

# Environment

## DIRECT ENVIRONMENTAL IMPACTS

Parameters	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Operators = Staff + Consultants	No.	72,680	23,244	95,924	67,606	23,876	91,482	67,531	24,731	92,262
Staff	No.	68,392	23,134	91,526	63,859	23,763	87,622	64,129	24,596	88,725
Consultants	No.	4,288	110	4,398	3,747	113	3,860	3,402	135	3,537
Total transfers	No.	654,263	21,225	675,488	626,149	20,961	647,110	607,687	20,646	628,333
Total transport	thousands of km	145,128	33,895	179,023	137,339	32,442	169,781	129,424	31,876	161,300
Floor area	thousands of m <sup>2</sup>	3,169	626	3,795	2,828	658	3,485	2,902	711	3,613

Greenhouse gas emissions [CO <sub>2</sub> e]	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
<b>Direct emissions (Scope1)</b>	<b>tCO<sub>2</sub>eq</b>	<b>51,581</b>	<b>5,584</b>	<b>57,165</b>	<b>34,239</b>	<b>6,510</b>	<b>40,749</b>	<b>33,257</b>	<b>6,969</b>	<b>40,226</b>
Natural gas emissions for independent heating	tCO <sub>2</sub> eq	30,422	1,847	32,268	24,257	2,964	27,221	19,790	3,178	22,968
Natural gas emissions for cogeneration	tCO <sub>2</sub> eq	6,826	418	7,244	2,150	0	2,150	5,378	0	5,378
Diesel emissions for independent heating	tCO <sub>2</sub> eq	1,407	55	1,462	1,861	354	2,216	1,801	461	2,262
HFC emissions	tCO <sub>2</sub> eq	5,720	159	5,879	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Gasoline emissions for company fleet	tCO <sub>2</sub> eq	20	562	582	33	696	730	64	1,044	1,109
Diesel emissions for company fleet	tCO <sub>2</sub> eq	7,186	2,544	9,729	5,938	2,495	8,433	6,223	2,286	8,509
<b>Indirect emissions (Scope2 Market-based)</b>	<b>tCO<sub>2</sub>eq</b>	<b>8,135</b>	<b>35,326</b>	<b>43,461</b>	<b>5,055</b>	<b>33,181</b>	<b>38,235</b>	<b>4,583</b>	<b>31,274</b>	<b>35,857</b>
Electricity emissions (excluding cogeneration)	tCO <sub>2</sub> eq	3,926	33,286	37,212	1,470	30,734	32,204	777	28,823	29,600
Natural gas emissions for building heating (including district heating)	tCO <sub>2</sub> eq	3,752	1,949	5,701	2,948	2,354	5,302	3,039	2,355	5,393
Diesel emissions for building heating	tCO <sub>2</sub> eq	456	91	548	637	93	730	767	97	864
<b>Total direct + indirect emissions (Scope1 + 2 Market-based)</b>	<b>tCO<sub>2</sub>eq</b>	<b>59,716</b>	<b>40,911</b>	<b>100,626</b>	<b>39,294</b>	<b>39,691</b>	<b>78,985</b>	<b>37,839</b>	<b>38,243</b>	<b>76,082</b>
Total direct + indirect emissions per staff member	tCO <sub>2</sub> eq/ staff member	0.8	1.8	1.0	0.6	1.7	0.9	0.6	1.5	0.8
Total direct + indirect emissions per square meter	kgCO <sub>2</sub> eq/ m <sup>2</sup>	18.8	65.3	26.5	13.9	60.3	22.7	13.0	53.8	21.1
<b>Total direct + indirect emissions (Scope1 + 2 Location-based)</b>	<b>tCO<sub>2</sub>eq</b>	<b>177,395</b>	<b>38,515</b>	<b>215,910</b>	<b>156,817</b>	<b>44,996</b>	<b>201,813</b>	<b>149,650</b>	<b>41,002</b>	<b>190,652</b>
<b>Other indirect emissions (Scope3)</b>	<b>tCO<sub>2</sub>eq</b>	<b>52,344</b>	<b>25,818</b>	<b>78,162</b>	<b>51,116</b>	<b>29,310</b>	<b>80,425</b>	<b>21,022</b>	<b>6,846</b>	<b>27,868</b>
Business trips	tCO <sub>2</sub> eq	8,614	2,258	10,871	8,510	1,725	10,235	8,350	1,444	9,794
Purchased paper	tCO <sub>2</sub> eq	3,981	1,881	5,861	3,876	1,783	5,659	4,443	2,436	6,880
Waste	tCO <sub>2</sub> eq	260	12	272	147	22	170	242	23	265
Office machinery	tCO <sub>2</sub> eq	6,537	2,211	8,748	14,089	5,243	19,332	7,170	2,750	9,920
Internet banking*	tCO <sub>2</sub> eq	123	53	176	114	122	236	817	192	1,009
Energy carriers**	tCO <sub>2</sub> eq	32,822	19,400	52,222	24,379	20,414	44,794	n.a.	n.a.	n.a.
Cash-in-transit (CIT)	tCO <sub>2</sub> eq	8	3	11	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

\* Annual data not comparable: in 2017 the methodology was made consistent at Group level, limiting the scope to the main internet banking transactions.

