

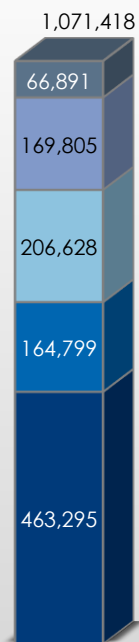
INTESA  SANPAOLO

The Intesa Sanpaolo Group at a glance

As at 30 September 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

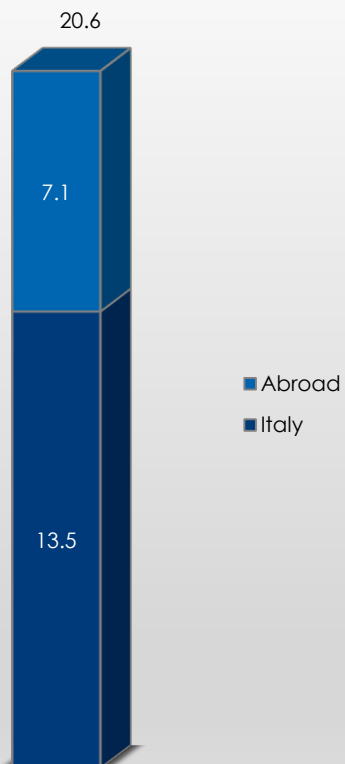
(€ m)



- Assets under administration
- Assets under management

Number of customers

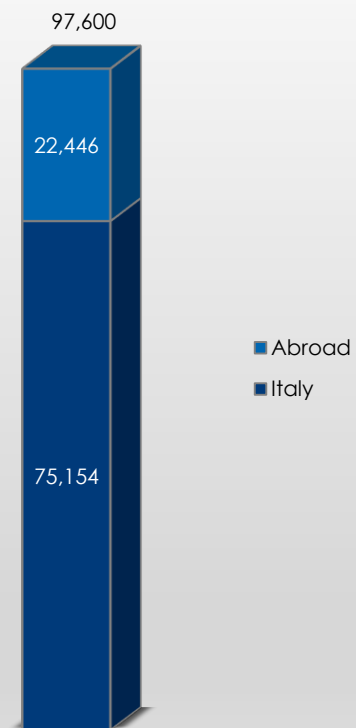
(m)



Number of branches

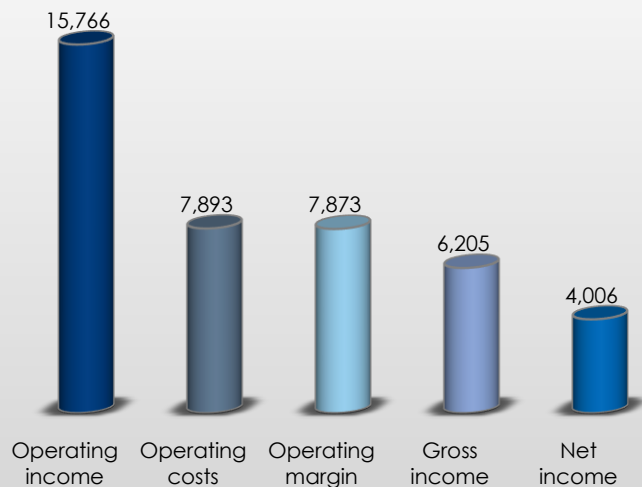


Number of employees

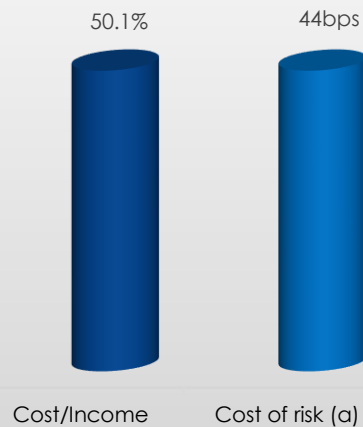


Income statement ⁽¹⁾

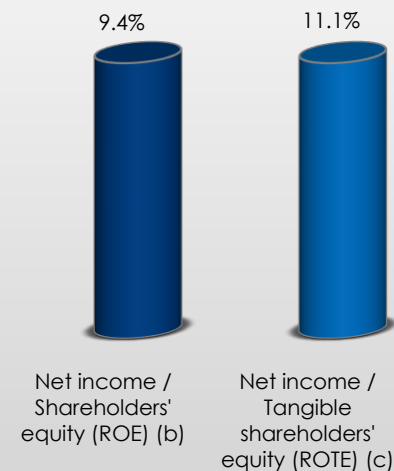
(€ m)



Efficiency and cost of risk ⁽¹⁾



Return on capital



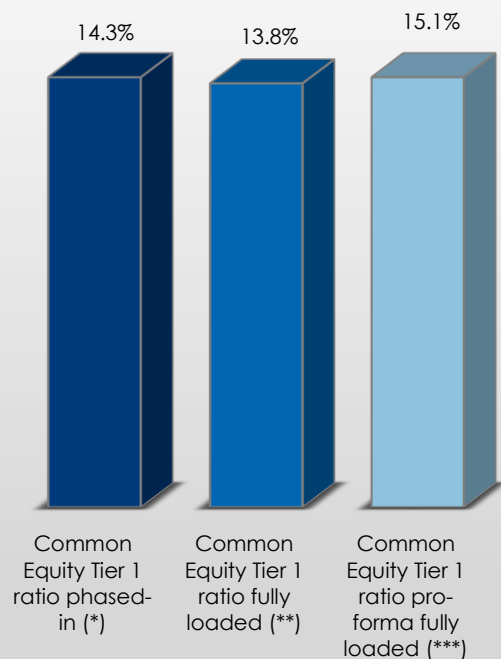
(1) Redetermined figures, prepared to take into account the inclusion of the UBI Group for the pre-acquisition period and, based on management figures, the reallocation of the contribution from the going concerns object of disposal to income (loss) from discontinued operations, as well as the inclusion of the contribution from the insurance companies Assicurazioni Vita (former Aviva Vita), Lombarda Vita and Cargeas, net of the effects attributable to the branches object of disposal.

