

Consolidated Non-financial
Statement as at 30 June 2021

Content

INTRODUCTION	3
EXECUTIVE SUMMARY	4
Main performance indicators	5
Sustainability indices, rankings and awards	13
Main actions taken to face the COVID-19 emergency	14
MATERIAL ISSUES: RESULTS AND OBJECTIVES	15
Group value and solidity	16
Integrity in corporate conduct	17
Society	18
Group's people	21
Environment and Climate Change	23
Human rights	24
INDICATORS	25
CONTACTS	38

Introduction

In the 2018-2021 Business Plan, Intesa Sanpaolo committed to strengthen its leadership in Corporate Social Responsibility, aiming to become an exemplary Group in terms of sustainability and social and cultural responsibility.

Consistent with this commitment, Intesa Sanpaolo also confirmed itself in 2021 as one of the very few banks in the world to voluntarily publish an infra-annual statement of non-financial indicators in a structured and organic document.

The objective is to have timely monitoring of projects, initiatives and quantitative performance indicators in the ESG topics (environmental, social, governance) and consequently, in a timely manner, fully account - to the market and all stakeholders - the results achieved over the course of the year, also witnessing the constant and active attention of the people of Intesa Sanpaolo Group to the ESG topics.

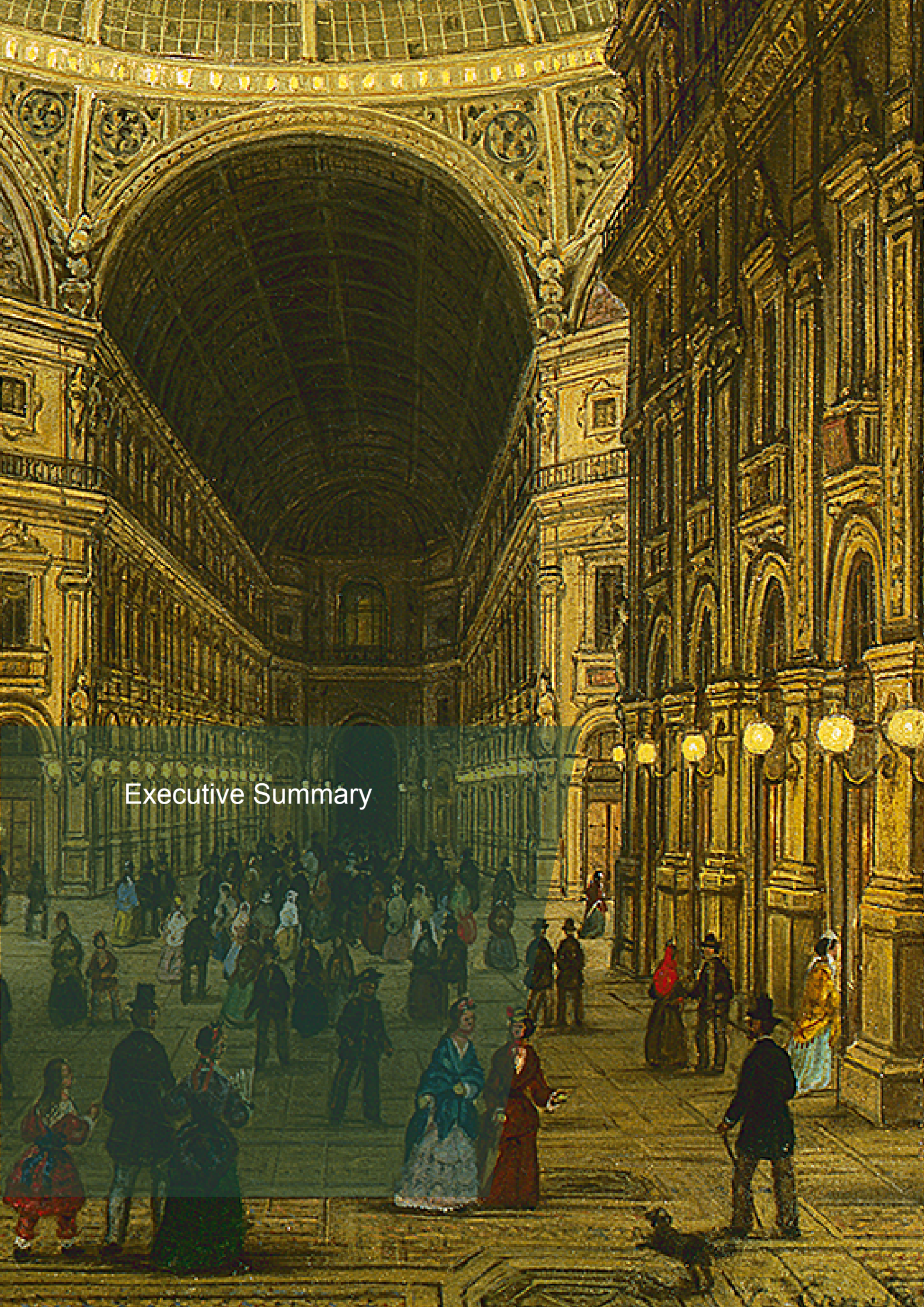
In particular, Intesa Sanpaolo intends to provide timely communication on the progress made towards the sustainability commitments undertaken by the Group, starting from the United Nations Sustainable Development Goals.

To this purpose, in this document a set of non-financial performance indicators is published, selected versus what is required by the annual reporting obligation, carried out with the Consolidated Non-Financial Statement, prepared in accordance with Legislative Decree no. 254/2016 and GRI Standards.

The selected indicators refer to the first half of 2021 and, wherever possible, a comparison with the first half of 2020 is presented. In particular, it should be noted that, compared to the first half of 2020, in the first half of 2021 the UBI Banca Group (hereinafter also UBI Banca or UBI) was included in the reporting scope, the data of which are reported in this Report.

The choice of indicators was guided by their representativeness with respect to the material issues for Intesa Sanpaolo, and are therefore priorities for the Group and its stakeholders, as represented in the 2020 materiality matrix, which highlights 12 material issues: Group value and solidity, Quality of service and customer satisfaction, Sustainable investments and insurance, Financial inclusion and supporting production, Retention, enhancement, diversity and inclusion of the Group's people, Integrity in corporate conduct, Innovation and digital transformation, Employment protection, Transition to a sustainable, green and circular economy, Community support, Health, safety and well-being of the Group's people and Direct environmental impacts.

The reporting boundary of this document is aligned with the 2020 Consolidated Non-financial Statement and covers over 99% of the company boundary by number of employees (net of employees with non-standard contracts).



Executive Summary

Main performance indicators

The first half of 2021 was characterized by the complexity of the context resulting from the COVID-19 epidemic which, although attenuated compared to the first half of 2020, together with the integration process with UBI Banca, contributed to influence the trends of the main ESG performance indicators. In such conditions, Intesa Sanpaolo confirmed itself to be a point of reference for the countries in which it operates, particularly for Italy, in line with the commitments undertaken with the Business Plan.

In a global scenario marked by the COVID-19 health emergency, the Intesa Sanpaolo Group, thanks to its financial solidity and ability to create sustainable value for all stakeholders, bases its strategy on sustainability and local roots, pillars on which the integration process with UBI Banca continued and concluded, in a common vision of intent.

Among the results achieved, the nearly 43 billion euros in new medium-long term credit stands out, of which about 10.5 billion in high social impact loans (24.6% of the total), more than 7 of which in support of the economic system during the health emergency.

The Group confirmed its leadership in sustainable investments with an overall market share of nearly 30%; in particular, Eurizon offers 155 funds that promote, among other characteristics, environmental or social, or that have sustainable investment objectives, classified pursuant to arts. 8 and 9 of the new Sustainable Finance Disclosure Regulation, with approximately 100 billion euros of assets representing around 45% of the total assets of the Funds managed.

Intesa Sanpaolo, by recognizing its strategic role towards digitalisation and multichannel operations, continued the implementation of strategic commitments while maintaining the centrality of the customer as a primary objective, even more so in the context of the health emergency, in order to enable all Group customers and employees to operate remotely in a fully effective, efficient and secure manner; cybersecurity activities are in line with the best international standards and are certified by the national authorities. Intesa Sanpaolo counts about 12.1 million multichannel customers.

The monetary contribution to the community was more than 26 million euros, confirming the constant attention to the territory and the most fragile social groups.

In support of the Green Economy, the Circular Economy and the green transition, 76 billion euros in new loans have been provided as part of the Group's commitment to support the Piano Nazionale di Ripresa e Resilienza (PNRR). The Group maintained strong focus on the environment, issuing approximately 3.7 billion euros (8.6% of the total) in loans to support the Green and Circular Economy, more than quadrupled compared to the first half of 2020. Furthermore, in March 2021 a Green Bond was issued for an amount of 1.25 billion euros, focused on loans granted for the construction or purchase of energy-efficient properties. It should also be noted that in July 2021, Intesa Sanpaolo updated the rules for the credit operations of the Group in the coal sector, committing to immediately cease granting new loans for coal mining and to eliminate exposures (phase out) by 2025; it also introduced dedicated rules for the unconventional oil&gas sector, providing for the stoppage of new loans linked to unconventional oil&gas resources and the elimination of exposures (phase out) by 2030. The adoption of these measures, applied to all Group companies and in all countries in which it operates, represents an important further step for the Bank in combating climate change.

These results have been achieved thanks to the people that work for the Group, who have been guaranteed safe working conditions during the pandemic, more specifically with around 79,000 people able to work from home and a strong attention to training activities, which in the first half of 2021 continued to remain at very high levels, amounting to a total of around 6 million hours.

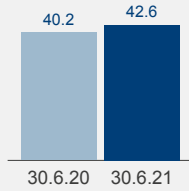
IDENTITY AND PROFILE

Group value and solidity



New medium/long-term credit granted to the real economy

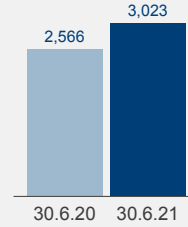
€ bn



The Group continues to be an accelerator for the growth of Italy's real and social economy: of the ~€43bn of new medium/long-term loans disbursed in 1H21, ~€37bn were disbursed in Italy, ~€31bn of which to families and small and medium-sized enterprises.

Net income

€ m



In 1H21 Intesa Sanpaolo recorded a net income result equal to €3bn (+17.8% vs 1H20). The excellent performance was achieved despite the impact of COVID-19 and contextually to the successful merger with UBI Banca, perfectly in line with the goal of a net result of at least €4bn in 2021.

