

Green and circular economy

Loans disbursed for the green and circular economy [million euros]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Retail	877	35	912	932	2,260	38	2,298	2,559	57	2,617
Business and Third Sector	253	40	293	297	352	35	386	478	48	526
Corporate and Project finance	736	44	781	960	3,365	89	3,454	2,149	67	2,216
of which Project finance	190	40	230	401	1,131	75	1,207	424	9	433
Total loans for the green economy	1,866	119	1,985	2,189	5,977	162	6,139	5,186	173	5,359
Total loans with circular economy criteria	565	0	565	589	2,545	15	2,560	808	103	911
Total	2,431	119	2,550	2,779	8,522	176	8,699	5,994	276	6,270

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020). Data not comparable for changes that occurred over the years in the aggregation criteria.

Climate change

Parameters	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Operators = Staff + Consultants	No.	65,732	23,714	89,446	109,303	77,208	23,198	100,406	76,048	24,986	101,034
Staff	No.	63,146	22,570	85,716	105,183	74,685	21,996	96,681	73,035	21,874	94,909
Consultants	No.	2,586	1,144	3,730	4,120	2,523	1,202	3,725	3,013	3,112	6,125
Total transfers	No.	264,542	8,562	273,104	273,104	308,454	11,632	320,086	397,630	6,148	403,778
Total transport	thousands of km	40,676	20,801	61,477	69,719	62,372	17,224	79,596	85,332	21,996	107,328
Floor area	thousands of m ²	2,885	622	3,507	4,532	3,735	592	4,328	3,410	587	3,997

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Energy - Emissions factors**	Unit***	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Electricity - National mix	kgCO ₂ eq/kWh	0.298	0.356	0.309	0.308	0.279	0.365	0.293	0.261	0.335	0.274
Electricity - Residual mix	kgCO ₂ eq/kWh	0.487	0.472	0.473	0.473	0.468	0.468	0.468	0.460	0.413	0.416
Natural gas	kgCO ₂ eq/mc	1.984	1.922	1.976	1.977	1.988	1.920	1.981	1.997	1.920	1.991
Diesel	kgCO ₂ eq/l	2.660	2.514	2.632	2.636	2.660	2.517	2.634	2.672	2.526	2.643

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** Sources: Intesa Sanpaolo calculations from 2022 publications with data referred to 2020 from ABI Lab (Guidelines on the application of GRI Standards on environmental matters in banks), ISPRA (Istituto Superiore per la Protezione e la Ricerca Ambientale), Eco-passenger (developed by UCI - International Union of Railway), ICAO (International Civil Aviation Organization), IPCC (Intergovernmental Panel on Climate Change).

*** CO₂eq = CO₂*GWP + CH₄*GWP + N₂O*GWP where GWP = GWP-100 years from IPCC AR6 WGI 2021.

Mobility - Emissions factors**	Unit***	Intesa Sanpaolo Group (excluding UBI Banca Group)	ISP + UBI*	Intesa Sanpaolo Group	
		2020	2020	2021	2022
Company fleet - Gasoline	kgCO ₂ eq/km	0.226	0.226	0.260	0.188
Company fleet - Gasoline Hybrid	kgCO ₂ eq/km	-	-	0.144	0.139
Company fleet - Diesel	kgCO ₂ eq/km	0.172	0.172	0.165	0.162
Personal cars - Gasoline	kgCO ₂ eq/km	0.175	0.175	0.177	0.174
Personal cars - Diesel	kgCO ₂ eq/km	0.175	0.175	0.173	0.171
Train - High speed	kgCO ₂ eq/km	0.042	0.042	0.042	0.042
Train - Other	kgCO ₂ eq/km	0.047	0.047	0.047	0.047
Flights - Domestic	kgCO ₂ eq/km	0.133	0.133	0.125	0.117
Flights - Mix	kgCO ₂ eq/km	0.086	0.086	0.094	0.084
Flights - International	kgCO ₂ eq/km	0.076	0.076	0.065	0.052

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*** CO₂eq = CO₂*GWP + CH₄*GWP + N₂O*GWP where GWP = GWP-100 years from IPCC AR6 WGI 2021.