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

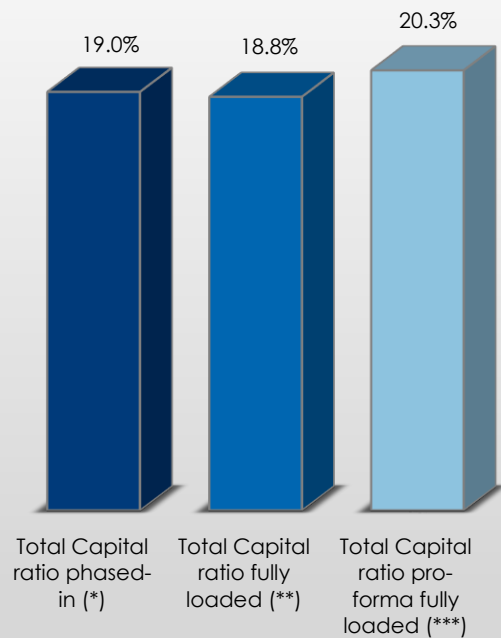
(b) Net income / end-of-period shareholders' equity. Shareholders' equity does not include AT 1 capital instruments, net income for the period and the cash distribution of part of the Extraordinary reserve approved at the Shareholders' Meeting of 14 October 2021. The figure has been annualised except for the capital gain deriving from the sale by Fideuram Bank Luxembourg of the business line related to the activities of custodian bank and for the benefit deriving from the tax realignment of intangible assets.

(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 the cash distribution of part of the Extraordinary reserve approved at the Shareholders' Meeting of 14 October 2021. The figure has been annualized except for the capital gain deriving from the sale by Fideuram Bank Luxembourg of the business line related to the activities of custodian bank and for the benefit deriving from the tax realignment of intangible assets.

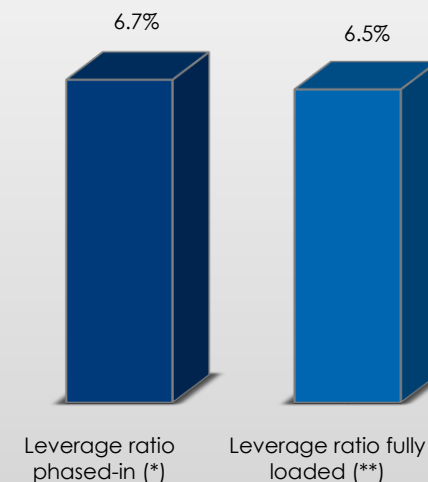
Common Equity Tier 1 ratio



Total Capital ratio



Leverage ratio



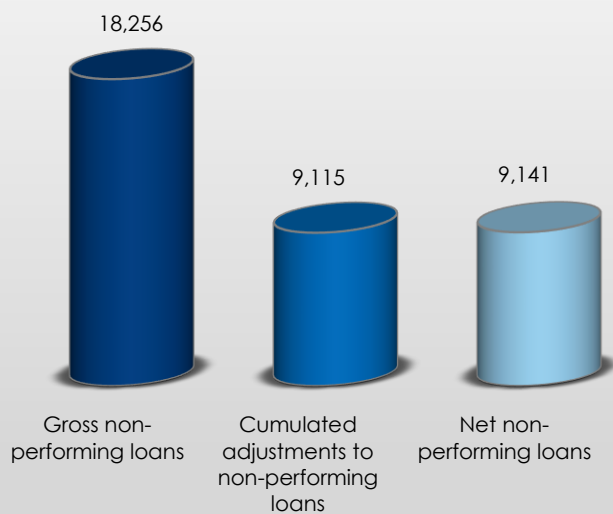
(*) Calculated by applying the transitional arrangements for 2021, i.e. including the mitigation of the impact of the first time adoption of IFRS 9.

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

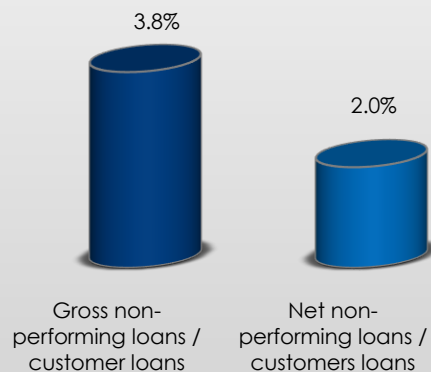
(***) Calculated by applying the fully loaded parameters, and taking into account the expected absorption of deferred tax assets (DTAs) and the expected distribution on the 9M 2021 net income of insurance companies.

Non-performing loans

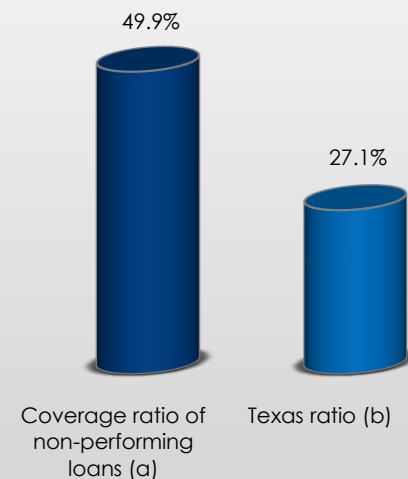
(€ m)



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.