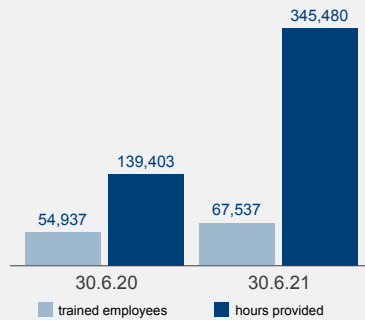
GOVERNANCE AND RISK MANAGEMENT

Integrity in corporate conduct



Training on ESG issues

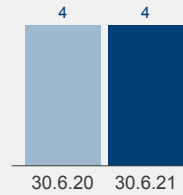
No.



The training activity on ESG issues was subject of a particular focus in terms of both design and implementation. Initiatives have been developed which, being both live and on demand content, reached almost 70% of employees in 1H21. Such significant involvement of the Group's People confirms Intesa Sanpaolo's ever-growing attention to ESG and sustainability issues.

Cases of customer data being lost or stolen

No. cases notified to the Guarantor Authority



The trend of cases brought to the attention of the Guarantor Authority remains very low, with a single case in Italy and three abroad.

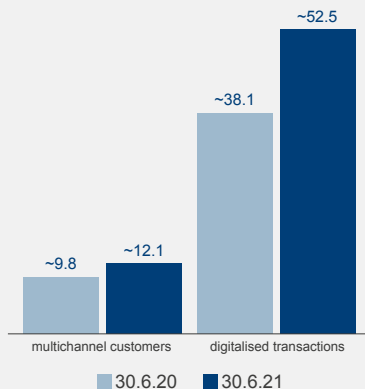
SOCIETY

Innovation and digital transformation



Multichannel banking in Italy

m



~7.5m customers using Intesa Sanpaolo App as at 30.6.21



~1.7m digital sales (vs. 878 thousand in 1H20)

The Group has a leading position in Europe for mobile App functionality and a strong digital offer, with about 12.1 million multichannel customers (91% of total customers) and about 7.5 million customers using the Intesa Sanpaolo App. The strong increase in sales of products on digital channels to approximately 1.7 million (+94% vs 1H20) stands out.

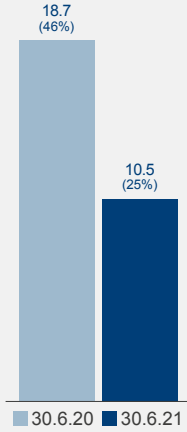
SOCIETY

Financial inclusion and supporting production



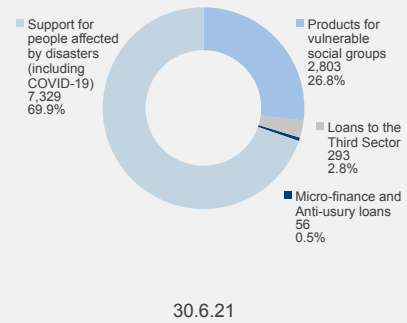
Loans disbursed for initiatives with high social impact

€ bn / % on loans



Social impact loans breakdown

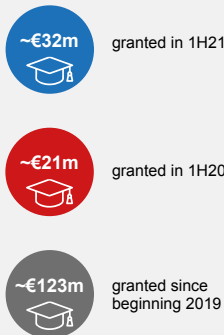
€ m / %



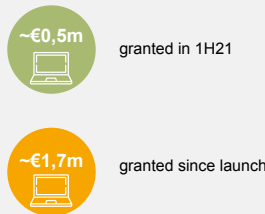
The trend of high social impact loans is mainly influenced by the disbursements to support families and businesses relating to 1H20, in response to the first phase of the COVID-19 pandemic, more significant than those in 1H21. In particular, in 1H21 the Group finalized over 7 billion euros of loans under the Liquidity Decree (approximately 39.5 billion euros since the start of the emergency).

Fund for Impact

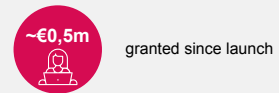
per Merito: € m granted



XME StudioStation: € m granted



MAMMA@WORK: € m granted



The strong focus on financial inclusion has resulted in the establishment of the Fund for Impact at the end of 2018, which allows the disbursement of 1.5 billion euros to categories with credit access difficulties. Among the initiatives "per Merito" stands out, which provides unsecured loans for young university students residing in Italy; "Mamma@work" to support working mothers in their financial commitments following maternity. In July 2021, three new initiatives were launched: "per Esempio", intended for volunteers of the Civil Service, "per Crescere", for parents with children of school age and "per avere Cura", for families with non self-sufficient relatives. "XME StudioStation" is a loan for families with children who follow distance learning by financing the purchase of computers and connectivity.

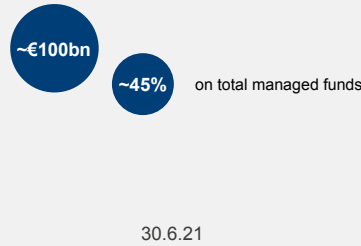
SOCIETY

Sustainable investments and insurance



Funds pursuant to SFDR*: Eurizon

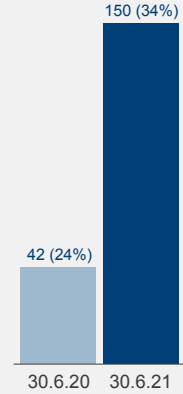
assets: € billions and % on total managed funds



The Group confirmed itself as a leader in sustainable investments with an overall market share of about 30%. Eurizon (including Pramerica) offers a diversified range in all asset classes of 155 funds that promote, among other characteristics, environmental or social ones, or that have sustainable investment objectives, classified pursuant to arts. 8 and 9 of the new SFDR with 98.6 billion euros assets representing approximately 45% of the total assets of the Funds managed; Fideuram offers 3 funds classified according to art. 8 of the SFDR for a total of 1.3 billion euros of assets (approximately 2% of the total assets of the managed funds).

ESG engagement activities with issuers - Eurizon

No. and % of companies where ESG engagement activities were conducted



The companies subject to ESG engagement are significantly increasing (+257%), confirming Eurizon's strong commitment in comparing the issues of sustainability and the effectiveness of the active shareholding tool. In 1H21, there were 442 companies on which engagement activities were carried out; among these, 150 (approximately 34%) were involved in engagement on ESG issues. In particular, in 1H21 Eurizon conducted 171 engagement activities on ESG issues, representing 29% of the total engagement activities of the whole semester.

* Sustainable Finance Disclosure Regulation.

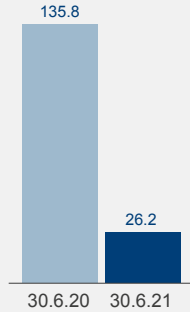
SOCIETY

Community support



Monetary contribution to the community

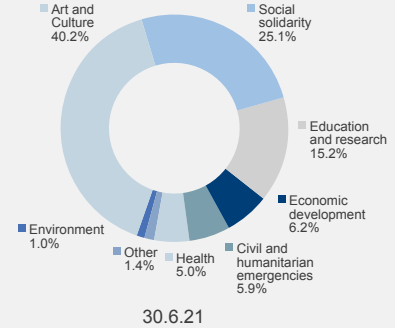
€ m



The trend of the monetary contribution to the community is significantly influenced by the fact that in 1H20 the Group gave immediate support to Healthcare System to face the COVID-19 emergency by disbursing over 100 million euros to strengthen, through the Department of Civil Protection, the National Health Service.

Monetary contribution to the community by area of activity

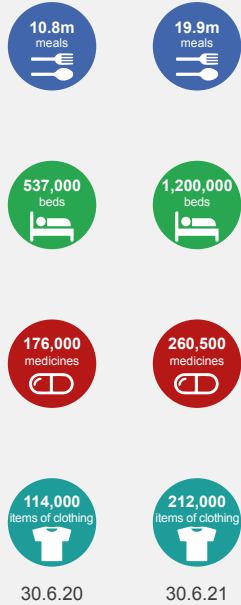
%



Compared to 1H20 during which the attention prevailed towards the health sector, in 1H21 the sectors that benefited of more interventions were art and culture, social solidarity and education and research.

Food and Shelter for people in need

No. - cumulative value since the beginning of 2018



The project forms part of the initiatives to reduce child poverty and support people in need, with the targets being reached earlier than expected with respect to the 2018-2021 Business Plan goal.

Culture project at the Gallerie d'Italia

No.



The Gallerie d'Italia, recognized internationally as centers of excellence of the Italian cultural offer, host the Bank's collections, temporary exhibitions in partnership with major national and international museums and are home to free activities for students and fragile categories.

ISP Giovani e Lavoro Program

No.



The "Giovani e Lavoro" program, in partnership with Generation, is geared towards the training and inclusion of ~5,000 young people in the Italian employment market over a multiyear period.

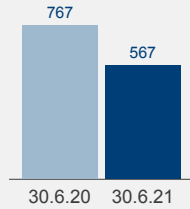
PEOPLE

Employment protection



People reassigned to high value-added activities

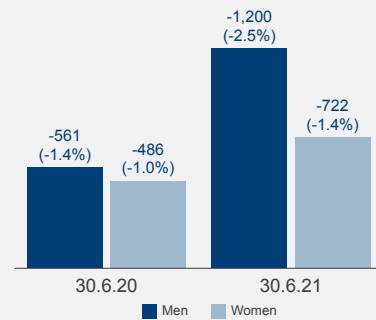
No.



The Group, confirming the strong focus on employment protection, thanks to the actions carried out in recent years, has successfully achieved the Business Plan target by 2021 aimed at the redeployment of ~5,000 resources on priority initiatives. This figure has naturally fallen year-on-year as a reflection of the gradual increase in complexity.

Turnover by gender

No.



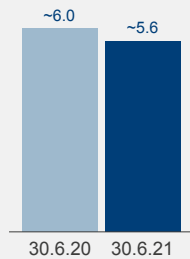
The Group turnover rate, equal to -1.9% (-1.2% in 1H20), records a trend consistent with the planned structural interventions. In 1H21 around 1,800 people were hired.

Retention, enhancement, diversity and inclusion of the Group's people



Training

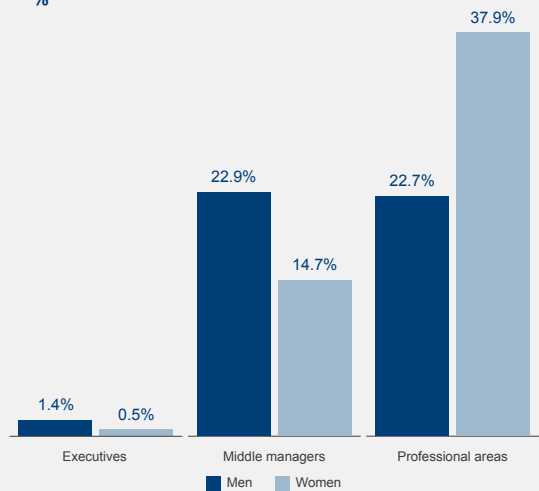
m hours provided



Training remains at very high levels and in line with 1H20, also thanks to the strong impulse deriving from the training activity provided through digital platforms, with effects on all the main indicators of the training activity.

