

Community Paper

Intesa Sanpaolo and the community:
2017 contribution and impact assessment

LEGEND

[i] Website links

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INTESA SANPAOLO'S COMMITMENT TO SUPPORT THE COMMUNITY

The commitment of the Intesa Sanpaolo Group [i] to support the community is part of the long and consolidated tradition that originates from the experiences of the Banks and Savings Banks merged into the current organisational context and the social vocation of the shareholder bank Foundations.

In 2017, Intesa Sanpaolo continued to stand out for its strong roots and attention not only in the territories in which it operates, but also in areas of the world where the Group is not present.

An important role, in the context of relations with the communities, is played by solidarity activities in favour of the most fragile and disadvantaged categories, without forgetting the enhancement and promotion of culture and knowledge. Thus, Intesa Sanpaolo's commitment extends from social inclusion and solidarity programmes, to support for education and research, from projects to safeguard the country's historical and artistic heritage and make the Group's collection available to the public. In particular, the attention to the world of art and culture has always been a key element of the strategy behind the Group's activities, both with direct contributions to implement initiatives in this field and with contributions to preserve and make the significant cultural and artistic heritage available to the public. Special emphasis is also placed on initiatives targeted at young people, thanks to the financial education activities promoted by the Savings Museum, and in favour of children, as evidenced by the Intesa Sanpaolo Educational Programme for children who are long-term patients.

In addition to cash contributions, the Intesa Sanpaolo Group promotes a culture of employee volunteering and community support, offering its collaborators, in Italy and abroad, the opportunity to participate in corporate volunteering initiatives in partnership with non-profit organisations.

The publication of the Paper is the instrument through which Intesa Sanpaolo enhances the activities of the entire Group with regards to community investment, including through a social impact assessment; an issue that is increasingly at the centre of attention both in the non-profit world and among companies committed to contributing to the social as well as economic development of the territories in which they operate. The community investment management methods are indeed increasingly geared towards specific models, thanks to which the results of projects and partnerships may be oriented in a medium and long-term perspective and thus encourage sustainability (social, institutional, economic, etc.).

For a Group like Intesa Sanpaolo, the assessment of the impact of community contributions represent a key moment of reflection. Continuing along the same path taken since 2015, the 2018 Paper presents some case studies, using the LBG [i] reporting model¹, which outlines a representation of the contributions (input), the results (output) and the changes generated (impact) from the initiatives promoted.

The extent and characteristics of the contributions disbursed by the Group in 2017 are relevant both in qualitative and quantitative terms: The Group's total contribution to the community - measured according to the LBG standard - amounted to 53.4 million euro in 2017 (equal to 0.31% of operating income), corresponding to an average contribution per employee of 610 euro. In terms of the total volume of contributions disbursed, the monetary contribution amounted to approximately 50 million euro, (nearly 150 million in the last three years).

The average contribution of members belonging to the financial sector participating in the international LBG network was 465 euro per employee, with an average percentage, compared to operating income, equal to 0.16%.

¹ LBG - the global standard in measuring and managing corporate community investment.

Intesa Sanpaolo participates in the Global Compact [i] initiative and is an active member of the community of businesses that support the UN's Sustainable Development Goals [i] (SDGs). As from this year, every initiative presented in the Community Paper is linked to one SDG:



***SDG 1
END POVERTY IN ALL ITS FORMS EVERYWHERE***



***SDG 3
ENSURE HEALTHY LIVES AND PROMOTE WELL-BEING FOR ALL
AT ALL AGES***



***SDG 4
ENSURE INCLUSIVE AND EQUITABLE QUALITY EDUCATION
AND PROMOTE LIFELONG LEARNING OPPORTUNITIES FOR ALL***



***SDG 5
ACHIEVE GENDER EQUALITY AND EMPOWER ALL WOMEN
AND GIRLS***

2017 CONTRIBUTIONS

In 2017, the Intesa Sanpaolo Group recorded an overall community contribution of 53.4 million euro.

The most significant portion was paid in cash: 49.6 million euro, equal to 92.9% of the total contribution. The LBG standard has allowed to quantify the Group's overall commitment in favour of the community by taking into account not only cash contributions, but also the other resources invested. In particular:

- management costs, amounted to almost 3.6 million euro (corresponding to 6.7%), inclusive of personnel costs, administrative and communication expenses;
- time contributions, consisting of employee volunteering (carried out during working hours or paid by the company if carried out outside of working hours), were equivalent to a contribution of 218 thousand euro and involved 1,547 colleagues in Italy and abroad.

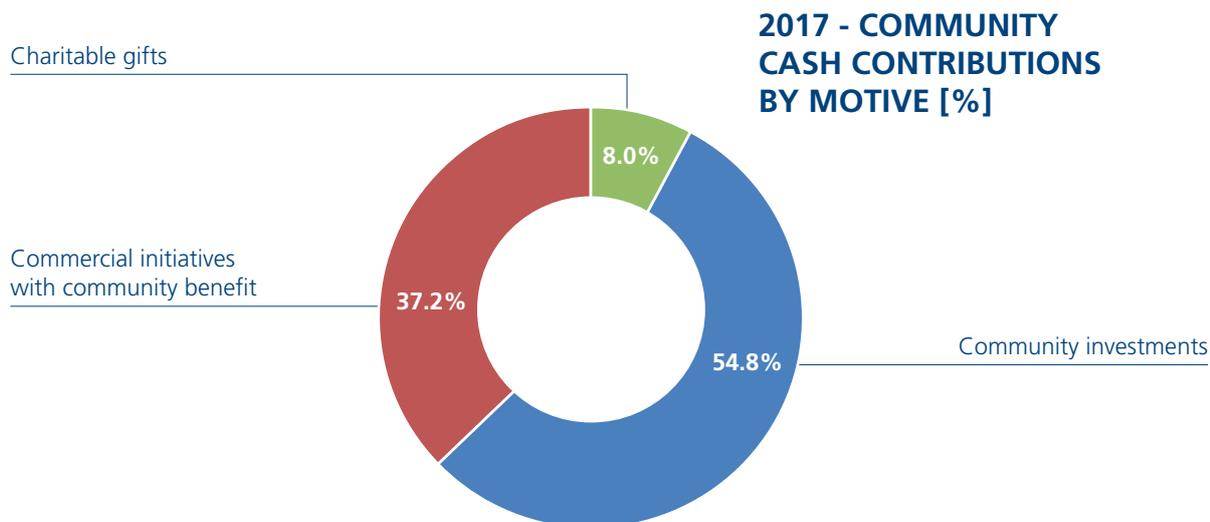
TOTAL CONTRIBUTIONS TO THE COMMUNITY BY TYPE (thousands of euro)	
Cash contributions	49,637
Management costs	3,569
Time contributions	218
In-kind contributions ³	0
TOTAL	53,424

By breaking down the total contribution according to the geographical area from which funds originated, the most significant share came from European Union countries (97.3%) where the Group mainly carries out its business activities.