\*\* Scope3 emission generated: (a) in the natural gas supply chain, (b) in the production of the energy sources used in the electricity mix and (c) in the distribution and transformation of the electricity.

Emissions of other gas which are harmful to the ozone layer (NO <sub>x</sub> , SO <sub>2</sub> )	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
NO <sub>x</sub> emissions	t	50	46	96	38	39	77	38	45	83
SO <sub>2</sub> emissions	t	2	40	42	2	62	64	2	56	58

Energy consumption broken down by source	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
<b>Direct primary energy consumption (Scope1)</b>	<b>GJ</b>	<b>754,041</b>	<b>81,572</b>	<b>835,613</b>	<b>568,502</b>	<b>102,964</b>	<b>671,466</b>	<b>550,272</b>	<b>108,968</b>	<b>659,241</b>
Natural gas consumption for independent heating	GJ	524,052	32,969	557,020	421,325	52,948	474,273	345,496	56,814	402,310
Natural gas consumption for cogeneration	GJ	117,587	7,502	125,089	37,348	0	37,348	93,897	0	93,897
Diesel consumption for independent heating	GJ	18,935	774	19,709	25,053	5,067	30,120	24,238	6,630	30,868
Gasoline consumption for the fleet	GJ	267	7,338	7,605	452	9,511	9,964	864	14,011	14,875
Diesel consumption for the fleet	GJ	93,199	32,990	126,189	84,324	35,437	119,761	85,778	31,514	117,291
<b>Indirect primary energy consumption (Scope2)</b>	<b>GJ</b>	<b>1,431,655</b>	<b>395,749</b>	<b>1,827,404</b>	<b>1,343,790</b>	<b>431,044</b>	<b>1,774,833</b>	<b>1,310,500</b>	<b>437,239</b>	<b>1,747,739</b>
Renewable electricity consumption	GJ	1,328,804	49,329	1,378,132	1,266,716	64,298	1,331,014	1,238,522	49,115	1,287,637
Non renewable electricity consumption (except cogeneration)	GJ	30,007	255,015	285,022	15,847	257,528	273,375	8,607	273,764	282,371
Natural gas consumption for building heating (including remote district heating)	GJ	66,703	90,120	156,822	52,658	107,912	160,569	53,048	112,992	166,040
Diesel consumption for building heating	GJ	6,142	1,285	7,427	8,569	1,306	9,875	10,323	1,368	11,691
<b>Total direct + indirect energy (Scope1 + 2)</b>	<b>GJ</b>	<b>2,185,696</b>	<b>477,321</b>	<b>2,663,017</b>	<b>1,912,292</b>	<b>534,008</b>	<b>2,446,299</b>	<b>1,860,772</b>	<b>546,207</b>	<b>2,406,980</b>
Total direct + indirect energy per staff member	GJ/staff member	30.1	20.5	27.8	28.3	22.4	26.7	27.6	22.1	26.1
<b>Other indirect primary energy consumption (Scope3)</b>	<b>GJ</b>	<b>2,639,484</b>	<b>902,134</b>	<b>3,541,618</b>	<b>979,260</b>	<b>950,595</b>	<b>1,929,855</b>	<b>405,633</b>	<b>187,920</b>	<b>593,553</b>
Business trips	GJ	128,283	30,131	158,415	127,457	23,728	151,185	104,370	19,680	124,051
Purchased paper	GJ	107,232	72,411	179,643	104,476	68,837	173,313	175,397	123,257	298,654
Waste	GJ	3,514	176	3,690	1,987	312	2,299	3,554	301	3,855
Office machinery	GJ	98,815	33,425	132,240	205,960	76,641	282,601	107,193	41,113	148,306
Internet Banking*	GJ	2,068	1,323	3,391	1,930	2,443	4,374	15,118	3,569	18,687
Energy carriers**	GJ	2,299,445	764,618	3,064,063	537,450	778,634	1,316,084	n.a.	n.a.	n.a.
Cash-in-transit (CIT)	GJ	127	50	177	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

\* Annual data not comparable: in 2017 the methodology was made consistent at Group level, limiting the scope to the main internet banking transactions.

\*\* Scope 3 primary energy consumption generated: (a) in the natural gas supply chain, (b) in the production of the energy sources used in the electricity mix and (c) in the distribution and transformation of the electricity.