Employees by category and gender

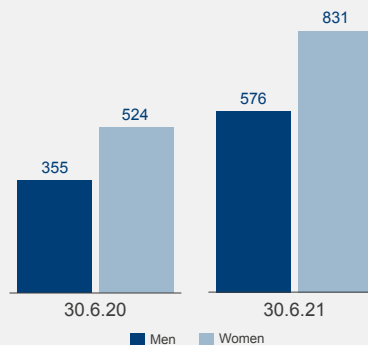
%



Compared to the total population, a constant trend is confirmed in the breakdown by category and gender. The female managers (executives and middle managers), in relation to total managers, stood at 38.4%.

Number of promotions by gender

No.



Confirming the Group's strong commitment to the enhancement and development of its people, promotions grew by 60% in 1H21 compared to 1H20. From the point of view of distribution by gender, the trend of promotions in 1H21 (59.1% women and 40.9% men) is consistent with that of 1H20 (59.6% women and 40.4% men).

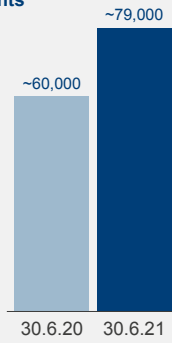
PEOPLE

Health, safety and well-being of the Group's people



Smart working

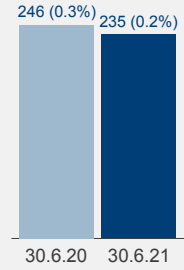
No. participants



Due to the COVID, in 1H21 the digitalisation of operations continued in order to ensure safe working conditions for the Group's People, also providing digital coaches to support the transition to smart working and share best practices.

Health and safety

Injuries: No. and % on the number of employees



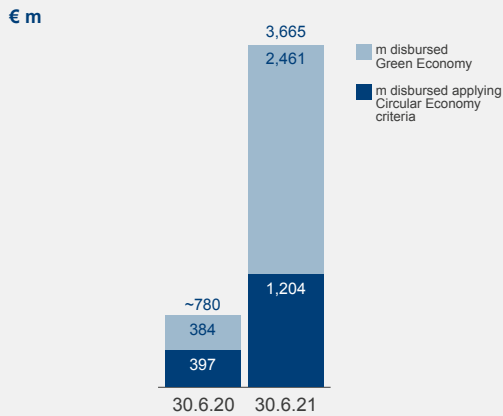
The injuries are constantly decreasing (-48% if compared to 1H19), for the effects induced by the COVID-19 pandemic. In fact, starting at the end of February 2020, the large scale use of smart working drastically reduced the physical presence in the offices and work-home commutes.

ENVIRONMENT AND CLIMATE CHANGE

Transition to a sustainable, Green and Circular Economy

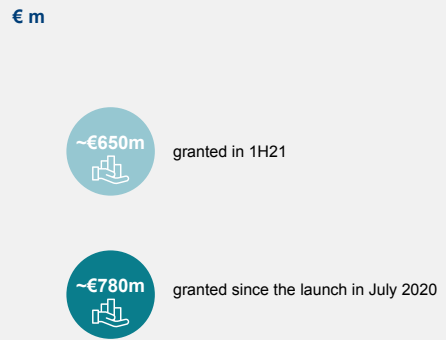


Loans disbursed for the Green and Circular Economy



The figure for the disbursements of green and circular loans (3.7 billion euros disbursed, equal to 8.6% of total loans) is growing sharply both in Italy and abroad and in all customer segments. The figures are higher than the total disbursements for the whole of 2020. Among the products and initiatives that contributed to the excellent performance, the Green - Mutuo Domus (disbursements for almost 1 billion euro) and the Plafond Circular stand out.

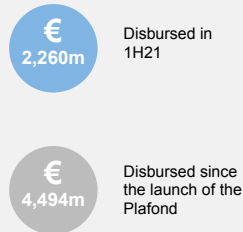
ESG-Linked loans for SMEs: S-Loan



With a view to creating solutions for the ESG transition of enterprises, the Group has developed the S-Loan in Italy, allocating a plafond of 2 billion euros. This financing allows the Bank to support SMEs by identifying specific ESG KPIs, agreeing sustainability improvement objectives with the borrower firms. In April 2021 the offer was expanded with S-Loan Diversity and in July 2021 with S-Loan Climate Change. All S-Loans enjoy a subsidized interest rate, subject to annual monitoring of 2 ESG KPIs, to be reported in the debtor's financial statements. The new S-Loan Climate Change product, launched to mitigate the impact of climate change, can enjoy an 80% green SACE guarantee.

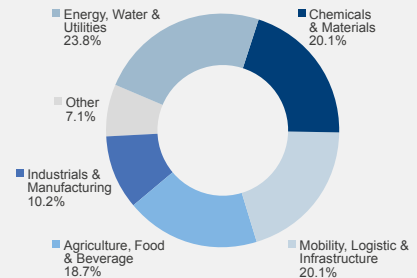
Plafond Circular Economy

Circular Plafond: loans disbursed € m



Since 2020, the Plafond was extended to support businesses investing in green projects in the area of renewable energy production, energy efficiency and sustainable farming and biodiversity, and, until 1Q21, to support the Green Mortgages requested by customers for the purchase of new high energy efficiency houses (class B upwards) or the refurbishment of houses with consequent improvement of the energy class.

Circular Economy Plafond Projects*: % amounts disbursed by sector since launch

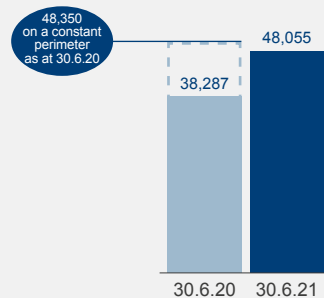


Direct environmental impacts



Greenhouse gas emissions

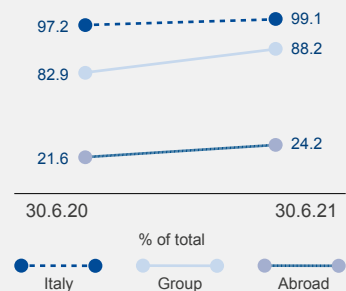
Total Tons of CO₂ (Scope1 + 2 Market-based)**



The trend of increasing CO₂ emissions is due, for the most part, to the change in scope due to the integration of UBI Banca into the Intesa Sanpaolo Group. Considering an estimate of the ISP + UBI data of 1H20, a drop in emissions of approximately 0.6% can be seen.

Energy from renewable sources

% renewable electricity consumption vs total



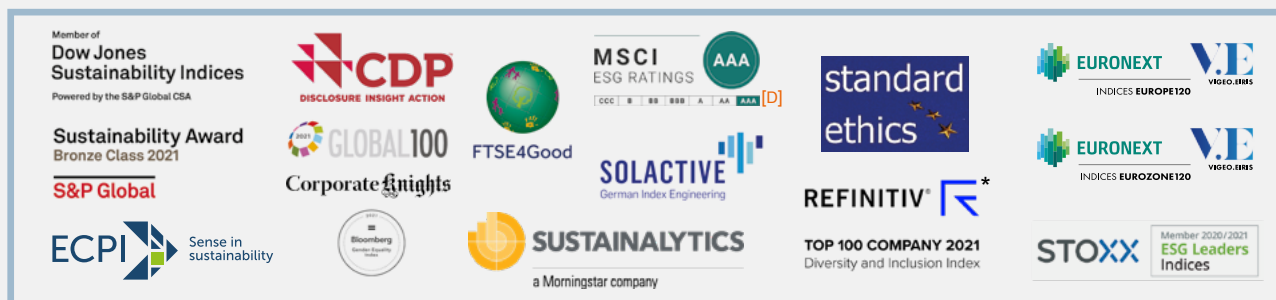
The purchase of energy from renewable sources, despite the limitations due to the national legislation of some countries, continues to be one of the main aspects of environmental sustainability on which the Intesa Sanpaolo Group intends to continue its commitment. The figure of 1H21 shows a percentage of consumption from renewable energy higher than 88%, increasing versus 2020.

* Green - Domus Mortgages excluded.

** Market-based: the data relating to Scope2 for the electricity purchased considers the contribution, contractually envisaged, of the Guarantee of Origin certificates from renewable sources and therefore with zero emissions.

Sustainability indices, rankings and awards

Intesa Sanpaolo is included in the main sustainability indices and rankings defined by specialist rating agencies that select companies not only for their financial performance but also for their results in the three ESG areas (Environmental, Social, Governance) or in specific fields such as diversity. Intesa Sanpaolo is the only Italian bank included in the Dow Jones Sustainability Indices. Furthermore, it is included in the CDP leadership band, is in first place among the peers selected by Bloomberg (ESG Disclosure Score) and Sustainalytics and has obtained the highest rating in MSCI.



In particular, in the first half of 2021, Intesa Sanpaolo was confirmed in 2021 Bloomberg Gender - Equality Index – GEI and in Corporate Knights - 2021 Global 100 Most Sustainable Corporations in the World Index. Furthermore, in February 2021 was included in the S&P Global Sustainability Yearbook 2021, receiving the Sustainability Award Bronze Class 2021.

Intesa Sanpaolo, in the first half of 2021, received some awards in the field of sustainability, in particular:

- confirmed itself as best European bank** and best Italian company for relations with financial analysts and institutional investors and for ESG aspects according to the 2021 ranking drawn up by the specialized research company Institutional Investor
- received the following two awards as part of the ABI Award for innovation in banking services:
 - ✓ for having implemented a new "multi-channel", "zero paper" Bank-Company relationship model, for the subscription of products and services remotely, introducing a new concept of "corporate digital identity"
 - ✓ in the COVID Emergency category, the "Collaboration between Intesa Sanpaolo Innovation Center and the Sacco Hospital of Milan" project for coronavirus research was awarded
- has obtained the LEED (Leadership in Energy and Environmental Design) certification for the Turin Skyscraper in the building "sustainable management category". The New Headquarters replicated the excellent result obtained the previous year, by receiving again the Platinum level, the most prestigious in the certification scale
- won, for the second consecutive year among the large Italian companies, the "Cyber Resilience amid a Global Pandemic" award, organized by AIPSA – Associazione Italiana Professionisti Security Aziendale
- was the first bank in Italy and among the first in Europe to receive the Gender Equality European & International Standard (GEEIS-Diversity), an international certification aimed at assessing and enhancing the commitment to diversity and inclusion
- was awarded by the MF Innovazione Awards of Milano Finanza with 4 awards for the Banca dei Territori, including in the new category of sustainable business for the For Funding initiative, an innovative Crowdfunding platform which, thanks to the integration of two distinct platforms (lending and donation), offers in a single solution two distinct ways of financing to support social causes
- was again awarded by Euromoney as "Best Bank in Italy", as part of the assignment of the Awards for Excellence 2021

* In September 2021 ISP was confirmed in the Diversity and Inclusion Index, which includes the first 100 listed companies in the World who have distinguished themselves as more inclusive and attentive to diversity in the workplace.

