

IMI

CORPORATE &
INVESTMENT
BANKING

INTESA  SANPAOLO

Frankfurt am Main Branch

November 23rd 2021

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Intesa Sanpaolo at a glance

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How Intesa Sanpaolo Frankfurt Branch can support our customer's growth strategy in Germany

Intesa Sanpaolo Group

Overview

Key considerations

A large bank with robust balance sheet and liquidity

- **3rd largest EU bank by capitalization and positive results**
- Fully compliant with Basel III Regulation
- Huge liquidity and unencumbered assets available
- Funding and risk perception back to normal – ISP 5 years CDS to level pre-EU crisis in 2011 and going down

Strategic International Presence

- Selected retail banking presence in CEE and MENA countries reaching **7.2m clients** in **12 countries** through a network of around **1,000 branches**
- International network with a presence in **25 countries** in support of cross-border activities of corporate customers
- **Investment bank product desks and highly experienced specialists operating from international financial hubs (London, NY, Dubai, HK, Milan)**

Leader in Italy with unique customer reach

- **Leader in all segments with a market share of 21% in customer loans and 22% in customer deposits**
- Strong capital base and best in class in asset quality
- Particular strength in the wealthiest areas of Italy: strong retail presence covering more than 70% of Italian household wealth and retail funding

Key figures

Data in €bn (unless otherwise stated)		
	2019	2020 ⁽¹⁾
Total assets	817	1,003
Loans to customers	395	462
Deposits	1,126	1,342
Direct customer deposits		
Direct deposits from banking business	426	525
Direct deposits from insurance business and technical reserves	166	176
Indirect customer deposits		
Assets under management	358	443
Assets under administration	176	198
Capital ratios %		
Tier 1 ratio	15.3%	16.9%
Total capital ratio	17.7%	19.6%
P&L		
Operating Margin	9	9
Net Income	4	3
Employees (#)	90,888	105,615