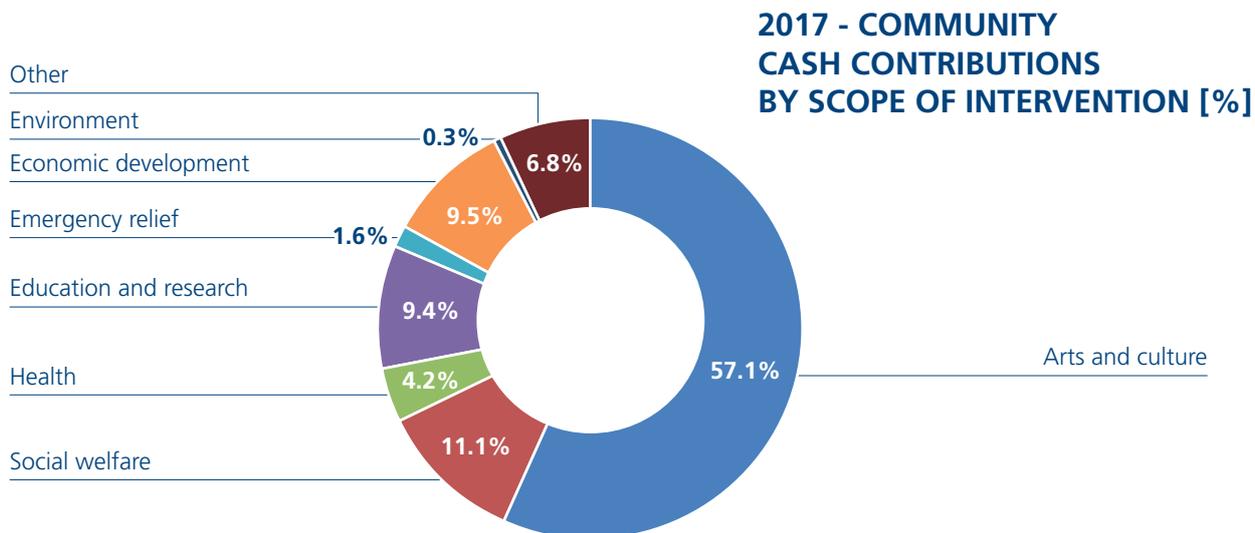
Based on the motives of the interventions, the 2017 cash contributions were broken down as follows:

- 54.8% of community investments. These are contributions characterised by long-term plans, strategic partnerships and/or of sizeable amounts. This is a growing percentage compared to 2016 (51.6%) and represents the most significant portion of monetary disbursements, firmly reflecting the strategic nature of the Group's interventions, geared towards broad collaborations that can create and guarantee benefit and value for the territory over time;
- 37.2% in commercial initiatives with community benefits (mainly sponsorships) that contributed to social causes while at the same time promoting Intesa Sanpaolo's brand and business;
- 8% of charitable gifts, of an occasional nature and for negligible amounts, including *match giving* initiatives.

³ Donations of business gifts excluded.



With regards to the action areas, “Arts and culture”, with more than 28.3 million euro contributions, continued to be the most significant sector (57.1% of total disbursements). The other two prevalent areas were “Social welfare” (over 5.5 million euro, equal to 11.1% of total cash contributions) and “Economic development” (4.7 million euro, 9.5%).



DONATIONS

Following a consolidated tradition, Intesa Sanpaolo's Articles of Association provide for the allocation, through the "Fund for charitable, social and cultural donations", of a share of the distributable profits to the support of projects that revolve around solidarity, social utility and value of the individual.

Donations to the community are disbursed:

- centrally through a special "Fund for charitable, social and cultural donations" based on biennial guidelines that define the priority areas for access to resources and an annual plan that specifies the allocation methods;
- by the Group Banks operating through their own charitable fund;
- through local donations managed in a decentralised manner by the Regional Governance Centres and by the Group Banks without a Fund or not endowed with adequate resources;
- by the Group's international subsidiaries.



The management and utilisation methods of the Fund are governed by a Regulation approved by Intesa Sanpaolo's Board of Directors, in a transparent and consistent manner with the commitments laid down in the Group's Code of Ethics: support for the communities, attention to the person, human rights, economic and social solidarity, sustainable development, environmental protection and the promotion of culture.

Only requests related to specific projects with a clear social impact are evaluated. The ability of the institutions to achieve the objectives stated in the project based on previous direct experiences or experiences conducted by similar entities in terms of size and business is analysed beforehand. A rotation mechanism is also used to ensure the widest and most flexible use of the Fund with a maximum limit of three consecutive years in support of the same project. In addition, initiatives that receive sponsorship cannot simultaneously be beneficiaries of donations.

In the Fund Guidelines, the choice of the sectors and intervention projects was made with special attention to the reference values, the merit of the initiatives being proposed and the importance of the social needs to be met. The Fund's activities were carried out according to transparent and accountable methods and through procedures that avoided any possible conflicts of personal or business interests.

Disbursements are made on a purely charitable basis without any expected returns for the business. The Action Plan distinguishes between "central donations" (for amounts exceeding 5,000 euro for each project) and "local donations" (up to a maximum amount of 5,000 euro), mainly aimed at supporting projects and initiatives with a direct local impact, managed and authorised, in a decentralized manner, by the Banca dei Territori Division through the Regional Governance Centres.