** Ranking published in September 2021.

Main actions taken to face the COVID-19 emergency*

Immediate healthcare support



- €100m to strengthen the National Health System through the Civil Protection Department across Italy, and in particular in the most affected areas of Bergamo and Brescia. 16 hospitals and 3 COVID-19 Emergency Centres benefitted from the donation, with the creation of 36 new hospital wards and 500 hospital beds mainly in Intensive and Sub-Intensive Care Units
- €10m to support families in financial and social difficulty due to the COVID-19 crisis, of which €5m donated to Ricominciamo Insieme project of the Diocese of Bergamo and €5m donated to the Diocese of Brescia
- €6m in donations from the CEO (€1m) and top management's 2019 variable compensation, to strengthen healthcare initiatives, with additional voluntary donations from ISP People and Board of Directors
- €3.5m donated through ForFunding – the ISP crowdfunding platform – to support Civil Protection Department initiatives related to the COVID-19 emergency
- €1m allocated from the ISP Charity Fund to boost COVID-19 scientific research
- €350k donated to Associazione Nazionale Alpini to accelerate the construction of a field hospital in Bergamo

Continuous support to the real economy and to society



- €109bn⁽¹⁾ suspension of existing mortgage and loan installments for families and companies (1st in Italy to launch the initiative before the regulation came into force)
- €50bn in credit made available to support companies and professionals for protecting jobs and managing payments during the emergency
- €29.5bn⁽²⁾ in loans with a State guarantee
- €10bn in new credit facilities to boost ~2,500 Italian industrial supplier value chains through the enhancement of the Sviluppo Filiere Program
- ~€10bn⁽²⁾ in loans with a SACE guarantee (1st in Italy to sign the collaboration protocol with SACE, providing immediate support to large corporates and SMEs under Liquidity Decree)
- €80m Programma Rinascimento, including impact loans to micro-enterprises and start-ups, for the recovery and the re-shaping of their business models for the post COVID-19 scenario, leveraging on growth and innovation projects boosting economic growth and social and territorial cohesion. Launched in Bergamo (€30m, in partnership with the Municipality) and in Florence (€50m, in partnership with CR Firenze Foundation)
- €150m (equal to 50%) of the ISP Fund for Impact will be used to reduce the socioeconomic distress caused by COVID-19
- Ecobonus: ISP ready to buy tax credits to support families, condominiums and businesses through modular and flexible financial solutions benefitting from the provisions of the “Decreto Rilancio” which raise the deduction to 110% for expenses related to energy efficiency and measures to reduce seismic risk

Always close to its people



- Remote working enabled for ~79,000 ISP Group People, with “digital coach” to support the switch to smart working and share best practices
- Agreements with trade unions for extraordinary measures to support families and childcare and to enable the participation in the variable performance bonus regardless of any periods of prolonged absence from service in relation to the COVID-19 emergency
- Digital learning enabled for all ISP People in Italy
- 6 additional days of paid leave in 2020 for ISP people who worked in the branch network or were unable to work remotely
- “Ascolto e Supporto” project offering mental wellness support to all ISP People
- Free insurance policy for adverse vaccination reactions offered to all employees in Italy

Steady attention to its customers



- ~100% of branches open and fully operational: advisory only by appointment and cash desk service by appointment only in the Italian areas with stricter COVID measures (red zones)
- Business continuity ensured by the online branch, Internet Banking, App and ATM/Cash machines (98% active)
- Activated remote advisory service, with ~32,000 Relationship Managers
- Free extension of ISP health insurance policy coverage to include COVID-19

(1) Suspensions granted until 30.6.21 (flows), including renewals, including UBI Banca considering the disposal of branches sold in 1H21.

(2) As of 30.6.21, including UBI Banca considering the disposal of branches sold in 1H21.



Material issues:
results and objectives

Group value and solidity

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Stakeholder	Benefits	Results as at 30 June 2021 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Households and businesses	New medium/long-term credit granted to the real economy	~€42.6bn (~€248.2bn since 2018)	~€250bn
Employees	Personnel expenses	~€3.3bn (~€20.3bn since 2018)	~€24bn
Suppliers	Procurement and investments	~€1.2bn (~€9.6bn since 2018)	~€11bn
Public sector	Direct and indirect taxes	~€1.5bn (~€8.9bn since 2018)	~€13bn

MAIN ECONOMIC AND FINANCIAL INDICATORS¹

Results as at 30 June 2021

Personnel efficiency indexes [m euro]	
Loans to customers / Number of employees	4.67
Operating income / Number of employees ²	0.22
Customer financial assets ³ / Number of employees	12.42
Capital ratios	
Shareholders' equity / Loans to customers	14.3%
Shareholders' equity / Customer financial assets ³	5.4%
Solvency coefficient	
Common Equity Tier 1 capital (CET1) net of regulatory adjustments / Risk-weighted assets (Common Equity Tier 1 ratio)	14.9%
Tier 1 Capital (TIER 1) / Risk-weighted assets	16.8%
Total own funds / Risk-weighted assets	19.6%
Income ratios	
Parent Company's net income / Shareholders' equity ⁴	9.6%
Operating costs/ Operating income (Cost income ratio)	49.2%
Risk ratios	
Net bad loans / Loans to customers	0.8%
Cumulated adjustments on bad loans / Gross bad loans to customers	60.3%

1. Indices calculated with reference to the schedules and reclassified data published in the Intesa Sanpaolo Group's Half-Year Report as at 30 June 2021.

Data restated, where necessary and material, to take into account the changes in the scope of consolidation. The economic data have also been restated to take into account, on the basis of management data, the reallocation of the contribution of the business segments to be sold to the result of the discontinued operations, as well as the inclusion of the contribution of the insurance companies Aviva Vita, Lombarda Vita and Cargeas, net of the effects attributable to the branches being sold.

2. The figure for the period was annualized.

3. Customer financial assets: direct deposits from banking business, direct deposits from insurance business and technical reserves and indirect deposits, after netting, referred to components of indirect deposits which are also included in direct deposits.

4. Net result compared to net equity at the end of the period. Shareholders' equity does not take into account AT1 instruments and the profit for the period. The figure for the period was annualized except for the capital gain recognized in 2021 from the sale by Fideuram Bank Luxembourg of the business branch relating to the custodian bank activity and for the net benefits of the realignment of the tax values of some intangible assets.

Integrity in corporate conduct

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2021
Fighting against corruption and combating money laundering	Training to prevent corruption and money laundering	<ul style="list-style-type: none"> 50,526 trained employees (51.5% of the total) 110,380 hours provided
	Disciplinary sanctions due to employee corruption	<ul style="list-style-type: none"> 0
	Dismissals due to corruption	<ul style="list-style-type: none"> 0
	Internal advice and clearing on transactions in the highest risk areas for corruption	<ul style="list-style-type: none"> 181
	Certifications	<ul style="list-style-type: none"> Confirmation of ISO 37001 Anti-bribery Management System certification obtained, following the annual audit process by the competent certification company
Protection of free competition	Training on free competition	<ul style="list-style-type: none"> 54,442 trained employees (55.5% of the total) 449,684 hours provided
	Internal requests for antitrust advice and clearing on Group projects	<ul style="list-style-type: none"> Advice and clearing were requested for 63 initiatives, of which 40 (22 counsels and 18 clearing) completed; the remaining 23 (15 counsels and 8 clearing) are still in progress
Privacy protection	Training on privacy protection	<ul style="list-style-type: none"> 19,434 trained employees (19.8% of the total) 27,015 hours provided
	Cases of customer data being lost or stolen	<ul style="list-style-type: none"> In Italy 20 cases were assessed, for 19 of which no risk to the rights and freedoms of the data subjects was found and therefore it was not necessary to notify the Italian Data Protection Authority. For the remaining case the Italian Data Protection Authority was notified. Abroad in the EU 17 cases of alleged personal data breach, 14 of which were found not to pose a risk to the rights and freedoms of the data subjects by the local Data Protection Officers, the remaining 3 cases were reported to the local authorities.
Consumer protection	Training on consumer protection	<ul style="list-style-type: none"> 55,321 trained employees (56.4% of the total) 597,578 hours provided
Whistleblowing	Whistleblowing reports	<ul style="list-style-type: none"> 16 reports, of which 2 were found to be not pertinent and 14 were subject to specific investigations

Society

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2020 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Real economy Bank	Medium/long-term credit granted to the real economy	<ul style="list-style-type: none"> ~€42.6bn (~€248.2bn since 2018) 	<ul style="list-style-type: none"> ~€250bn (cumulative value 2018-2021)
Quality of service and customer satisfaction	Net Promoter Score*	<ul style="list-style-type: none"> NPS Retail: 15; NPS Exclusive: 13; NPS Corporate: 17. NPS Third Sector: 20. The survey consisted of about 330,000 inquiries on Retail and Exclusive customers, about 25,500 inquiries on Corporate customers and about 5,500 inquiries on Third Sector customers 	<ul style="list-style-type: none"> Enhancing the quality of service levels
	Average response times to customer complaints and appeals (Parent Company) in line with reference regulations (RR)	<ul style="list-style-type: none"> Investment products and services: 44 days (vs NR 60 days); Insurance products and services: 28 days (vs NR 45 days); Payment services: 26 calendar days (vs NR 15 working days); Ordinary: 22 days (vs NR 60 days) 	<ul style="list-style-type: none"> Maintaining high performance levels in listening to customers
	Expansion of the multichannel platform and digital transformation	<ul style="list-style-type: none"> ~12.1m multichannel customers (~9.8m in 1H20) equalling 91% of customers 52.5m digitalised transactions and 66.7% of digitalised activities 7.5 million customers connected at least once to the new App 42 Group companies already introduced into the Cybersecurity Model (89%) 	<ul style="list-style-type: none"> 70% of activities digitalised 100% of Group companies introduced into the Cybersecurity Model
	Start-up Project	<ul style="list-style-type: none"> About 250 start-ups analysed (over 2,900 since 2018) in 3 acceleration programmes with 56 start-ups assisted (over 440 since 2018) introducing them to selected investors and ecosystem players (about 6,100 to date) 	
	Blocking of fraudulent transactions	<ul style="list-style-type: none"> ~€63m of fraudulent transactions blocked for retail customers and ~€69m for corporate customers 	<ul style="list-style-type: none"> Strengthening of cybersecurity
	IT Security training for employees	<ul style="list-style-type: none"> 38,589 participants; 103,943 hours provided 	
	Number of robberies	<ul style="list-style-type: none"> 1 	<ul style="list-style-type: none"> Continuous focus on the safety of customers and employees
Access to credit and financial inclusion	Loans disbursed for initiatives with high social impact	<ul style="list-style-type: none"> ~€10.5bn disbursed, equal to 24.6% of total loans 	
	Microcredit and anti-usury loans disbursed	<ul style="list-style-type: none"> Over €56m 	<ul style="list-style-type: none"> Reinforcement of initiatives to foster financial inclusion and to support vulnerable groups
	Supporting people affected by natural disasters	<p>In order to address the COVID-19 since the beginning of the pandemic:</p> <ul style="list-style-type: none"> €109bn** suspension of existing mortgage and loan installments for families and companies ~€39.5bn*** under Liquidity Decree (over €7bn in 1H21) 	

(*) Findings collected from the Banca dei Territori Division customers.