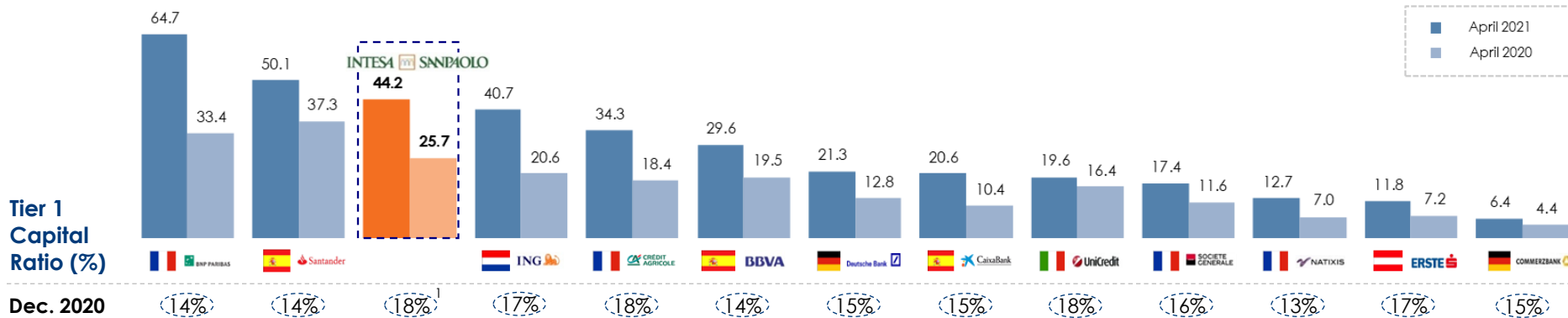
Rating

ITALY		INTESA  SANPAOLO	
BBB	STANDARD & POOR'S	BBB	
Baa3	MOODY'S INVESTORS SERVICE	Baa1	
BBB-	Fitch Ratings	BBB-	

Intesa Sanpaolo Group

Major Eurozone bank with a strong credit

Euro-Zone Banks by Market Capitalization (Eur bln) – Apr. 2021 vs Apr. 2020



International Awards

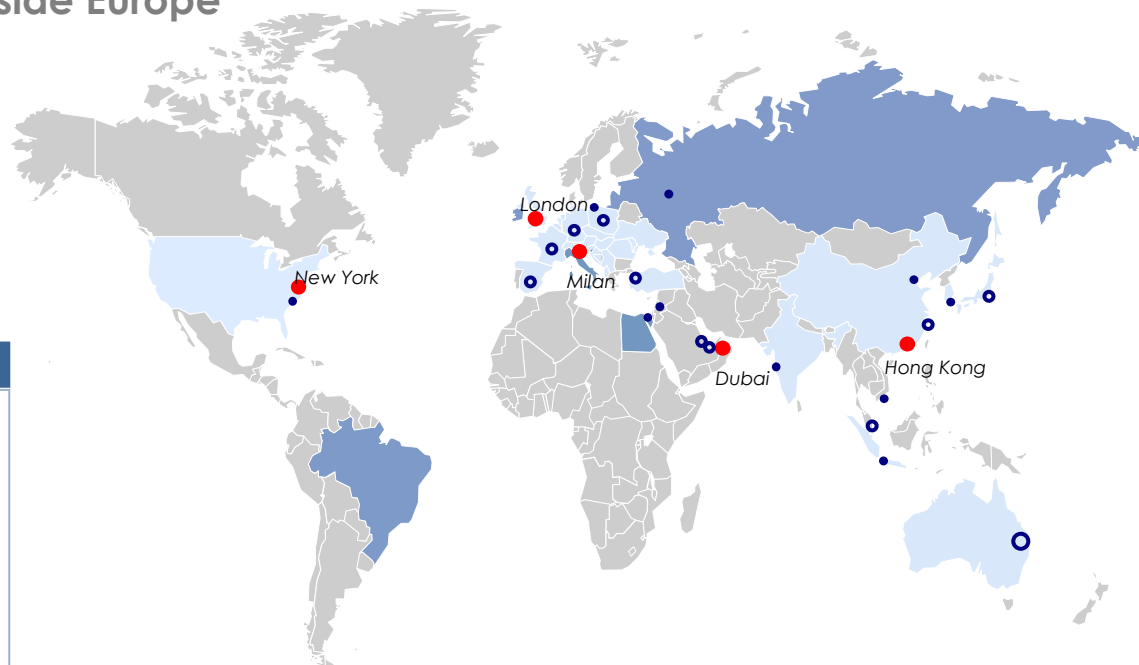
-  **Europe Industrial Deal of the Year, Europe M&A Deal of the Year and Europe Petrochemicals Deal of the Year at the PFI Awards 2020**
-  **Bank of the Year in Western Europe 2020 for The Banker**
-  **Bank of the Year in Italy, Serbia and Croatia 2020 for The Banker**
-  **Issuer of the Year 2020 for Structured Credit Investor**
-  **Best Trade Finance Provider Western Europe 2020 for Global Finance**

- At the PFI Awards 2020 by Refinitiv, the most prestigious awards in the Structured Finance industry, Intesa Sanpaolo has been appointed in the categories 'Europe - Industrial Deal of the Year', 'Europe - M&A Deal of the Year' and 'Europe - Petrochemicals Deal of the Year'
- Intesa Sanpaolo Group has been awarded by The Banker, the specialist publication of the Financial Times, as 'Bank of the Year in Western Europe' and 'Bank of the Year' in Italy, Serbia and Croatia
- Intesa Sanpaolo has been awarded as 'Issuer of the Year' by the international financial news magazine Structured Credit Investor
- Global Finance, a prestigious US financial newspaper, awarded the 'Best Trade Finance Providers 2020 Award' to the Corporate & Investment Banking Division. For Intesa Sanpaolo it is the first time that it has obtained this award in Western Europe

Intesa Sanpaolo Group

Well established presence also outside Europe

- ISP Group commercial banks
- Subsidiaries and representative offices
- Corporate hub
Investment Banking, Capital markets,
Structured Finance and commercial activities
- Representative office
- Branch



Europe

Country	Direct Branches
France	Paris
Germany	Frankfurt
Poland	Warsaw
Spain	Madrid
Turkey	Istanbul
United Kingdom	London

Country	Representative Offices
Russian Federation	Moscow
Belgium	Bruxelles

Country	Subsidiaries	Branches	Rank
Albania	Intesa Sanpaolo Bank Albania	35	4 th
Bosnia-Herzegovina	Intesa Sanpaolo Banka Bosna i Hercegovina	53	5 th
Croatia	Privredna Banka Zagreb (PBZ)	188	2 nd
Czech Republic	Vseobecná Uverova Banka (VUB)	1	2 nd
Hungary	Central-European Intern. Bank (CIB)	64	6 th
Ireland	Intesa Sanpaolo Bank Ireland	1	n.r.
Luxembourg	Banca Fideuram	1	n.r.
	Intesa Sanpaolo Bank Luxembourg	1	n.r.
Moldova	EximBank	17	5 th
Netherlands	Intesa Sanpaolo Bank Luxembourg	1	n.r.
Romania	Intesa Sanpaolo Bank Romania	34	n.r.
Russian Federation	Banca Intesa	29	n.r.
Serbia	Banca Intesa Beograd	156	1 st
Slovakia	Vseobecná Uverova Banka (VUB)	192	2 nd
Slovenia	Banka Intesa Sanpaolo d.d	49	6 th
Switzerland	Intesa Sanpaolo Private Bank (Suisse)	3	n.r.
	Banque Morval		n.r.
Ukraine	Pravex Bank	50	n.r.