Greenhouse gas emissions [CO ₂ eq]	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Direct emissions (Scope1)	tCO ₂ eq	31,124	5,801	36,925	41,852	43,144	6,486	49,630	44,574	14,457	59,030
Natural gas emissions for independent heating	tCO ₂ eq	22,185	2,442	24,628	27,978	31,934	2,751	34,685	21,633	1,861	23,494
Natural gas emissions for cogeneration	tCO ₂ eq	1,535	421	1,956	1,956	0	536	536	11,811	540	12,350
Diesel emissions for independent heating	tCO ₂ eq	759	107	866	1,051	1,039	161	1,199	969	175	1,144
HFC emissions	tCO ₂ eq	2,961	414	3,375	3,894	3,981	318	4,298	3,568	8,902	12,470
Gasoline emissions for company fleet	tCO ₂ eq	8	603	611	611	191	589	780	945	759	1,704
Diesel emissions for company fleet	tCO ₂ eq	3,676	1,814	5,490	6,362	6,000	2,132	8,132	5,648	2,220	7,869
Indirect emissions (Scope2 Market-based)	tCO ₂ eq	5,571	26,228	31,800	32,597	6,359	24,542	30,901	4,583	12,255	16,838
Electricity emissions (excluding cogeneration)	tCO ₂ eq	1,751	25,208	26,959	26,965	1,713	23,543	25,256	1,017	11,412	12,429
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	3,820	956	4,776	5,567	4,646	942	5,588	3,566	794	4,361
Diesel emissions for building heating	tCO ₂ eq	0	65	65	65	0	57	57	0	49	49
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO ₂ eq	36,695	32,030	68,725	74,450	49,503	31,029	80,531	49,157	26,712	75,869
Total direct + indirect emissions per staff member	tCO ₂ eq/add.	0.6	1.4	0.8	-	0.6	1.3	0.8	0.6	1.1	0.8
Total direct + indirect emissions per square meter	kgCO ₂ eq/m ²	12.7	51.5	19.6	-	13.3	52.4	18.6	14.4	45.5	19.0
Total direct + indirect emissions (Scope1 + 2 Location-based)	tCO ₂ eq	127,549	32,459	160,008	177,848	150,567	32,757	183,325	131,652	37,453	169,105
Other indirect emissions (Scope3)**	tCO ₂ eq	40,850	21,087	61,937	71,266	40,984	17,444	58,428	36,495	14,037	50,532
Business trips [Cat. 6]	tCO ₂ eq	1,807	1,235	3,042	3,554	2,826	206	3,032	4,113	478	4,591
Purchased paper [Cat. 1]	tCO ₂ eq	2,179	1,229	3,408	3,987	2,713	1,202	3,915	1,735	1,163	2,898
Waste [Cat. 5]	tCO ₂ eq	203	21	224	233	255	24	279	324	28	352
Office machinery [Cat. 2]***	tCO ₂ eq	16,829	6,015	22,843	28,369	12,411	3,655	16,066	8,856	2,652	11,508
Energy vectors [Cat. 3]****	tCO ₂ eq	13,014	9,888	22,902	24,672	14,171	9,277	23,448	13,143	6,609	19,752
Money transport [cat. 4]	tCO ₂ eq	6,819	2,699	9,518	10,451	8,608	3,080	11,688	8,324	3,106	11,431

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** Total data restated following changes in the reported categories.

*** Scope 3 emissions relating to the production of office equipment purchased.

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

Emissions of other gas which are harmful to the ozone layer (NO _x , SO ₂)	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
NO _x emissions	t	25	31	57	61	35	30	65	29	17	46
SO ₂ emissions	t	1	22	23	23	1	23	24	1	10	11