In 2017, the target of allocating over 80% of the resources to central donations in favour of the most vulnerable and disadvantaged sections of the society was more than exceeded, reaching 88%; also for local donations the incidence of the donations to the benefit of vulnerable categories - equal to 69% - was above the 60% planned target.

The areas for action envisaged by the 2017-2018 Guidelines of the Charity Fund are:

- Social and environmental area;
- Cultural and educational area;
- Religious and charitable area;
- Research area.

Most of the available funds (72% of the loan allocated in 2017), is destined for the social and environmental area; a smaller incidence is foreseen for disbursements in favour of cultural and educational interventions, religious and charitable projects, and finally for the research area. Specifically, the social and environmental projects were selected on a priority basis by favouring the themes deemed most relevant and urgent, such as activities in support of the earthquake victims of Central Italy and the social and economic inclusion of migrants and immigrants, for which a total 2.8 million euro was disbursed.

Aside from emergencies, the Fund also contributes to dealing with structural problems, such as unemployment; housing deprivation; inadequate health services, disease prevention, welfare, care and welfare of patients and their families; social inclusion, the fight against educational poverty and educational drop-outs, support for those with physical and intellectual disabilities; preventing and combating violence, protecting the environment and biodiversity and recreational sport, the latter only for locally-based donations.

Finally, starting from 2017, the Charity Fund has identified, together with some of the Group's International Subsidiary banks, specific initiatives in favour of the communities in the countries where the subsidiaries operate.



PRIMARY CARE MOBILE HEALTH UNITS FOR VULNERABILITIES SUPPORT AND HOSTING FOR THE MIGRANT POPULATION IN ROME AND VENTIMIGLIA



INTERSOS

Founded in 1992, INTERSOS is an independent Italian humanitarian organisation, working for endangered populations, victims of natural disasters and armed conflicts, and is a partner of the leading European and international institutions and agencies.

With its humanitarian workers, it acts and is at the forefront of humanitarian emergencies. In the rescue activities, it provides health care, basic needs and shelters and helps to satisfy basic needs such as the right to food, water, health and education.

According to the report "Global Trends 2016" by the UNHCR (United Nations Agency for Refugees), there are over 65 million people who are being forced to leave their homeland in order to escape wars, violence or violations of human rights worldwide. Over half of these are minors, exposed to psychological traumas, often without basic livelihoods and torn away from an educational growth process.

According to data provided by the Ministry of the Interior and UNHCR, in 2016 the number of migrants disembarked on the Italian coasts reached 181,436, of which 25,846 were Unaccompanied Foreign Minors (MSNA).

In Italy, the situation is particularly difficult in the Roman territory, where informal migrant collection points and the presence of Unaccompanied Foreign Minors are on the increase. The situation in the Ventimiglia area is similar.

With the Intersos mobile care centre project, the commitment on the migratory front and in favour of MSNA has been intensified thanks to the intervention of a dedicated Mobile Health Unit available 24/7, ready to move across the territory of the cities of Rome and Ventimiglia, in order to constantly monitor the main informal migrant collection points, to identify and promptly respond to people's essential needs: in particular, health care, psychosocial or legal protection needs. The project is specifically characterised by mobility and ongoing day-night intervention, necessary elements in order to respond to a heterogeneous and ever-changing phenomenon.



PROJECT IMPACT ASSESSMENT IN 2017

Input	74,700 euro of cash contribution.
Output	<p>3,393 migrants assisted, broken down as follows:</p> <ul style="list-style-type: none"> – MSNA (Unaccompanied Foreign Minors): 1,905 – Women: 754 – Men: 734 <p>In Rome:</p> <ul style="list-style-type: none"> – 5,880 total interventions <p>In Ventimiglia:</p> <ul style="list-style-type: none"> – 2,198 total interventions <p>In both cities:</p> <ul style="list-style-type: none"> – n.1 mobile health unit, with 1 doctor and 1 mediator – n.1 mapping shared with the institutional bodies of the areas with the greatest concentration of informal settlements of the migrant population – Information material and questionnaires for assessing healthcare and housing cases.
Impact	<p>Impact on beneficiaries The migrants, especially minors, who benefited from the mobile unit interventions, have seen an improvement in their living conditions thanks to the possibility of accessing health care, psychological and legal assistance services.</p> <p>Impact on the community Thanks to the project, the beneficiaries' social inclusion possibility into society increases.</p> <p>Impact on the beneficiary institution The mobile units have allowed INTERSOS to increase its ability to reach the beneficiaries of the interventions thanks to the possibility of visiting, 24 hours a day and 7 days a week, the informal migrant collection points directly and this has significantly improved the ability to identify and promptly respond to people's essential needs.</p>



LEGAL ASSISTANCE FOR WOMEN WHO ARE VICTIMS OF VIOLENCE AND EMPOWERMENT OF LOCAL COMMUNITIES IN AFGHANISTAN



THE CISDA

Italian Onlus Coordination for Afghani women support - was established in 1999 to promote solidarity projects in favour of Afghan women, in partnership with local associations.

In order to raise awareness about Afghan women's conditions, CISDA carries out actions of a political and social nature, at the national and international level, it raises funds and supports projects for women and children in orphanages in Pakistan and Afghanistan.

The Afghan social context is one of the most difficult on a global level: thirty years of war have led to a condition of subjection, economic deprivation, gender discrimination and sexual violence for women. During the war and because of the mass displacements of refugees, hundreds of thousands of women lost their husbands or male family members and became victims of abuse and violence. Most women who experience sexual violence are not aware of their rights, especially in the northern provinces, such as Mazar. Mazar is one of the most violent provinces in the country, where most women have never been able to access a regular education due to a lack of safety (there are frequent cases of kidnapping and rape in the streets) and school facilities, as well as due to the poverty conditions and the traditionalist mentality of families who have a large number of children and have often experienced violence in the family.

The project developed thanks to Intesa Sanpaolo's donation, lasting three years, aims to support women that have fallen victims to violence and marginalisation. It also intends to favour women's social and economic empowerment and increase, with the necessary resources, opportunities for access to the legal system for the application of national and international laws to protect their rights. Finally, it aims to promote awareness among the local community of women's rights and the protection laws already in force in the country.