Americas

Country	Subsidiary	Branches
Brazil	Intesa San Paolo Brasil SA	1

Country	Direct Branches
USA	New York

Country	Representative Offices
USA	Washington DC

Africa

Country	Subsidiary	Branches
Egypt	Bank of Alexandria	175

Country	Representative Offices
Egypt	Cairo

Asia-Pacific / Middle East

Country	Direct Branches
Australia	Sydney
United Arab Emirates	Dubai
United Arab Emirates	Abu Dhabi
Qatar	Doha
People's Republic of China	Hong Kong
People's Republic of China	Shanghai
Singapore	Singapore
Japan	Tokyo

Country	Representative Offices
India	Mumbai
Lebanon	Beirut
People's Republic of China	Beijing
South Korea	Seoul
Vietnam	Ho Chi Minh City
Indonesia	Jakarta

An integrated service model and network



FRANKFURT BRANCH

DIRECT KNOWLEDGE OF THE MARKET AND DEDICATED SERVICES

- 1 Desk dedicated to the activities of Italian companies with triilingual staff that operates in strong integration with the Italian structures and shares their service model and customer approach
- 1 Desk dedicated to the activities of German and international companies
- Specialist desks for the offer of Cash Management and Trade Export Finance (TEF) services
- Close synergy with the core of M&A Advisors of the Banca IMI London branch
- Consolidated relationships with German (and also Agencies and Development Banks) and Italian entities and institutions in Germany.

Our business offer

CASH MANAGEMENT	<ul style="list-style-type: none"> • Wide range of domestic and international services for the optimization of commercial and financial flows • Electronic and integrated management of 'core' services, also with access from Italy 		
CURRENT ACCOUNT	<ul style="list-style-type: none"> ▪ c / c for resident and non-resident corporate customers 	<ul style="list-style-type: none"> ▪ Opening of current Account from Italy 	<ul style="list-style-type: none"> ▪ Account reporting
RECEIPTS AND PAYMENTS	<ul style="list-style-type: none"> ▪ European SEPA Bank Transfer (Sepa SCT) 	<ul style="list-style-type: none"> ▪ Sepa SDD Core /B2B ▪ Promissory Notes 	<ul style="list-style-type: none"> ▪ International Payments
ELECTRONIC BANKING	<ul style="list-style-type: none"> ▪ Local Instruments (EBICS/ISP Online) 	<ul style="list-style-type: none"> ▪ Global Platform InBiz 	<ul style="list-style-type: none"> ▪ Assistance in Italian, German, English
CASH POOLING	<ul style="list-style-type: none"> ▪ Zero Balance Cash Pooling 	<ul style="list-style-type: none"> ▪ Intraday Cash Concentration (D) 	<ul style="list-style-type: none"> ▪ End of Day Cash Concentration (D+1)

Our business offer

TRADE AND EXPORT FINANCE

- Solutions for financing export and import operations.
- Range of products to mitigate risks with emerging countries
- Trade services supported by a telematic platform, with the possibility of integrated management directly from Italy

- Documentary Credits
- Documentary Remittances
- Domestic and international Guarantees
- Letters of Credit (import, export e stand-by)
- Import/export financing

RECEIVABLES FINANCE

- Off-balance solution for the sale of non-recourse credits to German buyers

Our business offer

LOANS

Support to the growth process of companies with short, medium and long-term financing transactions, including structured ones

- Overdraft Facilities
- Receivables Finance
- Guarantees
- Medium Term Loans
- Syndicated Loans
- Mortgage and Mortgage Loans
- Subsidized loans with contributions from the local government

LIQUIDITY AND FINANCIAL RISKS

Wide range of products for the management of treasury, liquidity and interest rate and exchange rate risks

- Deposits
- Hedging of Currency Risk

INVESTMENT BANKING

Original and innovative tailor made solutions consistent with the most sophisticated needs

- Debt Capital Markets
- Equity Primary Markets

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