

PRESS RELEASE

INTESA SANPAOLO COMFORTABLY MEETS THE CAPITAL REQUIREMENT SET BY THE ECB

Turin - Milan, 27 October 2026 – Intesa Sanpaolo has received notification of the ECB's final decision concerning the capital requirement that the Bank has to meet, on a consolidated basis, as of 1 January 2027, following the results of the Supervisory Review and Evaluation Process (SREP).

The overall capital requirement the Bank has to meet in terms of Common Equity Tier 1 ratio is 10.01%.

This is the result of:

- a SREP requirement in terms of Total Capital ratio of 9.75% comprising a minimum Pillar 1 capital requirement of 8%, of which 4.5% is Common Equity Tier 1 ratio, and an additional Pillar 2 capital requirement of 1.75%, of which 0.98% is Common Equity Tier 1 ratio applying the regulatory change introduced by the ECB with effect from 12 March 2020;
- additional requirements, entirely in terms of Common Equity Tier 1 ratio, relating to:
 - a Capital Conservation Buffer of 2.5%,
 - an O-SII Buffer (Other Systemically Important Institutions Buffer) of 1.25%,
 - a Countercyclical Capital Buffer of 0.35% ⁽¹⁾,
 - a Systemic Risk Buffer of 0.43% ⁽²⁾.

Intesa Sanpaolo's capital ratios as at 30 June 2026 on a consolidated basis - after the deduction from capital of €5.3bn accrued in the first half of 2026 for distribution, €2.3bn of buyback launched in July 2026 ⁽³⁾ and €0.2bn of coupons accrued on the Additional Tier 1 issues - were as follows:

- 13.1 % in terms of Common Equity Tier 1 ratio ⁽⁴⁾,
- 19% in terms of Total Capital ratio ⁽⁴⁾,
and pro-forma, considering the benefit deriving from the absorption of deferred tax assets ⁽⁵⁾;
- 13.8% in terms of Common Equity Tier 1 ratio,
- 19.9% in terms of Total Capital ratio.

(1) Calculated taking into account the exposure as at 30 June 2026 in the various countries where the Group has a presence, as well as the respective requirements set by the competent national authorities and relating to 2027, where available, or the most recent update of the reference period (requirement was set at zero per cent in Italy for 2026).

(2) Calculated taking into account the exposure as at 30 June 2026 to residents in Italy.

(3) Concluded in October 2026.

(4) Common Equity Tier 1 ratio of 13% and Total Capital ratio of 18.9%, not including in capital any net income accrued in the first half of 2026, in compliance with the ECB's guidance, which specifically states that a supervised entity is not allowed to include any interim or year-end profits in Common Equity Tier 1 in case it adopts a distribution policy that does not specify any upper limit for cash dividends and any share buybacks, and it does not commit not to distribute neither via cash dividends nor via share buybacks the profits that it wants to include in Common Equity Tier 1.

(5) Estimated, on the basis of the financial statements as at 30 June 2026, taking into account: (i) the total absorption of deferred tax assets (DTAs) related to goodwill realignment, loan adjustments, the first time adoption of IFRS 9 and the non-taxable public cash contribution of €1,285m covering the integration and rationalisation charges relating to the acquisition of the Aggregate Set of Banca Popolare di Vicenza and Veneto Banca and (ii) the expected absorption of DTAs on losses carried forward and DTAs related to the acquisition of UBI Banca and the agreements with the trade unions of November 2021 and October 2024 integrated in December 2025, and the reorganisation of asset management.

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