

1Q 11

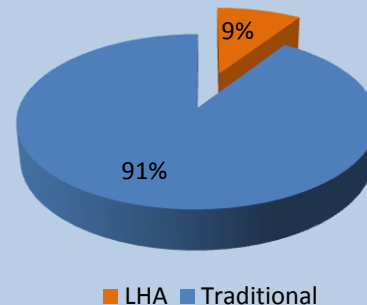
2011 Results
1st Quarter

Turnover

1194 million euro

31st March 2011

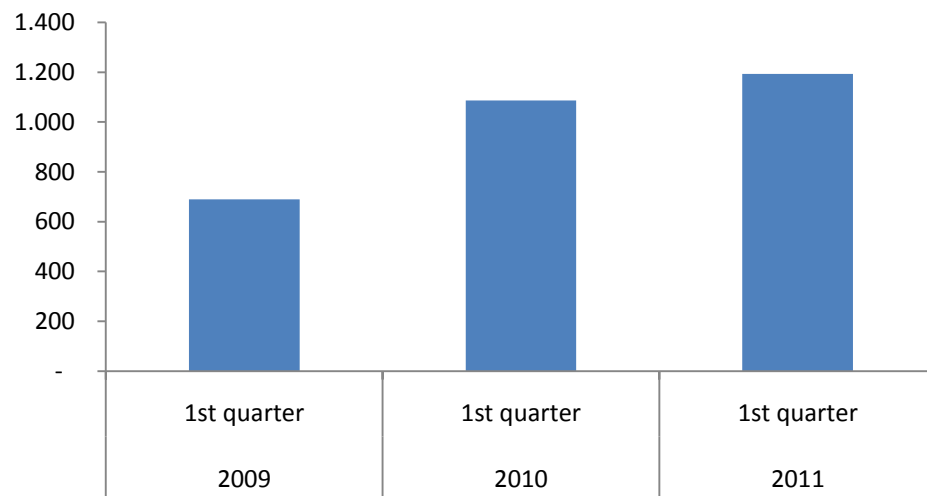
Turnover breakdown by BU



1087 million 31st March 2010

+9,8%

Turnover

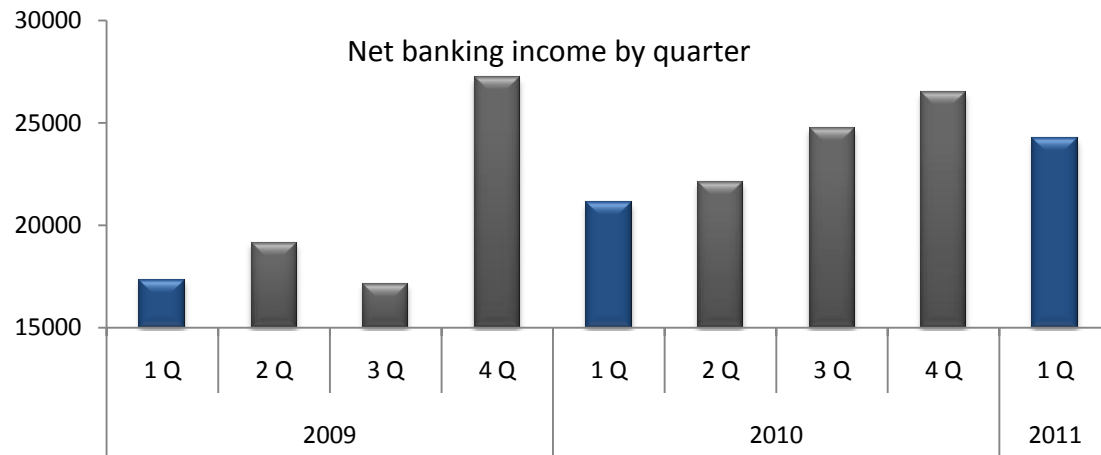


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Net banking income

24,2 million euro 31st March 2011

21,1 million euro 31st March 2010



+15%

NBI/Turnover = 2,0%⁽¹⁾
vs
1,9% in 2010

(1) Calcolato su 12 mesi

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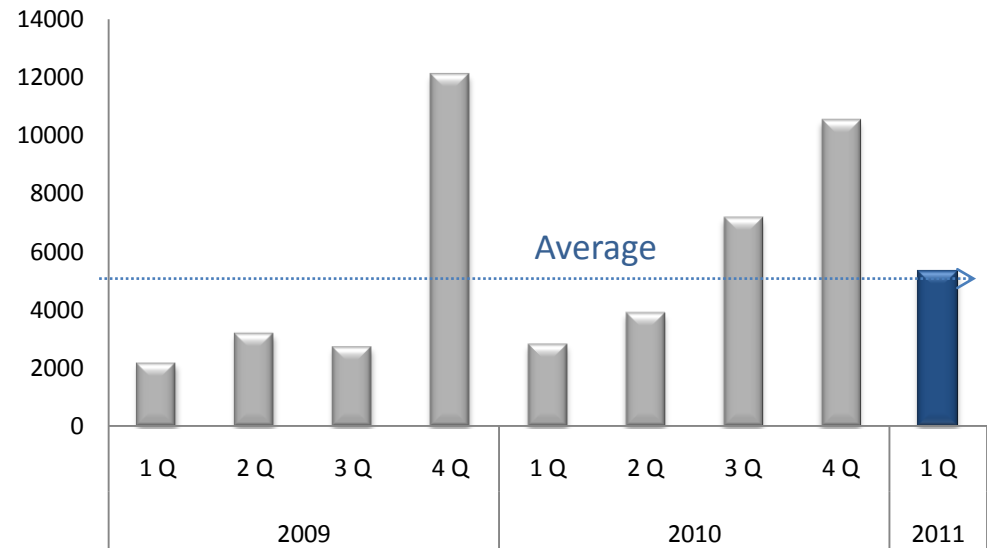
Net impairment on receivables