(**) Suspensions granted until 30.6.21 (flows), including renewals, including UBI Banca considering the disposal of branches sold in 1H21.

(***) As of 30.6.21, including UBI Banca considering the disposal of branches sold in 1H21.

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2021 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Access to credit and financial inclusion	Fund for Impact	<ul style="list-style-type: none"> ▪ "Per Merito", the first unsecured credit line dedicated to all university students residing in Italy, studying in Italy or abroad: €32m granted (€123m since the start of 2019) ▪ MAMMA@WORK, a highly-subsidised loan launched in July 2020 to balance motherhood and work in their children's early years of life: ~€0.5m granted since the launch ▪ Support to working mothers in India and people over 50 who have lost their jobs or have difficulty accessing pension schemes ▪ "Per Esempio" – dedicated to volunteers of Civil Service, "per Crescere" dedicated to school age children's parents, "per avere Cura" for families with non-self-sufficient relatives. All 3 initiatives launched in July 2021 ▪ XME StudioStation: launched in August 2020, loans to families to support distance learning: ~€0.5m granted in 1H21 and ~€1.7m granted since launch 	<ul style="list-style-type: none"> ▪ Development of a fund of about €250m to disburse loans of around €1.5bn to sectors of society with difficulty accessing credit
	Loans disbursed to support the Third Sector and social enterprises	<ul style="list-style-type: none"> ▪ ~€300m (~€1.1bn since the beginning of 2018) 	<ul style="list-style-type: none"> ▪ New medium and long-term loans of 700 million euros to support social enterprises (cumulative value 2018-2021)
Sustainable investments and insurance	Funds pursuant to SFDR	<ul style="list-style-type: none"> ▪ Eurizon (including Pramerica) offers a diversified range in all asset classes of 155 funds that promote, among other characteristics, environmental or social ones, or that have sustainable investment objectives, classified pursuant to arts. 8 and 9 of the new Sustainable Finance Disclosure Regulation (SFDR) with approximately 100 billion assets representing approximately 45% of the total assets of the Funds managed ▪ Fideuram offers 3 funds classified according to art. 8 of the SFDR for a total of €1.3bn of assets (approximately 2% of the total assets of the managed funds) 	<ul style="list-style-type: none"> ▪ Consolidation of its leading role in sustainable investments
	Engagement activities with issuers	<ul style="list-style-type: none"> ▪ 442 companies on which have been conducted engagement activities; of the companies where engagement was conducted, 150 (around 34%) were primarily concerned with ESG issues. Companies subject of ESG engagement are significantly increasing (+257%) 	<ul style="list-style-type: none"> ▪ Enhancement of engagement activities in line with the Stewardship Principles
	Gross premiums non-motor insurance	<ul style="list-style-type: none"> ▪ €671m 	<ul style="list-style-type: none"> ▪ Development of insurance offer
Community support	Cash contribution to the community*	<ul style="list-style-type: none"> ▪ Over €26m 	<ul style="list-style-type: none"> ▪ Becoming an exemplary model for society in terms of social and cultural responsibility
	Food and Shelter for disadvantaged people	<ul style="list-style-type: none"> ▪ In advance of the Plan Objectives, since 2018 about: ~19.9m meals ~1.2m beds ~260,500 medicines ~212,000 items of clothing 	<ul style="list-style-type: none"> ▪ Combating poverty by distributing 10,000 meals a day (3.6m a year) and providing 6,000 beds a month (72,000 a year), 3,000 medicines and 3,000 clothing items a month (36,000 medicines and 36,000 items of clothing a year)

(*) Overall monetary contribution to the community is calculated based on the B4SI methodology.

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2021 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Community support	"Giovani e Lavoro" Program	<ul style="list-style-type: none"> ▪ ~5,000 young people aged 18-29 sent their applications in 1H21 (over 20,000 since 2019) ▪ ~800 students interviewed and ~350 students trained/in training through 14 courses in 1H21 (~4,400 students interviewed and over 1,800 students trained/in training since 2019) ▪ ~1,700 companies involved since the start of the Program 	<ul style="list-style-type: none"> ▪ The ISP "Giovani e Lavoro" Program, launched in 2019 in partnership with Generation, is geared towards the training and placement of ~5,000 young people in the Italian employment market over a multi-year period
	Generation4 Universities project	<ul style="list-style-type: none"> ▪ ISP is the Main Sponsor of Generation4 Universities project, developed by Generation and McKinsey & Company, aimed at facilitating talented senior-year university students to start a successful professional career. The Program, just ended in July, involved 69 students from 31 universities and 18 top-tier Italian corporations as potential employers 	
	Training in digital skills for young people	<ul style="list-style-type: none"> ▪ The P-Tech initiative in partnership with IBM aims of training young professionals in the field of new digital skills: mentoring activities with 20 ISP mentors for 40 young professionals 	
	Education and research	<p>The commitment to guarantee young people the right to citizenship and education has continued. In 1H21, many tools and services were made available to young students to inspire and guide them towards the future, in particular:</p> <ul style="list-style-type: none"> ▪ 62 research scholarships were awarded ▪ 3,580 students (14-30 years old) were involved in Talent Enhancement initiatives ▪ 46 undergraduates were supported for the development of master's and doctoral theses (through the Thesis in Company project) ▪ 25 agreements have been signed with universities (framework, implementation and collaboration agreements) 	
	Cultural activities	<ul style="list-style-type: none"> ▪ Monetary contribution of over €10.5m to art and culture ▪ Construction at the two building sites of the new Gallerie d'Italia in Turin and Naples is well underway. In Piazza San Carlo in Turin, an avant-garde museum of 9,000 m² with underground spaces dedicated to photography, and in Via Toledo in Naples a large area of 9,000 m² for masterpieces (Caravaggio) and numerous cultural activities ▪ The exhibition "Tiepolo: Venice, Milan, Europe" by Gallerie d'Italia Milano took place mainly online. All organic and digital paid content on the social channels of Gallerie d'Italia and ISP recorded 52.6 million views and 1 million interactions ▪ After the lockdown, two original exhibitions were opened to the public: "Los Angeles (State of Mind)" in Naples and "Painting is back. 80s, painting in Italy" in Milan, whose live streaming presentation reached ~800,000 people 	<ul style="list-style-type: none"> ▪ Promotion and sharing of the Group's artistic and cultural heritage and promotion of the culture and awareness of the country's heritage

Group's people

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2021 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021	
Job protection	People reassigned to high value-added activities	<ul style="list-style-type: none"> 567 reassigned employees working on new priority activities (5,023 since 2018) 	<ul style="list-style-type: none"> 5,000 people reassigned to high value-added initiatives 	
	New hires	<ul style="list-style-type: none"> 1,782 hires at Group level, of which 322 with specialised profiles (1,542 since 2018) 	<ul style="list-style-type: none"> At least 1,650 new hires to support core business growth 	
Labour Relations	Employees belonging to a trade union	<ul style="list-style-type: none"> 77.8% in Italy (credit agreement) and 31.2% abroad 	<ul style="list-style-type: none"> People acting as an enabling factor, including by means of a meaningful discussion with trade union representatives 	
	Signed trade union agreements	<ul style="list-style-type: none"> 18 signed trade union agreements (136 since 2018) 		
Retention, enhancement, diversity and inclusion of the Group's people	Training: hours provided	<ul style="list-style-type: none"> 5.7m hours of training (~37.7m hours since 2018) 	<ul style="list-style-type: none"> 46 million hours of training in the 2018-2021 period 11.9 million hours in 2021 	
	Insurance sector training	<ul style="list-style-type: none"> 242 protection specialists introduced to support branches (since the beginning of 2018) 593,894 training and specialization hours for the growth of the insurance sector 	<ul style="list-style-type: none"> Training and specialization for insurance sector growth: some 220 protection specialists supporting branches; some 30,000 branch people trained 	
	Loan recovery training	<ul style="list-style-type: none"> 9,810 training hours provided to 7,292 employees to consolidate loan recovery 53 employees managing customers in arrears (471 since the beginning of 2018) 	<ul style="list-style-type: none"> Enhancing skills in loan recovery and creating a dedicated internal unit (1,000 individuals managing customers in arrears, out of 1,300 reassigned to lending priorities) 	
	International Talent Program	<ul style="list-style-type: none"> 318 employees involved in development initiatives launched as part of the International Talent Program since the Program began 	<ul style="list-style-type: none"> Around 500 talents involved 	
	Managerial assessments	<ul style="list-style-type: none"> 377 employees subject to assessment (46% women and 54% men) 	<ul style="list-style-type: none"> Career advancement paths for employees identified for managerial roles 	