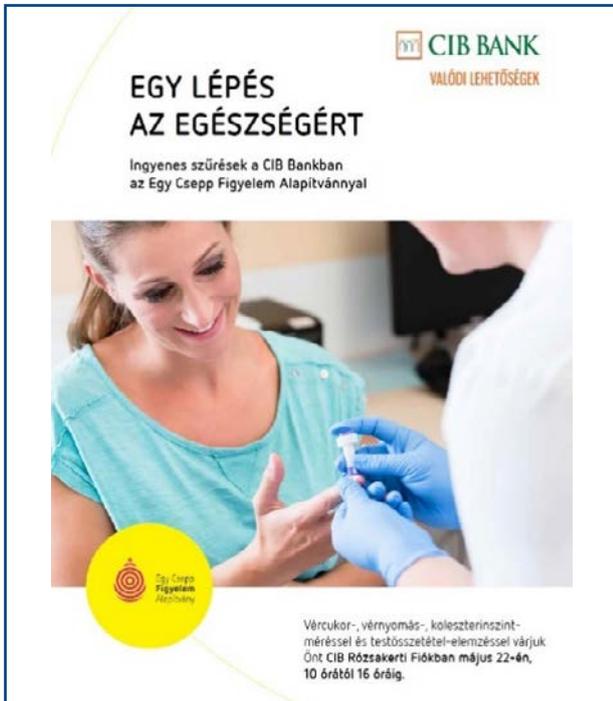
Women's protection and assistance system has been made operational in Mazar through the Legal Assistance Centre (CAL), which supports victims of violence and provides them with medical and legal assistance, psychosocial counselling and, in case of emergency, access to hospital care covering the related costs and finally support for reintegration into the family and the local community. In addition, literacy and basic education initiatives, human rights training and the promotion of women's emancipation and a culture of legality have been put in place, with the involvement and mobilisation of the young generations and students of the Faculty of Law, and committees have been set up consisting of local community representatives towards which information and awareness of violence is promoted.

PROJECT IMPACT ASSESSMENT IN 2015-2017

Input	261,500 euro of cash contribution.
Output	<p>3,488 beneficiaries, of which:</p> <ul style="list-style-type: none"> – 367 women assisted free of charge (cases registered at the Legal Assistance Centre - CAL); – 997 family members received psychological support; – 300 women from the province of Mazar took part in free literacy courses; – 16 young lawyers graduating/recently graduated completed a training internship at the CAL, supporting professional lawyers who provide legal assistance to victims of violence; – 308 people belonging to 15 community committees set up and made up of lecturers, university students, doctors, nurses, policemen, shop owners, Mullahs, senior citizens and influential local people; – 1,500 people (law students and students of other faculties and members of local communities) made aware of women's rights and laws to protect such rights.
Impact	<p>Impact on beneficiaries The support has had a direct impact on the living conditions of the Afghan women assisted thanks to the psychological support and medical care received. Beneficiaries (committee members and other members of the community involved) experienced a positive change in their attitude or behaviour. The women involved in the educational and working activities developed new interpersonal skills especially with reference to their ability to manage any critical issues emerging in the family or local community and the possibility of a better life path.</p> <p>Impact on the community Greater awareness among the local community of women's rights and the protection laws already in force in the country. Dissemination of a culture of legality, increased awareness of the importance of the protection of human rights and, ultimately, a greater level of emancipation of Afghan women.</p> <p>Impact on the beneficiary institution The support has allowed CISDA to increase its ability to promote solidarity projects in favour of Afghan women.</p>



ONE STEP FORWARD FOR HEALTH - CIB BANK (UNGHERIA)



Egy Csepp Figyelem Foundation

The Egy Csepp Figyelem Foundation ("A drop of care") is one of the most important non-profit organisations in Hungary involved in the fight against chronic diseases, especially diabetes.

The aim of the association is to develop programmes on a national scale aimed at drawing the attention of Hungarian society to the development of a healthy lifestyle and the prevention of widespread diseases.

Chronic diseases are the main cause of death almost all over the world. It is a large group of diseases - heart disease, diabetes, etc. - whose risk of onset and development can be reduced significantly thanks to the prevention and promotion of healthy lifestyles. In countries

like Hungary, however, large sections of the population have no access to prevention and controls, both due to the costs that they entail and due to the current situation of the National Health System.

CIB Bank, a Hungarian subsidiary of Intesa Sanpaolo, together with the Egy Csepp Figyelem Foundation ("A drop of care") has implemented a mobile health screening programme, organised in 16 branches of the Bank, to "take a step forward" in promoting prevention and health among the Hungarian population.

Every day, for a total of 16 days, the specialists of the Association conducted blood glucose and cholesterol tests and blood pressure tests, as well as a body mass index analysis, at CIB Bank branches. The tests carried out were free of charge for everyone, not just for the Bank's customers.

In addition to screening, the opportunity was also offered to receive a health consultation and all those who took part in the programme were given a booklet with useful information about the prevention of chronic and disabling diseases, such as diabetes.



PROJECT IMPACT ASSESSMENT IN 2017

Input	<p>Around 23,780 euro of total contribution. 22,500 euro of cash contribution; 120 hours of voluntary service (corresponding to about 1,280 euro in equivalent monetary terms).</p>
Output	<p>1,235 citizens (both customers and non customers) and 126 employees in 16 branches benefited from a free blood glucose and cholesterol screening, a blood pressure test, as well as a body mass index analysis. Based on the results, a health consultation was carried out.</p>
Impact	<p>Impact for beneficiaries The project allowed the beneficiaries to easily access the screenings free of charge, along with a free health consultation. It also increased awareness on the prevention of chronic diseases.</p> <p>Impact on the community The expected benefits are both social (health improvement, mortality rate reduction) and economic (reduction in the costs borne by the health system and the families of the sick).</p> <p>Impact on the beneficiary institution The Foundation benefited in terms of visibility and, thanks to the use of CIB Bank branch offices, was able to reach a considerable number of potential donors.</p>

COMMERCIAL INITIATIVES WITH BENEFITS FOR THE COMMUNITY

In 2017, the Group's commercial initiatives that had an impact on the community amounted to over 18.4 million euro (+5.1% compared with 2016), accounting for 37.2% of the overall cash contribution.