5,3 million euro 31st March 2011

2,8 million euro 31st March 2010

+87,9%

Net impairment



Operating costs

10,1 million euro 31st March 2011

9,8 million euro 31st March 2010

+3,1%

COST INCOME RATIO: **41,7%** in 2011 VS
46,5% in 2010

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Net profit

5,6 million euro 31st March 2011

5,5 million euro 31st March 2010

+1,2%

36,6% tax rate

31st March 2011

vs

34,8% 31st March 2010

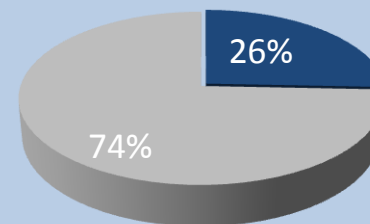
Funding structure

2.968 million euro (+16,2% vs 31/12/2010)

Due to customers 2.207 million euro

Due to banks 761 million euro

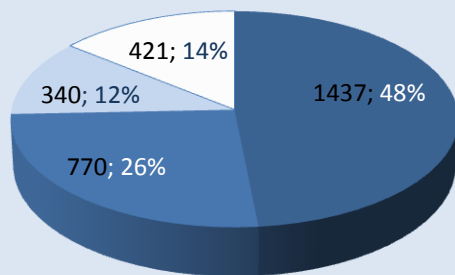
Total funding



■ Due to banks

■ Due to customers

Total funding breakdown



■ Retail (Due to customers)

■ MTS (Repos)(Due to customers)

■ Repos (Due to banks)

■ Interbank deposits (Due to banks)

2,21 bn euro
due to
customers

0,80 bn euro
Repos

1,37 bn euro
retail

1,37 bn euro Retail funding

1,34 bn euro



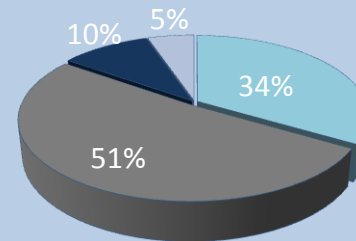
The deposit account of Banca IFIS
with 31.000 clients

Around 60% of the total amount are
time deposits (50% of which over one
year)

Asset Structure

3.253 million euro total assets
(+16,1% vs 31/12/2010)

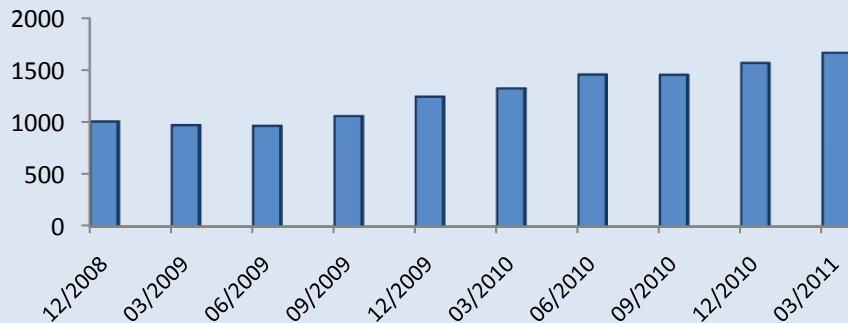
Main Asset Categories



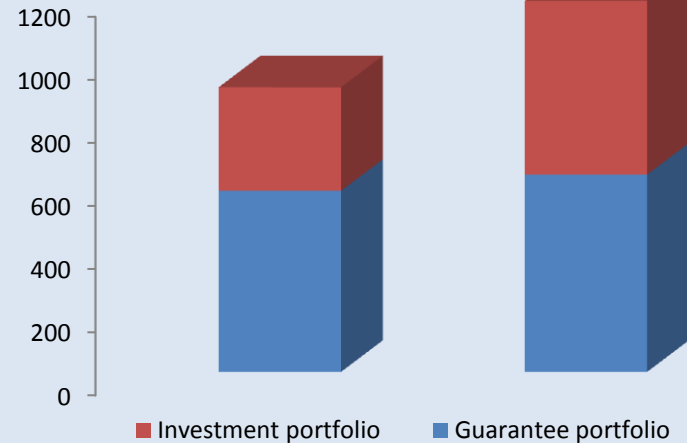
Assets available for sale Due from customers Due from banks Other assets

1.669 million euro Loans to customers (+6,2% vs 31/12/2010)

Loans to customers by quarter



Total debt securities held



Ratios

Risk

2,2% Net non-performing loans/ Due
from customers

2,4% al 31/12/2010

Solvency

11,2% Core Tier 1
Capital/ Credit risk weighted assets

9,1% al 31/03/2010

17,1% Net non-performing
loans/Due from customers

18,6% al 31/12/2010

11,0% Solvency ratio
Regulatory capital / Credit risk weighted assets

9,0% al 31/12/2010

Toscana Finanza

Toscana Finanza is a financial company operating in the buying and management of fiscal and trade hard-to collect receivables



Voluntary takeover bid ended. It is aimed at the purchased of the entire share capital of Toscana Finanza at the price of 1,50 euros per share. The aim of Banca IFIS is the delisting from MTA of Toscana Finanza through a merger*

* Merger subject to Bank of Italy authorisation

35,5 million euro approximately of countervalue for the acquisition of 77,26% stake.

45,9 million Euro of countervalue for the entire 100% stake

Banca IFIS Group today includes:



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