

### Sustainability in Intesa Sanpaolo

Intesa Sanpaolo is acutely aware of the impact of its operations and has therefore formulated a **precise social and environmental responsibility strategy** over the years that commits it to behave in a manner that is not just aimed at making profits, but which creates value for the Bank, for its people, its customers, the community, and the environment.

Since 2009, the Bank has prepared multi-year **environmental sustainability** plans with pragmatic courses of action aimed at reducing environmental risks and impacts and limiting **energy consumption and emissions**. Along with this is the **adherence to important international initiatives**, such as the UN Global Compact, the Equator Principles and UNEP-FI, the UN environmental programme for Financial Institutions. Intesa Sanpaolo is also committed to providing financial support to the **renewable energy** sector and **energy efficiency** initiatives. Special attention is given to the **circular economy** thanks to the partnership with the Ellen MacArthur Foundation. In June 2017, it was the first Italian bank to issue a **green bond** for a total amount of 500 million euro.

The **enhancement of employees** and strengthening of their sense of belonging are major factors for achieving the Group's strategic targets. Through a system of Labour/Management relations that identified innovative solutions, an **integrated welfare system** for employees and their families was developed that is among the most advanced in Italy, as well as a broad range of services for encouraging work/life balance that range from company day care to flexible work schedules. Employees also benefit from a continuous **education** programme focused on strategic company projects.

Intesa Sanpaolo also pays particular attention to **financial inclusion** and the most vulnerable category of customers. This is accomplished through a range of products and solutions for those customers that are traditionally not granted credit and for non-profit entities, and by developing financial education programmes and an openness to dialogue and listening.

The commitment to sustainability is recognised by Intesa Sanpaolo's inclusion in numerous **sustainability indices**, and in particular, the Dow Jones Sustainability Indices and the Carbon Disclosure Project's "Climate A List". Moreover, according to the Corporate Knights survey, Intesa Sanpaolo is the only Italian company among the 100 most sustainable corporations in the world.