They are regulated by specific Intesa Sanpaolo Group communication activity rules which establish the goals of sponsorships, the necessary consistency with corporate values and the elements to evaluate in the examination phase, to maximise their effectiveness, assessing the economic sustainability of the initiative.

Some parties are excluded from the list of possible beneficiaries of sponsorship initiatives: individuals/private parties; political parties and movements; trade union organisations; service clubs; recreational associations and groups and schools, except in the case of specific initiatives with special social, cultural or scientific relevance; betting games and weapon exhibitions; sports events that are dangerous, violent or that involve hunting.

The commercial initiatives addressed to the community were developed with local and national entities and institutions in the cultural, artistic, social, sporting and production fields and were mainly aimed at the pursuit of the following objectives:

- safeguarding and enhancing the country's cultural heritage, promoting the dissemination of culture through the support of cultural and musical initiatives made accessible to a wide and differentiated public;
- supporting research to promote new opportunities for economic and social development through partnerships with leading foundations and institutions;
- promoting sustainability as a value for businesses and a trust factor for customers through participation in initiatives within the scope of corporate social responsibility;
- fostering training opportunities for young people and promoting the inclusion of women in the labour market;
- supporting initiatives aimed at curbing social hardship;
- promoting the value of sport, mainly among young people, highlighting the importance of the universal values represented by sporting practices, such as the commitment and respect of rules.

ARTS, CULTURE, FINANCIAL EDUCATION

Intesa Sanpaolo, following a long and consolidated tradition, has always been involved in the field of arts and culture, and plays an active role in spreading the knowledge of economic-financial issues, especially among the younger generations.



PROGETTO CULTURA

Progetto Cultura [i] – conducted by the Art, Culture and Historic Heritage Head Office Department - is the strategic reference framework for multi-annual planning of the Bank's cultural interventions with a dual purpose. On the one hand, contributing to the preservation of the country's cultural heritage, on the other, fostering the enjoyment by an increasingly wider audience of the important artistic, architectural, editorial and archival heritage deriving from the combined collections of the credit institutions merged into the Group.

The enhancement of the Bank's cultural, archival and historical-artistic heritage is implemented along various lines:

- study and scientific cataloguing of the works;
- restoration activity;
- museum projects creating permanent displays of a part of the art collections (Gallerie d'Italia in Milan, Naples and Vicenza);
- planning and organisation of exhibitions;
- loan of artworks to temporary exhibitions carried out by third parties;
- support of scholarships linked to the management of art works in collaboration with the Universities.

Great attention is paid to activities that allow these assets to be enjoyed by special audiences (people with sensory and cognitive disabilities, communities of immigrants, people living in difficult and marginal situations) with the aim of supporting full accessibility to cultural heritage and the promotion of the museum as a space for participation and social integration.

RESTITUZIONI

Lesori d'arte restaurati

The contribution to the protection and enhancement of the national cultural heritage is achieved through the *Restituzioni* [i] project, one of the Bank's most significant activities. This is a proven programme of restoration of the country's artistic and architectural heritage promoted, supported and maintained by Intesa Sanpaolo in cooperation with the ministerial entities responsible for conservation. The programme, born in 1989, returned over 1,300 works of art to the community and to public enjoyment.



In 2017 Intesa Sanpaolo received the special award "Mecenate del XXI secolo" within the scope of the Corporate Art Awards, 2017 edition, "For the breadth and quality of its artistic initiatives, which are unparalleled in the world".

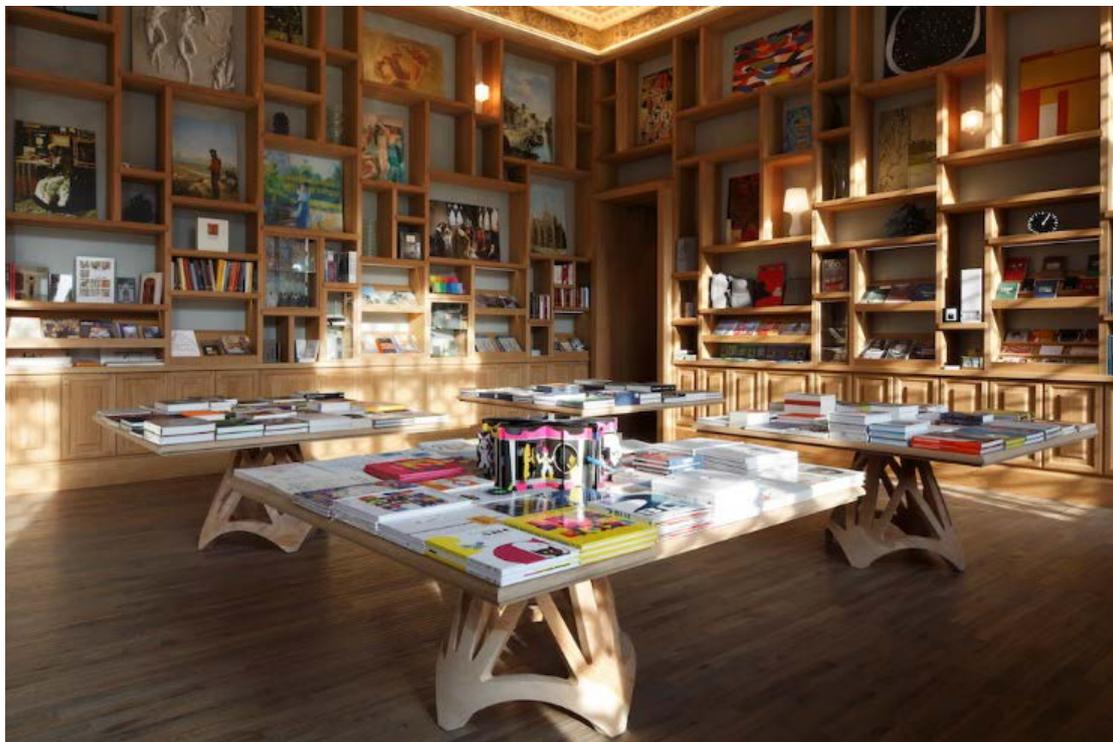
The award is a further recognition to the Group for its attention to arts and culture.

