



Data in euro

Net profit

29.6
mln

EBIT

2020 vs 2019

+7.2%

Financial soundness

● 2019 ● 2020

Cet1

11.41%

12.29%

Total Capital Ratio

13.44%

14.18%

Direct deposits

14.1 bn

⬆ +10.6%

Global collection
at market value

42.8 bn

⬆ +8.7%

Net deposits

3 bn

Loans Incl. R.A.

9.1 bn

⬆ +8.2%

Net of R.A.

8.7 bn

⬆ +5.3%

Net Banking
Income

642.5 mln

⬆ +6.6%

Net Revenues
from Services

338 mln

⬆ +6.6%

Interest Income

234.8 mln

⬇ -1.1%

2.9% Npl Ratio netto

40.4% Texas Ratio

79.1% Cost to income

Investments and strategy



Development of
an **open financial**
ecosystem



Strong **open**
banking
growth



Joint Venture
with illimity in Hype

First industrial consolidation
operation in the Italian
open banking market

The Covid-19 pandemic



3,500 people
simultaneously
smart working



460 thousands
total remote working
days



Free SARS_COV2
serologic test
and flu vaccine
for all employees



Health Insurance
coverage extended
to the Covid-19 risk

Development of new solutions through the partnerships with startups and fintechs for:

- Remote interaction with customers
- Spreading e-commerce
- Fostering contactless payments
- Speeding up the granting of Liquidity Decree Loans