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2021 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021	
Retention, enhancement, diversity and inclusion of the Group's people	Diversity & Inclusion initiatives	<ul style="list-style-type: none"> Extension of the Back@Work program to the entire Italian Group's perimeter for maternity and to 4 central Departments for all long-term absences Publication of the Rules for Combating Sexual Harassment; provision of the mandatory training course dedicated to all collaborators Acquisition of the GEEIS - Diversity certification Launch of the extension of the training program for "Inclusive Leadership" to all Managers Continuation of the initiatives to enhance female talent: FemaleLeadershipAcceleration, Empowerment al Femminile, Riprendiamo il Filo, Young Women Empowerment Program and #InspirinGirls, created in collaboration with ValoreD 	<ul style="list-style-type: none"> Promote diversity and inclusion 	
	Welfare and quality of life in the company	Smart working	<ul style="list-style-type: none"> ~79,000 participants in the flexible work scheme 	<ul style="list-style-type: none"> Flexibility programmes to improve staff productivity and satisfaction: smart working extended to 24,000 people in 2021
		"La Vetrina dei Servizi" Store on #People	<ul style="list-style-type: none"> 90% of the Italian population used the portal with over 230,000 pages visited 	
		Consultation and Support	<ul style="list-style-type: none"> 794 new service accesses in 1H21 	
		CareLab/#Stepbystep	<ul style="list-style-type: none"> Over 50% employees benefited from the digital opportunities offered on CareLab, with over 220,000 accesses and 12,500 new users in 1H21 Over 6,300 downloads of the #Stepbystep app dedicated to movement 	
		Intesa Sanpaolo Employees' Association	<ul style="list-style-type: none"> Over 160,000 members, including all employees of the former UBI Group, shareholders by right as a result of the integration agreement Around €2m to support free time initiatives, personal services, tourism, culture, sport 	<ul style="list-style-type: none"> Promotion of welfare
	Supplementary pension	<ul style="list-style-type: none"> Over 116,000 subscribers to all Group Funds Over €11.8bn of assets 		
Health and safety	Injuries	<ul style="list-style-type: none"> At work: 105 While travelling: 130 Employee injury rate 0.2% 		
	Health and Safety Management System Certification	<ul style="list-style-type: none"> The certification attesting to the conformity of the Occupational Health and Safety Management System with the UNI ISO 45001:2018 standard, which covers 100% of the Intesa Sanpaolo branches and buildings in Italy, was confirmed 	<ul style="list-style-type: none"> Protecting Group employee health and safety 	
	Health and safety training for employees	<ul style="list-style-type: none"> 21,265 participants in health and safety training; 98,506 hours provided 		

Environment and Climate Change

PERFORMANCE INDICATORS, RESULTS ACHIEVED

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2021	Plan Objectives for 2021 Cumulative value 2018-2021
Transition to a sustainable, Green and Circular Economy	Loans and services for the Green and Circular Economy	<ul style="list-style-type: none"> Loans disbursed for the Green and Circular Economy: around €3.7bn disbursed equal to 8.6% of total loans (1.9% in 1H20) Circular Economy credit plafond: ~€2.3bn disbursed in 1H21 (~€4.5bn disbursed since launch of credit line) 	<ul style="list-style-type: none"> Supporting the Green Economy €6bn in credit for companies adopting the circular model using innovative methods Launch of a specific investment fund dedicated to the Circular Economy
	ESG-Linked loans for SMEs: S-Loan	<ul style="list-style-type: none"> In July 2020, ISP allocated a plafond of €2bn (~€780m granted since launch, of which ~€650m in 1H21) for S-Loans dedicated to SMEs to finance projects aimed at improving the sustainability profile In April 2021 the offer was expanded with S-Loan Diversity and in July 2021 with S-Loan Climate Change. All S-Loans benefit from a subsidized rate, subject to annual monitoring of 2 ESG KPIs, to be reported in the debtor's financial statements. The new S-Loan Climate Change product, launched to mitigate the impact of climate change, can benefit from an 80% green SACE guarantee 	<ul style="list-style-type: none"> Supporting the sustainable economy
	Green Bond	<ul style="list-style-type: none"> Issued in March 2021 a Green Bond for €1.25bn focused on green mortgages granted for the construction or purchase of buildings with energy efficiency of class A or B and for building refurbishment leading to at least two steps of energetic improvement 	<ul style="list-style-type: none"> Supporting the Green Economy
Direct environmental impacts	Greenhouse gas emissions	<ul style="list-style-type: none"> Scope 1 + 2 Market-based(*): 48,055 tCO₂eq (+25.5% vs 1H20; -0.6% on a constant perimeter considering an estimate of ISP + UBI data of 1H20) 0.011 tCO₂ eq/m² 0.474 tCO₂ eq/employee The trend of increasing CO₂ emissions appears to be attributable, for the most part, to the change in perimeter due to the integration of the UBI Group into the Intesa Sanpaolo Group 	<ul style="list-style-type: none"> Containment of CO₂ emissions
	Energy consumption	<ul style="list-style-type: none"> Electricity: 218,356 MWh Thermal energy: 168,556 MWh Renewable electricity consumption vs total consumed: 88.2% (82.9% in 1H20) Purchase of electricity from renewable sources on the total purchased: 88.4% (84.3% in 1H20) Electricity produced from renewable sources: 719 MWh (+22.8% vs 1H20) 	<ul style="list-style-type: none"> Containment of energy consumption Increase in the use of renewable energy sources Maintenance of electricity production levels from photovoltaic energy
	Responsible management of resources	<ul style="list-style-type: none"> Paper purchased: 3,274 t Environmentally-friendly paper purchased (including recycled paper) vs total: 76.6% 	<ul style="list-style-type: none"> Responsible use of resources

* Market-based: for purchased electricity the Scope2 data considers the contribution, agreed contractually, of the guaranteed renewable source certificates, which therefore have zero emissions.

Human rights


PERFORMANCE INDICATORS, RESULTS ACHIEVED

Indicators	Results as at 30 June 2020	Results as at 30 June 2021
Injuries in the workplace	101	105
Employees belonging to a union (% of total)*	64.7%	66.4%
Part-time employees (% of total)	11.9%	12.5%
Employees signed up to the flexible work scheme	~60,000	~79,000
Reports of non-compliance with the Code of Ethics for alleged discrimination	3	3
Court cases for mobbing**	3	3
Reports of alleged breaches of the Privacy Code (Italy)	40	64
Robberies - Number of events per 100 branches	0.1	0.0
Suppliers registered on the Supplier Gate*** (No.)	6,785	8,262
Projects subject to Equator Principles screening:		
Number	2	8
Amount (millions of euro)	464	422
Donations for vulnerable and disadvantaged groups managed centrally (% of total)	99%	100%

(*) The industry National Collective Bargaining Agreement covers all employees in Italy. The percentage of employees working in Italy and covered by the Collective Bargaining Agreement for the Credit Sector who are also members of a trade union is 77.77%.

(**) There are 3 disputes involving employees in service which include, among the claims, also those for mobbing.

(***) All suppliers registered on the portal are subject to checks in the areas of business ethics and respect for human rights, workers' rights and environmental rights.



Indicators*:
detail tables

* The data reported in the tables may not add up exactly due to rounding differences.

Governance and risk management

CSR GOVERNANCE

Code of Ethics: reports of alleged non-compliance [No.]	30.6.2020	30.6.2021
Customers	50	42
Employees	6	6
Suppliers	1	1
Community	0	0
Total	57	49

INTEGRITY IN CORPORATE CONDUCT

Whistleblowing [No.]	30.6.2020	30.6.2021
Reports received	6	16
Reports identified as not relevant	5	2
Reports with specific investigations	1	14

Total training for the prevention of corruption and money laundering	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]*	47,560	6,990	54,550	43,081	7,445	50,526
Hours of training [No.]**	166,012	20,348	186,359	90,697	19,683	110,380
Participants [%]	73.5%	30.6%	62.3%	56.9%	33.3%	51.5%
Hours of specific training/total hours of training [%]**	9.1%	5.4%	8.5%	5.2%	5.3%	5.2%

Training on anti-corruption and anti-money laundering is mandatory and follows multi-year cycles, also according to local regulations. The downward trend in the number of participants and hours used is attributable to the three-year training plan, which manifested its effects mainly before 1H21.

* In order to avoid duplication, the employees who participated in both types of courses (anti-corruption and anti-money laundering) are considered only once.

** Hours defined as the duration of the teaching units used.

Training for the protection of free competition [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	51,222	439	51,661	54,083	359	54,442
Hours of training provided (classroom + remote learning)*	694,477	1,098	695,575	449,266	418	449,684

* Hours defined as the duration of the teaching units used.

Training for consumer protection [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	56,600	154	56,754	53,687	1,634	55,321
Hours of training provided (classroom + remote learning)*	828,816	478	829,293	593,908	3,670	597,578

* Hours defined as the duration of the teaching units used.

Training for privacy protection [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	21,791	783	22,574	18,334	1,100	19,434
Hours of training provided (classroom + remote learning)*	19,767	3,125	22,892	23,408	3,607	27,015

* Hours defined as the duration of the teaching units used.

Training on ESG issues [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	53,113	1,824	54,937	65,330	2,207	67,537
Hours of training provided (classroom + remote learning)*	136,788	2,616	139,403	342,780	2,700	345,480

* Hours defined as the duration of the teaching units used.

Disciplinary measures for corruption [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Disciplinary sanctions due to employee corruption	0	0	0	0	0	0
Dismissal due to corruption	0	0	0	0	0	0

Society

LOANS TO CUSTOMERS BY ECONOMIC BUSINESS SECTOR

Breakdown by economic business sector	30.6.2021
Loans of the Italian banks and companies of the Group	
Households	30.2%
Public Administration	4.2%
Financial Companies	8.3%
Non-financial Companies of which:	44.8%
Services	4.5%
Utilities	4.3%
Transportation means	3.6%
Construction and building materials	3.4%
Distribution	3.3%
Real estate	3.2%
Transport	2.5%
Food and drink	2.4%
Fashion	2.2%
Metallurgy and metal products	2.2%
Energy and extraction	1.9%
Agriculture	1.9%
Infrastructure	1.7%
Tourism	1.6%
Chemistry, rubber and plastic	1.4%
Mechanical	1.3%
Pharmaceutical	0.8%
Furniture and appliances	0.8%
Electrical components and equipment	0.8%
Media	0.5%
Wood and paper	0.5%
Other consumption goods	0.2%
Loans of international banks and companies of the Group	10.4%
Non-performing loans	2.1%
TOTAL	100.0%

Note: figures may not add up exactly due to rounding differences.

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING*

Project Finance [No.]**	30.6.2021		
	Category A	Category B	Category C
Total		7	1
Sector			
Oil and gas			
Mining			
Energy		5	
Infrastructure		1	
Other		1	1
Region			
Americas		1	
Europe, Middle East and Africa (EMEA)		4	
Asia and Oceania		2	1
Type of country***			
Designated		3	1
Not designated		4	
Independent audit			
Yes		7	
No			1

* There are no loans to companies for projects that reached financial close in the first half of 2021.

** The tables show the number of projects that were financially completed as of June 30, 2021.

*** Designated countries: countries considered as having solid environmental and social governance, legal systems and an institutional capacity conceived to protect the population and natural environment. The list of designated countries is available on the Equator Principles Internet site. The Equator Principles envisage the assignment of a risk category to the projects to be financed (A is high, B medium and C low).