GALLERIE D'ITALIA

Gallerie d'Italia [i] is Intesa Sanpaolo's network of museums in Milan, Naples and Vicenza. Historic buildings located in the centres of the three cities have been transformed into exhibition venues to ensure public enjoyment of its major art collections.

The Gallerie di Piazza Scala in Milan are dedicated to collections from the nineteenth century belonging to the Bank and the Fondazione Cariplo and Intesa Sanpaolo's works from the twentieth century. The Gallerie di Palazzo Zevallos Stigliano in Naples host the most prestigious masterpiece of its collections, Caravaggio's painting depicting the martyrdom of Saint Ursula, and a selection of Neapolitan works from between the seventeenth and twentieth centuries. The Gallerie di Palazzo Leoni Montanari in Vicenza have a display of collections of Attic and Magno-Greek ceramics, eighteenth century Venetian art and Russian icons.

Alongside the permanent collections, Gallerie d'Italia regularly offer exhibitions with works from both national and foreign museums and collections, as well as from the Bank's collections and expositions. These exhibitions are enhanced by planned events, often organised in partnership with other cultural institutions: study days, concerts, drama workshops, poetry readings.



THE SAVINGS MUSEUM



The Savings Museum (Museo del Risparmio) [i], created by Intesa Sanpaolo in 2012, is not a traditional museum, but a unique EDUTAINMENT project. Technology and interactivity are used to surprise visitors. Dedicated to families, adults and children, it aims to explain the concepts of savings and investment and thus raise the level of financial literacy.

The museum tour features several videos where it is possible to listen to famous people (such as writers, directors, experts) who explain various aspects of the history and nature of the currency. During the visit children can learn the meaning and use of money and have fun with many games designed specifically for them. Several Museum projects have been launched with schools.





EDUCATIONAL SEMINARS OF THE VOX IMAGO MULTIMEDIA COLLECTION



Vox Imago

The “Vox Imago” collection, promoted by Intesa Sanpaolo’s Art, Culture and Heritage Department aims to promote, foster and disseminate the knowledge of music and drama, using multimedia resources.

With the sound, the word (Vox) and the image (Imago), the intention is to give back to the twenty-first century user a universe that is only apparently far away. Each edition of the “Vox Imago” collection presents a significant title of the opera repertoire, which investigates the musical, literary, historical, social, cultural, political aspects.

The educational project, aimed at primary and secondary (lower and upper) schools, aims to foster interdisciplinary connections and bring young students closer to the opera world. To this end, seminars have been designed for teachers, created with the support of Intesa Sanpaolo and the participation of collaborators in charge of editorial and musical initiatives. The aim is to assist teachers in the creation of new training courses aimed at deepening the knowledge of opera in an engaging and stimulating manner.

Seminar participants will be illustrated the educational aspects and given copies of the collection editions covered by the training.

Subsequently the donations are confirmed in favour of the reference school libraries and to the students of the classes involved in the project. From 2013 to 2017, the project costs amounted to 668,000 euro, of which 38,000 euro in terms of cash contribution and 630,000 euro as an approximate value of donations *in kind*. Since the start of the project in 2013 to date, 4,200 teachers, 800 schools and over 420,000 beneficiaries have been involved in eight Italian cities.



PROJECT IMPACT ASSESSMENT IN 2017

Input	<p>146,000 euro of total contribution. 38,000 euro of management costs; 108,000 euro of donations of free copies of the collection editions subject to training.</p>
Output	<p>700 teachers of primary and secondary schools, scholars and cultural operators. 130 beneficiary schools across the national territory. 70,000 students.</p>
Impact	<p>Impact on beneficiaries Through the teachers' training, the project made it possible to extend the knowledge and appreciation of opera to the teachers in the schools, with the consequent dissemination of musical sensitivity and tradition to the younger generations.</p> <p>Impact on the community The project contributes to the dissemination of musical culture, in the specialised area of opera that is part of the country's unique cultural tradition, with special attention to the audience consisting of young people, who are normally excluded from access to ways of interpreting this form of art.</p>



LA CURA DELLA BELLEZZA (THE CARE OF BEAUTY)



The project is part of the psychosocial rehabilitation interventions put in place by the Centre for eating behaviour disorders in Vicenza and includes recreational and cultural programmes aimed at supporting or recovering social and relational abilities and skills among people in fragile situations.

Gallerie d'Italia - Palazzo Leoni Montanari di Vicenza has developed various activities dedicated to people with disabilities or in temporary/permanent psychologically vulnerable conditions.

“La Cura della bellezza”, carried out in collaboration with the local public health and social organisation (Local Health Unit Department - ULSS 8 Berica - Vicenza), is aimed at patients with eating disorders, especially adolescent girls (aged between 11 and 18 years).

The project is divided into two phases: the development of a series of meetings to be held directly in the Centre's premises and a series of themed itineraries within the Galleries, aimed at getting acquainted with temporary exhibitions and permanent museum collections.

The process, which has rehabilitation purposes, also includes an expressive moment, related to the story of a work of art discovered during the guided tour.

Provincial reference centre for eating disorders and weight disorders - ULSS 8 Berica Unit ⁴

The Centre is part of the regional network of structures dedicated to the diagnosis and treatment of eating disorders.

The Simple Operating Unit is located in the hospital and, given the complexity of the pathology which requires constant work in tandem with other services, it constantly interfaces with hospital departments (Paediatrics and Medicine), General Practitioners, Paediatricians of Free Choice as well as with Local Services (Child Neuropsychiatry, Family Planning Clinics).

The corporate public network for the prevention, treatment and rehabilitation of patients suffering from obesity differentiates the diagnostic and treatment processes between patients with simple obesity (Sian and the Centre for Obesity) and patients with Binge Eating Disorder, treated at the provincial reference Centre for eating and weight disorders.

The Centre comprises a multidisciplinary team composed of a psychiatrist, child neuropsychiatrist, psychologist-psychotherapist, endocrinologist, dietician, nurse and educator.

The Centre also carries out prevention activities in pre-schools, as well as lower and upper primary and secondary schools.

