

PRESS RELEASE

THE BANKER AWARDS 2016: INTESA SANPAOLO WINS THE AWARD FOR ‘BANK OF THE YEAR 2016 IN ITALY’

Milan, 8 December 2016 – During yesterday’s awards ceremony in London, Intesa Sanpaolo won the award for “**Bank of the Year 2016 in Italy**” from the London-based economics and finance magazine **THE BANKER** (part of the Financial Times group).

This award is seen by the world of finance as the ‘*standard for banking excellence*’, and is granted on the basis of a comprehensive basket of criteria including: the strategic approach which led to solid performance in terms of economic, capital strength and liquidity parameters; particular emphasis on efficiency in responding to changing customer needs; and the ongoing rollout of innovative digital and technological measures to increase customer satisfaction and productivity levels.

“We are truly honoured by this recognition,” commented **Carlo Messina**, Managing Director and CEO of the Intesa Sanpaolo Group. “I would like to underline that last July’s *stress tests* showed that Intesa Sanpaolo was the only large, quoted European bank which has capital above the regulatory minimum for standard conditions, even after applying the most adverse scenarios. With *common equity* at 13% at the end of September, Intesa Sanpaolo also holds a leading position in terms of profitability - as a result of the significant contributions from all divisions of the Bank - and of *leverage* and *cost/income ratio*”.

“Our bank”, said Messina, “is the accelerator for the real economy in Italy: at the end of September, disbursed medium to long term lending amounted to Euro 34 billion: representing an 80% increase over the same period in 2014. Looking at loans to SMEs and households shows an even stronger growth of 120%, at over Euro 29 billion. I would like to thank our entire team: they have worked exceptionally well and have allowed us to achieve extremely challenging goals in a particularly difficult market environment”.

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