Project Finance closed during the semester*	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Projects [No.]	1	1	2	0	8	8
Economic Value [m euro]	450	14	464	0	422	422

* Projects financially completed as of June 30, 2021.

SOCIAL IMPACT LOANS

Loans granted for social purposes [K euro]*	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Micro-finance	3,745	39,227	42,972	3,531	45,738	49,269
Anti-usury loans	452	0	452	6,870	0	6,870
Loans to the Third Sector	105,176	0	105,176	292,852	0	292,852
Products for vulnerable social groups	1,890,284	93,274	1,983,558	2,648,991	153,801	2,802,791
Support for people hit by disastrous events	16,520,730	0	16,520,730	7,328,784	0	7,328,784
Total	18,520,386	132,501	18,652,888	10,281,027	199,539	10,480,566

*The trend of high social impact loans is mainly influenced by disbursements to support families and businesses relating to 1H20, in response to the first phase of the COVID-19 pandemic, which are more significant than in 1H21. In particular, in 1H21 the Group finalized over €7bn of loans a relate to the Liquidity Decree (approximately €39.5bn since the start of the emergency).

SUSTAINABLE INVESTMENTS

Eurizon SGR*: Funds pursuant to SFDR**	30.6.2021
Funds pursuant to arts. 8 and 9 [no.]	155
Funds pursuant to arts. 8 and 9: assets [m €]	98,635
Percentage of Funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the Funds managed [%]	44.8%

* Including Pramerica.

** Sustainable Finance Disclosure Regulation.

Eurizon SGR - engagement initiatives [No.]	30.6.2020	30.6.2021
Companies for which engagement initiatives have been carried out	178	442
Companies for which ESG engagement initiatives have been carried out	42	150

Fideuram: Funds pursuant to SFDR*	30.6.2021
Funds pursuant to art. 8 [no.]	3
Funds pursuant to art. 8: assets [m €]	1,272
Percentage of Funds pursuant to SFDR art. 8 compared to the total assets of the Funds managed [%]	1.6%

* Sustainable Finance Disclosure Regulation.

CYBER SECURITY

Training for cyber security [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	56,974	2,769	59,743	33,602	4,987	38,589
Hours of training provided (classroom + remote learning)*	148,341	5,656	153,997	73,536	30,407	103,943

*Hours defined as the duration of the teaching units used.

The entry into force of the General Data Protection Regulation - GDPR, specific guidelines of the IVASS Regulation and the ever-increasing attention paid by all institutions to the IT Security topic resulted in a significant investment in Cyber Security training.

CUSTOMER EXPERIENCE

Net promoter score (NPS) performance by type of customer	Intesa Sanpaolo Group customers (excluding former UBI Banca Group customers)		Intesa Sanpaolo Group customers (ISP customers + former UBI Banca customers)
	30.6.2020	30.6.2021	30.6.2021
Retail	22	20	15
Exclusive	14	19	13
Corporate	22	21	17
Third Sector	-	24	20

Findings collected from Banca dei Territori customers. Findings on Third Sector customers were launched in June 2020.

Excluding former UBI customers (on which surveys were initiated in May 2021), the NPS relating to historical customers of the Intesa Sanpaolo Group remains substantially stable or very slightly down on Retail and Corporate and is growing on Exclusive.

CLAIMS, COMPLAINTS AND APPEALS

Type [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Loans	13,162	3,566	16,728	17,810	3,934	21,744
Payment systems	6,136	12,786	18,922	13,510	13,992	27,502
Organizational issues, Internet site, other	8,250	3,753	12,003	10,239	2,615	12,854
Insurance products	5,018	74	5,092	6,816	102	6,918
Current accounts, deposits and securities dossier	2,594	3,110	5,704	4,532	3,208	7,740
Investments	2,471	124	2,595	1,333	136	1,469
Total	37,631	23,413	61,044	54,240	23,987	78,227

The reporting perimeter of 1H21 has been extended compared to 2020 and also includes the UBI Group, Intesa Sanpaolo RBM Salute, a company that entered the scope of the Insurance Division starting from May 2020, the company Yi Tsai and the international subsidiaries of CIB, PBZ, BIB and VUB, which are subject to the compliance risk assessment. On a homogeneous perimeter, the dynamics of the Group's total complaints would have shown a decreasing trend between the two semesters.

With regard to the requests received from customers regarding the protection of personal data in Italy, in 1H21 64 reports were received for alleged violation of the Privacy Code and 7 requests for feedback from the Guarantor for the protection of personal data, against of appeals presented to the Guarantor at the initiative of the customer as part of the exercise of the right to access data. Within the EU foreign perimeter, the local Data Protection Officers handled 85 reports for alleged violation of the legislation on the protection of personal data and 8 requests for feedback from the local Guarantor Authority in the face of complaints submitted to the Authorities at the initiative of customers.

CONTRIBUTION TO THE COMMUNITY

Monetary contribution to the community by area of activity [K euro]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	9,381	167	9,547	10,412	124	10,535
Social solidarity	5,142	180	5,322	6,406	183	6,589
Health	101,371	406	101,776	1,010	301	1,311
Educational and research	2,700	110	2,810	3,894	95	3,989
Civil and humanitarian emergencies	12,809	446	13,255	1,548	0	1,548
Economic development	1,814	221	2,035	1,217	401	1,618
Environment	80	0	80	257	0	257
Other	705	277	982	274	84	358
Total monetary contribution to the community	134,001	1,807	135,808	25,019	1,188	26,206

Monetary contribution to the community by area of activity [%]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	7.0	9.2	7.0	41.6	10.4	40.2
Social solidarity	3.8	9.9	3.9	25.6	15.4	25.1
Health	75.6	22.5	74.9	4.0	25.3	5.0
Education and research	2.0	6.1	2.1	15.6	8.0	15.2
Civil and humanitarian emergencies	9.6	24.7	9.8	6.2	0.0	5.9
Economic development	1.4	12.2	1.5	4.9	33.8	6.2
Environment	0.1	0.0	0.1	1.0	0.0	1.0
Other	0.5	15.3	0.7	1.1	7.1	1.4

Monetary contribution to the community by reason [K euro]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	110,910	22	110,932	2,657	157	2,814
Investments in the community	13,656	1,431	15,087	14,106	501	14,606
Commercial initiatives with an impact on the community	9,435	354	9,789	8,256	530	8,786
Total monetary contribution to the community	134,001	1,807	135,808	25,019	1,188	26,206

The trend of the monetary contribution to the community is significantly influenced by the fact that in 1H20 the Group immediately gave support to healthcare to face with the COVID-19 emergency by disbursing over €100m to strengthen the National Health Service through the Department of Civil Protection.

Monetary contribution to the community by reason [%]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	82.8	1.2	81.7	10.6	13.2	10.7
Investments in the community	10.2	79.2	11.1	56.4	42.2	55.7
Commercial initiatives with an impact on the community	7.0	19.6	7.2	33.0	44.6	33.5

SUPPLIERS

Suppliers - Supplier Gate*	30.6.2020	30.6.2021
Suppliers [No.]	6,785	8,262
of which:		
Italy [No.]	3,916	4,576
Europe (excluding Italy) [No.]	2,725	3,486
Rest of the world [No.]	144	200

* The figures refer exclusively to suppliers whose registration with the Intesa Sanpaolo Group's Supplier Gate is ongoing or has been completed.

Group's people

COMPOSITION

Group staff breakdown by country [No.]	30.6.2020			30.6.2021		
	Total	Men	Women	Total	Men	Women
Italy	64,694	31,638	33,056	75,743	37,760	37,983
Luxembourg	207	133	74	214	134	80
Ireland	29	17	12	32	19	13
Egypt	4,504	3,330	1,174	4,268	3,129	1,139
Albania	677	199	478	665	189	476
Croatia	5,045	1,400	3,645	5,053	1,404	3,649
Romania	570	163	407	587	168	419
Serbia	3,147	847	2,300	3,122	810	2,312
Hungary	2,294	714	1,580	2,267	699	1,568
Slovakia	4,094	1,175	2,919	3,881	1,132	2,749
Ukraine	836	186	650	797	172	625
Russian Federation	1,091	307	784	1,005	270	735
Brazil	37	25	12	43	29	14
Moldova	349	118	231	358	120	238
United States	-	-	-	48	34	14
Group	87,574	40,252	47,322	98,083	46,069	52,014

The figures exclude employees with atypical contracts.

Employees from foreign subsidiaries of Italian companies are included in the scope of Italy.

The breakdown by country is made on the basis of the headquarters of the Parent Company for the international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary). The United States have been included in the consolidation area starting from the 2020 Consolidated Non-Financial Statement, therefore only the data relating to the 1st semester of 2021 are available.

Employee breakdown by gender [%]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Men	48.9	37.6	46.0	49.9	37.2	47.0
Women	51.1	62.4	54.0	50.1	62.8	53.0

Employees by category and gender [% of total employees]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.6	2.2	1.7	1.7	2.2	1.8
Men	1.2	1.3	1.3	1.4	1.3	1.4
Women	0.3	0.9	0.5	0.3	0.8	0.5
Middle managers	42.1	22.5	37.0	42.1	22.2	37.6
Men	25.5	12.7	22.1	26.0	12.4	22.9
Women	16.7	9.8	14.9	16.1	9.8	14.7
Professional areas	56.3	75.3	61.3	56.2	75.7	60.6
Men	22.2	23.6	22.6	22.5	23.5	22.7
Women	34.1	51.7	38.7	33.7	52.2	37.9

Employees - Breakdown by category and gender [% of the category total]	30.6.2020		30.6.2021	
	Men	Women	Men	Women
Executives	72.6	27.4	74.8	25.2
Middle managers	59.8	40.2	60.9	39.1
Executives + Middle managers	60.4	39.6	61.6	38.4
Professional areas	36.8	63.2	37.5	62.5

Part-time employees by gender	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Number of part-time employees/total employees [%]	15.6	1.4	11.9	15.8	1.4	12.5
Breakdown of part-time employees by gender [No.]	10,094	322	10,416	11,969	310	12,279
Men	772	56	828	1,161	40	1,201
Women	9,322	266	9,588	10,808	270	11,078

Hiring by gender [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	479	1,083	1,562	625	1,157	1,782
Men	276	412	688	299	423	722
Women	203	671	874	326	734	1,060

Termination by gender [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	1,420	1,189	2,609	2,328	1,376	3,704
Men	838	411	1,249	1,384	538	1,922
Women	582	778	1,360	944	838	1,782