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Energy consumption broken down by source	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Direct primary energy consumption (Scope1)	GJ	467,950	82,222	550,172	621,889	646,995	96,985	743,980	675,492	84,808	760,300
Natural gas consumption for independent heating	GJ	383,409	43,596	427,005	484,917	550,762	49,063	599,826	371,453	33,173	404,626
Natural gas consumption for cogeneration	GJ	26,527	7,551	34,078	34,078	0	9,617	9,617	202,798	9,686	212,484
Diesel consumption for independent heating	GJ	10,217	1,509	11,726	14,219	13,980	2,277	16,257	12,975	2,474	15,450
Gasoline consumption for the fleet	GJ	76	6,017	6,093	6,093	2,554	7,711	10,265	12,655	9,756	22,411
Diesel consumption for the fleet	GJ	47,722	23,548	71,270	82,583	79,699	28,317	108,016	75,610	29,720	105,330
Indirect primary energy consumption (Scope2)	GJ	1,237,140	356,709	1,593,849	1,766,834	1,453,545	346,461	1,800,006	1,266,582	326,833	1,593,415
Renewable electricity consumption	GJ	1,109,475	67,497	1,176,971	1,323,860	1,317,702	68,602	1,386,304	1,144,620	121,242	1,265,863
Non renewable electricity consumption (except cogeneration)	GJ	12,946	192,123	205,069	205,115	13,175	180,933	194,108	11,931	116,877	128,808
Natural gas consumption for building heating (including remote district heating)	GJ	114,719	96,160	210,879	236,930	122,668	96,101	218,769	110,030	88,015	198,046
Diesel consumption for building heating	GJ	0	929	929	929	0	826	826	0	698	698
Total direct + indirect energy (Scope1 + 2)	GJ	1,705,090	438,931	2,144,021	2,388,723	2,100,540	443,446	2,543,986	1,942,074	411,641	2,353,715
Total direct + indirect energy per staff member	GJ/add.	25.9	18.5	24.0	-	27.2	19.1	25.3	25.5	16.5	23.3
Other indirect primary energy consumption (Scope3)**	GJ	800,060	699,348	1,499,408	1,630,019	858,811	666,658	1,525,469	754,703	493,733	1,248,436
Business trips [Cat. 6]	GJ	26,002	15,937	41,939	48,589	39,854	2,875	42,728	60,119	6,632	66,750
Purchased paper [Cat. 1]	GJ	64,059	57,189	121,248	143,934	104,664	58,917	163,581	61,938	56,685	118,623
Waste [Cat. 5]	GJ	2,656	260	2,916	3,076	3,305	296	3,601	4,038	288	4,326
Office machinery [Cat. 2]***	GJ	267,983	95,784	363,767	449,154	189,864	55,918	245,782	128,301	38,426	166,727
Energy vectors [Cat. 3]****	GJ	333,262	488,181	821,443	822,656	390,339	501,855	892,194	373,832	344,505	718,337
Money transport [Cat. 4]	GJ	106,099	41,997	148,096	162,610	130,785	46,797	177,582	126,475	47,197	173,672

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** Total data restated following changes in the reported categories.

*** Scope 3 primary energy consumption relating to the production of office equipment purchased.

**** 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 electricity distribution and transformation.

Total electricity focus (including cogeneration)	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total electricity consumed	GJ	1,132,662	263,108	1,395,770	1,542,704	1,330,877	253,568	1,584,445	1,244,856	242,171	1,487,027
Electricity per staff member	kWh/staff member	4,787	3,082	4,335	-	4,788	3,036	4,383	4,547	2,692	4,088
Electricity per square meter	kWh/m ²	109	118	111	-	99	119	102	101	115	103
Electricity purchased	GJ	1,118,715	259,430	1,378,145	1,524,583	1,326,163	249,348	1,575,511	1,151,893	237,939	1,389,832
of which renewable	%	98.8	25.9	85.1	86.5	99.0	27.4	87.7	99.0	50.9	90.7
Electricity self-produced	GJ	13,947	3,678	17,625	18,121	4,715	4,220	8,934	92,963	4,232	97,195
of which renewable	%	26.6	5.2	22.1	24.2	100.0	4.4	54.9	5.0	4.3	5.0

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Transport	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Air travel	thousands of km	5,814	1,131	6,945	7,160	6,117	1,330	7,447	11,748	1,921	13,669
Train travel	thousands of km	8,483	90	8,572	8,828	7,789	215	8,004	19,331	556	19,887
Company fleet	thousands of km	21,407	13,216	34,623	39,689	37,535	15,339	52,874	41,319	17,838	59,157
Personal Cars	thousands of km	4,974	6,364	11,388	14,041	10,931	340	11,271	12,933	1,680	14,614
Remote connections	thousands	78,751	106	78,857	79,694	29,796	244	30,039	28,111	9	28,120
Distance covered for business trip per employee	km/employee	154	2,429	225	-	202	1,481	249	215	3,578	266

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Paper consumption	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	3,278	1,383	4,660	5,407	4,356	1,328	5,684	3,026	1,301	4,327
Purchased paper / staff member	kg/add.	49.9	58.3	52.1	-	56.4	57.2	56.6	39.8	52.1	42.8
Certified recycled paper	%	76.0	13.2	57.4	55.6	64.9	10.0	52.1	74.5	12.1	55.7
Eco-sustainable certified paper (not recycled)	%	21.0	43.4	27.6	30.1	22.5	44.3	27.6	21.1	61.9	33.4

