

PRESS RELEASE

INTESA SANPAOLO: MORNINGSTAR DBRS UPGRADES THE BANK'S LONG-TERM RATING

Turin - Milan, 23 October 2025 – Intesa Sanpaolo communicates that today Morningstar DBRS has upgraded the Bank's long-term senior preferred (unsecured) rating to 'A (low)' from 'BBB (high)' with a stable trend. The 'R-1 (low)' short-term rating has been confirmed with a stable trend.

This follows a similar action on Italy announced by Morningstar DBRS on 17 October 2025.

No material impact on the Bank's financials is expected.

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