UBI Banca

Common Equity Tier 1 ratio⁽¹⁾Total Capital ratio⁽²⁾Leverage ratio⁽³⁾

(1) Excluding the acquisition of UBI Banca, they are 15.5% phased-in, 14.7% fully loaded and 15.9% pro-forma fully loaded

(2) Excluding the acquisition of UBI Banca, they are 20.6% phased-in, 20% fully loaded and 21.5% pro-forma fully loaded

(3) Excluding the acquisition of UBI Banca, they are respectively 6.9% phased-in and 6.7% fully loaded

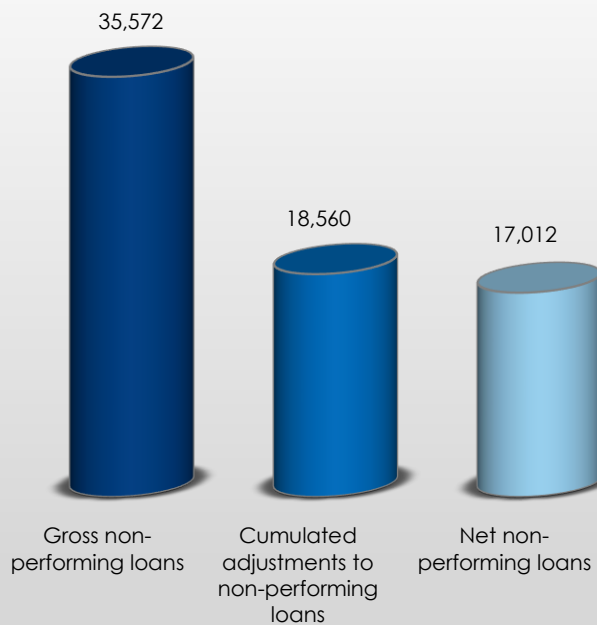
(*) Calculated by applying the transitional arrangements for 2020.

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

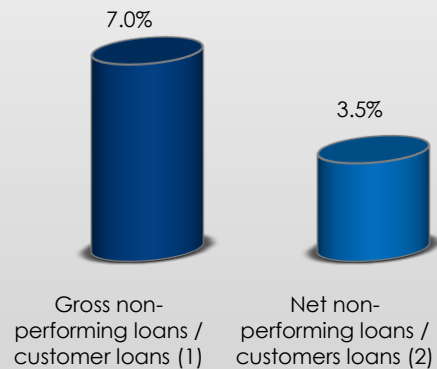
(***) Calculated by applying the fully loaded parameters, taking into account the expected absorption of deferred tax assets (DTAs) and the expected distribution of the 9M 2020 net income of insurance companies.

Non-performing loans

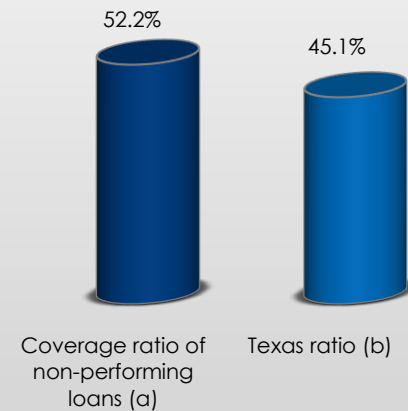
(€ m)



NPL ratio



Cash coverage and Texas ratio



(1) 6.9% excluding UBI Banca

(2) 3.3% excluding UBI Banca

(a) Cumulated adjustments to non-performing loans / Gross non-performing loans. 54.4% excluding UBI Banca

(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. 39.9% excluding UBI Banca