⁴ Source: www.aulss8.veneto.it/nodo.php/778

PROJECT IMPACT ASSESSMENT IN 2017

Input	3,000 euro of management costs.
Output	150 adolescents affected by eating disorders included in rehabilitation programmes.
Impact	<p>Impact on beneficiaries The project has allowed to stimulate curiosity, creativity, critical thinking and the ability to choose independently among individuals in temporary troublesome situations. The creative and interactive experiences were enhanced in a rehabilitation perspective, making young people with eating disorders appreciate the importance of beauty and self-care.</p> <p>Impact on the community The recovery of the social and relational skills and abilities of 150 young adolescents, albeit difficult to monitor in the development of their life projects, is an important result in terms of helping and supporting families and the community in the delicate adolescent phase, in view of public health prevention and lifestyle improvement of the population.</p> <p>Impact on the beneficiary institution The support allows the Local Health Unit Department ULSS 8 Berica - Vicenza to develop a process of psychosocial rehabilitation of adolescents with eating disorders, capable of acting also on the emotional aspects of their developing personalities and triggering important self-esteem values to overcome the pathologies.</p>



THE “WORLD SAVINGS DAY” IN ITALY



*Piggy bank of Dutch origin,
Intesa Sanpaolo Historical Archive,
Cariplo iconographic-museum section*

The World Savings Day

Established in Milan in 1924, in the historic headquarters of the Cassa di Risparmio delle Provincie Lombarde, during an international conference organised for the centenary of the foundation, attended by more than 350 delegates representing more than 7,000 Savings Banks from 26 countries. Since its first edition, in October 1925, the anniversary is announced by a manifesto created by the most important Italian early twentieth century signage names (Metlicovitz, Dudovich, Mazza, Bianchi, Corbella).

Since 31 October 1925, saving incentive messages have become the focus of widespread awareness campaigns aimed in particular at young people through schools.

Money management and the related choices are far from trivial. Many people have difficulty planning and consciously choosing whether, and how much, to save. Sample surveys show a population of savers “by chance”; indeed, only a few Italians intentionally save money. In this context, financial education can prove to be decisive. However, financial education proposals are still struggling to reach an adult audience and especially those who need it the most, such as young people, women, immigrants and older people.

“L’Arte del Risparmio” is a project organised by Intesa Sanpaolo upon proposal of the Savings Museum to celebrate World Savings Day, which is held on 31 October of each year. In 2017 the initiative was extended to the Group’s International Banks and resulted in a week of events.

In Italy “L’Arte del Risparmio” was developed with free initiatives at the Savings Museum of Turin and the Gallerie d’Italia in Milan, Naples and Vicenza, where three financial education workshops were organised for primary schools (children aged between 6-10) and secondary schools (students aged between 11-13 and 14-18) as well as free guided tours and dedicated events.

Finally, some Intesa Sanpaolo branches in Vicenza, Bologna and Palermo welcomed the children of customers and employees to give them an informative and entertaining experience at the bank. A tour around educational stations, conducted by educators and teachers, focused on robotics and electronics and especially coding, computer programming that animates images, sounds and games through the creation of codes.



*Historical piggy bank collection,
Savings Museum (Turin)*

PROJECT IMPACT ASSESSMENT IN 2017

Input	Around 8,000 euro of Total contribution. 4,330 euro of management costs; 120 hours of work by Intesa Sanpaolo Group employees (approximately 3,670 euro in equivalent monetary terms).
Output	1,610 students were involved in primary and secondary schools and adults, in 6 Italian cities.
Impact	Impact on beneficiaries Raising awareness among young people on the issues of the conscious management of money and the importance of acquiring the essential financial skills needed to make rational and informed decisions. Acquisition of greater understanding of the basic principles of saving and of the importance of correct financial planning, necessary to cope with the unexpected events that may occur during one's life span. Impact on the community Greater dissemination of the financial culture among the community with the consequent increase in the level of financial and social inclusion.

THE “WORLD SAVINGS DAY” AT INTERNATIONAL SUBSIDIARY BANKS



In 2017 “L’Arte del Risparmio” project was enhanced with the collaboration of the International Subsidiary Banks Division [i] in Albania, Bosnia-Herzegovina, Croatia, Egypt, Romania, Russia, Serbia, Slovakia, Slovenia and Hungary. The initiatives, prevalently aimed at schools, consisted mainly of educational formats prepared by the Savings Museum and the Banks and other initiatives at the local level, such as themed guided tours, exhibitions and conferences which encouraged children and young people to reflect on the meaning of saving.

The initiative, which marked its debut at the International Subsidiary Banks, was organised also thanks to the contribution of more than 200 colleagues who joined the project on a voluntary basis and, becoming Financial Education Ambassadors, conveyed in a simple and fun way concepts related to saving. Thanks to their involvement in the project, the Group reached out more than 7,200 children and youngsters in 119 schools.



PROJECT IMPACT ASSESSMENT IN 2017

Input	<p>Around 29,600 of total contribution.</p> <p>The projects related to the “World Savings Day” involved, in the various countries (Albania, Bosnia-Herzegovina, Croatia, Egypt, Romania, Russia, Serbia, Slovakia, Slovenia and Hungary), more than 200 volunteers, for a total commitment equal to 1,372 volunteering hours (approximately 14,600 euro in equivalent monetary terms);</p> <p>15,000 euro of management costs.</p>
Output	<p>More than 7,200 students;</p> <p>1,032 adults;</p> <p>119 primary and secondary schools involved.</p>
Impact	<p>Impact on beneficiaries</p> <p>The project allowed the various countries to develop financial education of young people and adults thanks to workshops, fun and educational activities both in schools and at the branches of the various Group banks.</p> <p>Impact on the community</p> <p>The activities carried out made it possible for segments of the population who are struggling to become familiar with these issues to approach the topics of savings and financial planning in a simple and interactive way.</p>

CHILDHOOD AND CORPORATE VOLUNTEERING INITIATIVES

Childhood and support to the most vulnerable sections of the population are areas in which the Intesa Sanpaolo Group pays special attention, mobilising not only monetary resources, but also directly involving its employees at all levels, promoting, for example, initiatives in favour of children and participation in corporate volunteering initiatives.