Total electricity focus (including cogeneration)	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Electricity per staff member	kWh/staff member	5,359	3,701	4,957	5,326	3,744	4,913	5,273	3,627	4,831
Electricity per square meter	kWh/m <sup>2</sup>	123	137	125	127	136	129	123	126	123
Electricity from renewable sources	%	94.8	15.9	80.5	97.7	20.0	82.3	96.6	15.2	80.2
Electricity from cogeneration	%	3.1	1.7	2.8	1.1	0.0	0.8	2.7	0.0	2.2

Transport	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Air travel	thousands of km	40,044	5,064	45,108	40,191	5,212	45,403	35,364	5,350	40,714
Train travel	thousands of km	48,552	642	49,195	44,392	265	44,657	37,018	384	37,402
Company fleet	thousands of km	44,440	18,013	62,453	40,278	20,177	60,455	43,541	21,205	64,746
Personal cars	thousands of km	12,091	10,175	22,266	12,477	6,789	19,266	13,501	4,936	18,437
Remote connections	thousands	63,070	31	63,101	56,664	4	56,668	49,470	3	49,473
Distance covered for business trip per employee	km/employee	222	1,597	265	219	1,548	262	213	1,544	257

Use of raw materials - paper	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	4,996	1,809	6,805	4,863	1,711	6,574	5,466	2,027	7,493
Purchased paper / staff member	kg/staff member	68.7	77.8	70.9	71.9	71.7	71.9	80.9	81.9	81.2
Ratio of recycled paper out of the total	%	69.2	22.9	56.9	69.1	22.5	57.0	68.9	24.6	56.9
Ratio of FSC paper out of the total	%	5.4	15.3	8.0	5.5	20.1	9.3	4.0	16.4	7.3
Ratio of ECT/TCF paper out of the total	%	0.5	25.9	7.3	0.5	16.2	4.6	0.5	19.5	5.6
Ratio of FSC and ECT/TCF paper out of the total	%	19.2	8.3	16.3	19.1	8.8	16.4	19.7	10.4	17.2
Ratio of other certified paper out of the total	%	0.2	3.4	1.1	0.1	5.8	1.6	0.0	7.5	2.0

Consumption of water	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total water consumed	thousands of m <sup>3</sup>	1,428	546	1,974	1,242	515	1,757	1,829	531	2,359
Total water consumed / staff member	m <sup>3</sup> /staff member	19.6	23.5	20.6	18.4	21.6	19.2	27.1	21.5	25.6

Special waste by type	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total waste	t	3,315	682	3,997	1,973	1,159	3,132	2,732	724	3,456
Total non-hazardous waste	t	3,292	621	3,914	1,937	1,148	3,085	2,712	666	3,378
Total hazardous waste	t	23	61	84	36	11	47	20	58	78
Total waste / staff member	kg/staff member	45.6	29.3	41.7	29.2	48.6	34.2	40.4	29.3	37.5

Special non-hazardous waste by disposal method	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Recycling	t	1,168	554	1,722	767	1,016	1,783	953	506	1,459
Reuse/recovery	t	1,919	65	1,984	1,043	120	1,162	1,508	145	1,652
Landfill	t	171	1	172	85	4	89	145	6	151
Incinerator for energy recovery	t	34	2	36	42	8	51	105	10	115

Figures are in part estimated from information from waste disposal service suppliers.

Special hazardous waste by disposal method	Unità	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Recycling	t	0	0	0	0	0	0	0	0	0
Reuse/recovery	t	8	8	16	20	4	25	3	9	12
Landfill	t	15	53	68	16	7	22	17	49	66
Incinerator for energy recovery	t	0	0	0	0	0	0	0	0	0

Figures are in part estimated from information from waste disposal service suppliers.

Environmental management expenditure [K euro]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Special waste management	1,481	306	1,788	1,308	295	1,603	1,383	283	1,666
Training	0	200	200	4	167	171	3	103	106
System maintenance	45,276	17,408	62,684	42,185	20,502	62,687	43,378	22,660	66,038
Consulting for EEMS (Environmental and Energy Management System)	95	12	107	115	1	116	91	0	91
Environmental Certifications	55	1	55	45	8	53	84	25	109
Total	46,908	17,926	64,834	43,656	20,974	64,630	44,939	23,071	68,010

## GREEN ECONOMY

Environmental Loans [m euro]	2018**			2017*			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Retail Loans	55	11	66	84	22	106	94	54	148
Business and Third sector loans	369	17	386	205	43	248	387	9	396
Leasing	5	0	5	6	0	6	22	0	22
Corporate and Public finance	489	0	489	89	0	89	352	0	352
Project finance	679	297	976	536	271	807	180	631	812
Total	1,596	326	1,922	920	336	1,256	1,035	695	1,730

\* Data not comparable for "Business and Third sector loans" and "Corporated and Public Finance" for changes in aggregation criteria.

\*\* Data not comparable for "Project Finance" for change in aggregation criteria.

Methodology used for the estimates: in the limited cases of unavailability of the data, estimates were made using factors derived from the average of the values more responsive to the specificity of the indicator.