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Toner consumption	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Toner: total	kg	64,023	32,488	96,511	105,661	73,140	40,923	114,063	56,590	18,422	75,012
Toner: remanufactured cartridges	%	79.5	5.9	54.7	50.0	79.2	6.9	53.3	81.3	7.4	63.2
Toner: traditional cartridges	%	20.5	94.1	45.3	50.0	20.8	93.1	46.7	18.7	92.6	36.8

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Water consumption	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total water consumed	thousands of m ³	1,306	410	1,716	1,874	1,449	351	1,800	1,450	312	1,762
Total water consumed / staff member	m ³ /staff member	19.9	17.3	19.2	-	18.8	15.1	17.9	19.1	12.5	17.4

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Special waste by type	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total waste	t	2,373	794	3,167	3,688	4,513	867	5,380	3,441	826	4,267
Total waste / staff member	kg/add.	36.1	33.5	35.4		58.5	37.4	53.6	45.2	33.1	42.2
Total waste not intended for disposal**	t	2,202	753	2,956	3,468	4,257	813	5,070	3,161	791	3,952
Paper and cardboard	t	700	558	1,258	1,654	2,284	587	2,872	1,088	656	1,743
Cartridges, ribbons and films	t	61	3	63	70	54	2	56	38	1	39
Office machinery	t	1,328	54	1,382	1,395	1,644	27	1,671	1,812	28	1,840
Monitors	t	42	24	66	66	94	37	130	155	24	179
Other types	t	72	114	186	282	181	160	340	68	82	150
Total waste intended for disposal**	t	170	41	211	220	256	54	310	280	35	315
Paper and cardboard	t	2	2	4	5	4	1	5	9	5	14
Cartridges, ribbons and films	t	24	1	25	28	19	1	19	19	1	19
Office machinery	t	128	5	133	135	157	3	160	174	3	177
Monitors	t	16	9	25	25	35	14	49	58	9	67
Other types	t	1	23	24	27	41	36	77	20	17	38

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** All waste operations are carried out at an external site.

Special waste not intended for disposal**	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total non-hazardous waste	t	2,160	729	2,889	3,401	4,163	772	4,935	3,006	743	3,749
Recycling	t	747	562	1,309	1,707	2,346	593	2,939	1,151	657	1,808
Reuse/recovery	t	1,413	167	1,580	1,695	1,813	179	1,992	1,846	86	1,932
Preparation for reuse	t	0	0	0	0	4	0	4	4	0	5
Other recovery operations	t	0	0	0	0	0	0	0	4	0	5
Total hazardous waste	t	42	24	66	67	94	40	135	155	48	202
Recycling	t	0	0	0	0	0	0	0	0	0	0
Reuse/recovery	t	42	24	66	67	94	40	134	154	48	202
Preparation for reuse	t	0	0	0	0	0	0	0	0	0	0
Other recovery operations	t	0	0	0	0	0	0	1	1	0	1

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** All waste operations are carried out at an external site.

Special waste intended for disposal**	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total non-hazardous waste	t	155	9	164	170	221	40	261	222	26	248
Landfill	t	131	8	138	141	164	38	202	163	25	188
Incineration with energy recovery	t	24	1	26	28	18	1	18	18	1	19
Incineration without energy recovery	t	0	0	0	0	37	1	37	40	1	41
Other disposal operations	t	0	0	0	0	3	1	3	0	0	0
Total hazardous waste	t	16	32	47	50	35	14	49	58	9	67
Landfill	t	16	32	47	50	33	13	46	54	9	63
Incineration with energy recovery	t	0	0	0	0	0	0	0	0	0	0
Incineration without energy recovery	t	0	0	0	0	2	1	2	3	0	3
Other disposal operations	t	0	0	0	0	0	0	1	1	0	1

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Expenditure for environmental management	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Management of special waste	K euro	1,067	538	1,605	2,099	1,698	417	2,115	1,428	427	1,855
Training	K euro	0	129	129	129	2	213	215	39	75	114
System maintenance	K euro	46,299	10,620	56,919	61,575	50,485	9,631	60,116	45,165	7,772	52,936
Monitoring and certification of EEMS (Environmental and Energy Management System)	K euro	2,384	14	2,398	2,789	3,974	46	4,020	5,085	8	5,092
Total	K euro	49,750	11,300	61,050	66,592	56,159	10,307	66,466	51,716	8,282	59,997

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

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