EDUCATIONAL PROGRAMME FOR CHILDREN WHO ARE LONG-TERM PATIENTS



Every year in Italy about 1,400 children up to 14 years of age are affected by oncological diseases and for them and their families a complex and difficult path begins, in which hospitalisation can last between 12 and 24 months.

With the Educational programme for children who are long-term patients, Intesa Sanpaolo offers free nursery services to the young patients (from 0 to 36 months) treated by the oncology departments of some leading hospitals, in various Italian regions.

The Programme was put in place during 2017 in the following facilities:

- in January, in Turin at the Paediatric Oncohaematology Ward of the Regina Margherita Children's Hospital in the Città della Salute;
- in July, in Naples at the Paediatric Cancer Ward of the Azienda Ospedaliera di Rilievo Nazionale Santobono Pausilipon;
- in October, in Monza at the Paediatric Haematology Ward of the "Fondazione Monza e Brianza per il Bambino e la sua Mamma" inside the San Gerardo Hospital in Monza.

In July 2018 a new nursery has been inaugurated at the Paediatric Oncohaematology Clinic of Padua Hospital and further openings are expected in the near future in other pediatric hospitals throughout Italy. The next opening is planned in Bologna, at the Policlinico Sant'Orsola Malpighi.

The Programme entails a monitoring of the progress and results. The findings that emerged so far are highly positive. The personalised approach towards the child and his/her family and the adaptation of the educational intervention - mainly focused on play and socialisation - to the needs and constraints of the therapeutic process prove to be successful in terms of receiving stimuli, general well-being, despite the physical and psychological fatigue of the illness, and the alleviation of the parents' condition, in the "grip" of their apprehension for their children, and the practical situation that impacts the whole family.

PROJECT IMPACT ASSESSMENT IN 2017

Input	<p>For the initiatives carried out in the three hospitals of Turin, Naples and Monza, the total contribution for 2017 amounted to around 110,000 euro.</p> <p>The setting up of each nursery space and educational service for a trial period of 15/18 months costs about 50,000 euro.</p> <p>Subsequently, the Bank incurs the costs of the educational service, which vary in relation to the number of educators and children for an average amount of about 30,000 euro per year.</p>
Output	<p>90 children (aged 0-3 years) in long-term care in the Oncology and Oncohaematology wards of hospitals of excellence, benefited from the nursery service.</p> <p>100% of the children in long-term care have been enrolled in the nursery service.</p>
Impact	<p>Impact on beneficiaries</p> <p>The experimentation is having very positive results: the health and educational staff detects a remarkable psychological and behavioural recovery of the children. Parents appreciate the support provided by the educational service.</p> <p>The educational activities contribute to a profound change in children: their desire to smile, talk, listen to stories, walk, draw, manipulate and create, sing a song and clap, say a few more words and express their vitality grows. The child, through play, is able to forget the pain and the hospital context and enters a different world where there is only lightness, experience and fun. The young long-term patients have thus the opportunity to fill the gap between age and psychological development due to their hospitalisation.</p> <p>The families have found in the nursery educational service an effective form of support that allows them to better deal with the impact of the disease.</p> <p>Impact on the beneficiary institution</p> <p>The Programme is aimed solely at the age group (0-36 months) not yet covered by a specific and dedicated public project.</p> <p>The project contributes to improving the quality of care in wards specialised in the treatment of cancer diseases in leading hospitals across the national territory and helps healthcare professionals (doctors, nurses etc.) in managing the relationship with patients and their families.</p>



CORPORATE VOLUNTEERING IN MILAN



Pane Quotidiano
 Born in Milan in 1898, Pane Quotidiano is a secular, non-political, non-partisan and non-profit organisation whose primary objective is to ensure on a daily basis, and free of charge, food for the poorest segments of the population, distributing foodstuffs and comfort goods to anyone who may show up at their offices and who is in a state of need and vulnerability, without any kind of distinction.

One of the first cities involved in Intesa Sanpaolo’s corporate volunteering in Italy was Milan. Since the first appointment, the requests for participation from collaborators who work and live in the Lombard capital and its hinterland have come in droves. Among the many associations involved, “Pane Quotidiano” is certainly the one with which a more intense relationship has been established within the scope of the project. The association seeks to combat poverty in the metropolitan area of Milan, a phenomenon that today has an unprecedented face: that of the over 100,000 people who cannot afford to buy essential goods and services and have an acceptable standard of living.

So far, just under one hundred collaborators, divided into small groups (from 5 to 7 people), have been able to live the volunteering experience at “Pane Quotidiano” for an entire day. The daily volunteers’ service goes from 8.30 am to 5 pm: in the morning volunteers collaborate in the distribution of bread and foodstuffs to people in needs; in the afternoon, they prepare the food for the following day.

The strong involvement of each of them in the preparation and distribution of food and other basic needs to the poorest segments of the population is evidenced in the satisfaction that emerges from the numerous testimonies gathered among the volunteers at the end of the day.



PROJECT IMPACT ASSESSMENT IN 2016/17

Input	Around 17,800 euro of total contribution, in equivalent monetary terms. 78 employees during working hours in the period October 2016 - October 2017. 582 hours of total paid leave.
Output	Bread and foodstuffs provided to over 23,000 guests on 11 volunteer days at the premises situated in Viale Toscana. In its 2 facilities in Milan, Pane Quotidiano guarantees a daily average reception of around 3,500/4,000 people. More than 950,000 rations of food aid distributed to people in needs during 2017.
Impact	<p>Impact on beneficiaries Thanks to the free distribution of food and fulfilment of other basic needs, the beneficiaries are less likely to fall into a state of relative and absolute poverty and are given a chance to minimise hardship situations such as loss of work or separation.</p> <p>Impact on the community Through the support provided to the association and, through it, assistance to the needy, the aim is to improve the ability to reach out to all families who need basic support such as food aid, which is the first step towards addressing the complexity of a person's needs. Ensuring free access to food leads to a reduction in the sense of social unease.</p> <p>Impact on the beneficiary institution The number of people queueing for a food ration increases every day, which is why Pane Quotidiano increasingly needs new volunteers to cope with the numerous requests for help that come from families, children and the elderly. Thanks to the support of the Intesa Sanpaolo Group employees, the association can guarantee a more effective management of its volunteers' network.</p>

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