

Informazione Regolamentata n. 0033-212-2025	Data/Ora Inizio Diffusione 31 Ottobre 2025 13:17:56	Euronext Milan
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Societa' : INTESA SANPAOLO

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Regolamentata

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Oggetto : Intesa Sanpaolo comfortably meets the capital requirement set by the ECB

Testo del comunicato

Vedi allegato



PRESS RELEASE

INTESA SANPAOLO COMFORTABLY MEETS THE CAPITAL REQUIREMENT SET BY THE ECB

Turin - Milan, 31 October 2025 – 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 2026, 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 9.97%.

This is the result of:

- a SREP requirement in terms of Total Capital ratio of 9.65% 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 1.65%, of which 0.93% 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 0.34% ⁽¹⁾,
 - a Systemic Risk Buffer of 0.45% ⁽²⁾.

Intesa Sanpaolo's capital ratios as at 30 September 2025 on a consolidated basis - after the deduction from capital of €5.3bn of dividends accrued in 9M 2025 (of which €3.2bn to be distributed as an interim dividend in November 2025) and the coupons accrued on the Additional Tier 1 issues (€0.3bn) - were as follows:

- 13.9% in terms of Common Equity Tier 1 ratio ⁽³⁾,
- 19.3% in terms of Total Capital ratio ⁽³⁾, and pro-forma ⁽⁴⁾:
- 14.9% in terms of Common Equity Tier 1 ratio,
- 20.5% in terms of Total Capital ratio.

(1) Calculated taking into account the exposure as at 30 September 2025 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 2025).

(2) Calculated taking into account the exposure as at 30 September 2025 to residents in Italy.

(3) Common Equity Tier 1 ratio of 13.1% and Total Capital ratio of 18.5%, not including in capital any net income accrued in 9M 2025, 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.

(4) Estimated, on the basis of the financial statements as at 30 September 2025, 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, (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, and (iii) the expected distribution on the 9M 2025 net income of insurance companies.

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