Turnover by gender [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	-941	-106	-1,047	-1,703	-219	-1,922
Men	-562	1	-561	-1,085	-115	-1,200
Women	-379	-107	-486	-618	-104	-722

Turnover rate by gender [%]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	-1.4	-0.5	-1.2	-2.2	-1.0	-1.9
Men	-1.7	0.0	-1.4	-2.8	-1.4	-2.5
Women	-1.1	-0.7	-1.0	-1.6	-0.7	-1.4

PROFESSIONAL DEVELOPMENT

Promotions by gender	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	368	511	879	800	607	1,407
Men [No.]	185	170	355	400	176	576
Women [No.]	183	341	524	400	431	831
Men [% on total promotions]	50.3	33.3	40.4	50.0	29.0	40.9
Women [% on total promotions]	49.7	66.7	59.6	50.0	71.0	59.1

TRAINING

Training by professional category [hours]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	22,706	14,759	37,466	47,192	15,763	62,955
Men	18,236	8,819	27,055	38,277	7,624	45,901
Women	4,470	5,941	10,411	8,915	8,138	17,054
Middle managers	1,886,672	104,409	1,991,081	1,972,125	122,681	2,094,806
Men	1,094,166	45,830	1,139,995	1,235,384	51,455	1,286,838
Women	792,506	58,580	851,086	736,741	71,226	807,968
Professional areas	3,392,121	596,040	3,988,161	2,894,885	551,602	3,446,486
Men	1,256,708	140,203	1,396,912	1,196,288	133,979	1,330,266
Women	2,135,413	455,836	2,591,249	1,698,597	417,623	2,116,220
Total	5,301,499	715,209	6,016,708	4,914,201	690,045	5,604,247
Men	2,369,110	194,852	2,563,962	2,469,948	193,058	2,663,006
Women	2,932,389	520,356	3,452,746	2,444,254	496,988	2,941,241

* The data are shown on the basis of a recalculation that takes into account training effectiveness parameters and does not include the hours of training provided to employees who ceased during the semester.

Training by category and gender [average hours]*	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	10.5	19.7	13.5	16.1	18.4	16.7
Men	10.4	18.7	12.6	16.1	14.8	15.8
Women	10.9	21.2	15.8	16.5	24.0	19.6
Middle managers	24.0	11.6	22.0	22.3	14.1	21.2
Men	23.1	9.6	21.1	22.8	10.8	21.4
Women	25.3	14.3	23.4	21.5	18.4	21.0
Professional areas	31.7	18.0	27.3	24.0	17.2	22.1
Men	30.0	15.2	25.9	25.1	14.8	22.6
Women	32.9	19.2	28.1	23.3	18.3	21.7
Hours of training per employee [No.]*	28.1	16.6	25.1	23.2	16.5	21.7

* Hours defined as the duration of the teaching units used.

Training by procedure	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	1.5	29.6	4.8	3.6	30.3	6.9
Remote training [% of hours]*	98.5	70.4	95.2	96.4	69.7	93.1
Hours of training provided (classroom + remote learning) [No.]*	5,301,499	715,209	6,016,708	4,914,201	690,045	5,604,247

* The data are shown on the basis of a recalculation that takes into account training effectiveness parameters and does not include the hours of training provided to employees who ceased during the semester.

FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Employees registered with a trade union [No.]	46,639	7,228	53,867	55,478	6,878	62,355
Executives	155	66	221	227	51	278
Middle managers	18,852	2,515	21,367	22,447	2,283	24,730
Professional areas	27,632	4,647	32,280	32,803	4,544	37,347
Employees registered with a trade union [%]	76.1*	32.8	64.7	77.2*	31.2	66.4

The National Collective Labor Agreement for the sector covers all employees in Italy and 53.9% of employees abroad.

* The % of employees operating in Italy and covered by the collective credit agreement registered with a trade union is equal to 77.77%.

HEALTH AND SAFETY

Injuries by gender [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries in the year	211	35	246	208	27	235
Men	89	6	95	103	3	106
Women	122	29	151	105	24	129

Injuries at work and on the way to/from work [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Injuries at work	84	17	101	93	12	105
Men	31	2	33	49	1	50
Women	53	15	68	44	11	55
Injuries on the way to/from work	127	18	145	115	15	130
Men	58	4	62	54	2	56
Women	69	14	83	61	13	74

Training on health and safety	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety [No.]*	117,242	1,971	119,213	89,045	9,462	98,506
Employees who have attended health and safety training [No.]	21,278	1,052	22,330	17,329	3,936	21,265
Employees who have attended health and safety training [%]	33	5	25	23	18	22
Hours of health and safety training per employee [No.]*	1.8	0.1	1.4	1.2	0.4	1.0

* Hours defined as the duration of the teaching units used.

Robberies [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Robberies	3	1	4	0	1	1
Robberies for every 100 bank counters	0.1	0.1	0.1	0.0	0.1	0.0

Environment

GREEN AND CIRCULAR ECONOMY

Loans disbursed for the Green and Circular Economy [million euros]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Retail	41	2	43	1,020	12	1,032
Business and Third Sector	129	14	143	141	37	178
Corporate and Project finance	179	18	197	1,180	71	1,251
of which Project finance	120	18	138	522	58	579
Total loans for the Green Economy	350	34	384	2,341	120	2,461
Total loans with Circular Economy criteria	397	0	397	1,196	8	1,204
Total	746	34	780	3,537	128	3,665

DIRECT ENVIRONMENTAL IMPACTS*

Parameters	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Operators = employees + consultants	No.	70,677	24,041	94,718	77,947	23,486	101,433
Floor area	thousands of m ²	2,912	615	3,527	3,585	615	4,200

Greenhouse gas emissions (CO ₂ eq)	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Direct emissions (Scope1)	tCO₂eq	19,009	4,111	23,120	29,323	3,346	32,668
Natural gas emissions for independent heating	tCO ₂ eq	13,844	1,539	15,383	24,021	1,466	25,487
Natural gas emissions for cogeneration	tCO ₂ eq	1,398	250	1,647	0	403	403
Diesel emissions for independent heating	tCO ₂ eq	395	61	456	724	102	825
HFC emissions	tCO ₂ eq	1,647	117	1,763	1,714	122	1,836
Gasoline emissions for company fleet	tCO ₂ eq	2	743	746	10	332	342
Diesel emissions for company fleet	tCO ₂ eq	1,724	1,401	3,125	2,854	920	3,774
Indirect emissions (Scope2 Market-based)	tCO₂eq	2,951	12,216	15,167	3,420	11,967	15,387
Electricity emissions (excluding cogeneration)	tCO ₂ eq	816	11,648	12,464	856	11,300	12,156
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	2,135	535	2,670	2,564	628	3,192
Diesel emissions for building heating	tCO ₂ eq	0	33	33	0	38	38
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO₂eq	21,960	16,327	38,287	32,742	15,313	48,055
Total direct + indirect emissions per employee	tCO ₂ eq/employee	0.3	0.7	0.4	0.4	0.7	0.5
Total direct + indirect emissions per square meter	kgCO ₂ eq/m ²	7.5	26.5	10.9	9.1	24.9	11.4

Emission factors for the calculation of CO₂ elaborated by Intesa Sanpaolo, in accordance with the Guidelines on the application of the GRI Standard on environmental matters (ABI Energia) in the Bank, and on the basis of the main 2020 publications (UNFCCC, IEA, IPCC, AIB, etc.).

*The trend of the data relating to direct environmental impacts appears to be attributable to the change in perimeter due to the integration of the UBI Group into the Intesa Sanpaolo Group.

Energy consumption broken down by source	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Direct primary energy consumption (Scope1)	GJ	290,351	58,295	348,646	462,020	50,092	512,111
Natural gas consumption for independent heating	GJ	238,781	27,466	266,246	415,131	26,174	441,305
Natural gas consumption for cogeneration	GJ	24,108	4,469	28,577	0	7,226	7,226
Diesel consumption for independent heating	GJ	5,316	859	6,175	9,740	1,430	11,170
Gasoline consumption for the fleet	GJ	25	7,516	7,541	98	3,314	3,413
Diesel consumption for the fleet	GJ	22,121	17,985	40,107	37,050	11,948	48,998
Indirect primary energy consumption (Scope2)	GJ	567,366	192,069	759,435	746,592	184,359	930,951
Renewable electricity consumption	GJ	524,422	27,052	551,474	665,933	27,573	693,506
Non-renewable electricity consumption (except cogeneration)	GJ	6,118	96,366	102,483	6,329	84,045	90,374
Natural gas consumption for building heating (including remote district heating)	GJ	36,827	68,170	104,996	74,330	72,189	146,519
Diesel consumption for building heating	GJ	0	481	481	0	552	552
Total direct + indirect energy (Scope1 + 2)	GJ	857,717	250,364	1,108,081	1,208,612	234,451	1,443,062
Total direct + indirect energy per employee	GJ/employee	12.1	10.4	11.7	15.5	10.0	14.2

Total electricity focus (including cogeneration)	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Electricity per employee	kWh/employee	2,121	1,449	1,950	2,396	1,346	2,153
Electricity per square meter	kWh/m ²	51	57	52	52	51	52
Purchased from renewable sources	%	96.8	21.5	82.6	98.7	24.1	87.9
Self-produced from renewable sources (photovoltaic)	%	0.4	0.1	0.3	0.4	0.1	0.3
Purchased from non-renewable sources	%	1.1	76.9	15.4	0.9	73.8	11.5
Self-produced from non-renewable sources (cogeneration)	%	1.7	1.6	1.7	0.0	1.9	0.3

Paper consumption	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	1,719	663	2,382	2,637	636	3,274
Purchased paper / employee	kg/employee	24.3	27.6	25.2	33.8	27.1	32.3
Certified recycled paper	%	75.3	11.9	57.6	60.7	9.7	50.8
Eco-sustainable certified paper (not recycled)	%	22.0	45.7	28.6	21.5	43.9	25.8

Contacts

Intesa Sanpaolo S.p.A.

Registered Office
Piazza S. Carlo 156
10121 Torino
Tel.: +39 011 5551

Secondary Registered Office
Via Monte di Pietà 8
20121 Milano
Tel.: +39 02 87911

Further information

ESG & Sustainability
Tel.: +39 011 5552639
E-mail: ESG_sustainability@intesaspaolo.com

Investor Relations
Tel.: +39 02 87943180
E-mail: investor.relations@intesaspaolo.com

Media Relations
Tel.: +39 02 87963531
E-mail: stampa@intesaspaolo.com

Internet
group.intesaspaolo.com 

Prepared by
Intesa Sanpaolo S.p.A. - ESG & Sustainability

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Secondary Registered Office: Via Monte di Pietà 8, 20121 Milano
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