

PRESS RELEASE

**FOR THE NINTH CONSECUTIVE YEAR, INTESA SANPAOLO
IS THE ONLY ITALIAN BANK IN THE DOW JONES
ECONOMIC, SOCIAL AND ENVIRONMENTAL SUSTAINABILITY INDICES**

Milan - Turin, 14 September 2019 - For the ninth year running, Intesa Sanpaolo has been included – as the only Italian bank – in the **Dow Jones Sustainability Index Europe** and **Dow Jones Sustainability Index World**, which are among the most important global and European stock exchange sustainability indices. This announcement confirms Intesa Sanpaolo's ongoing status as one of the most active groups in the world in terms of economic, social and environmental sustainability (ESG - Environment, Social, Governance) in line with commitments laid down in the 2018-2021 Business Plan.

Intesa Sanpaolo achieved an overall score of 78 out of 100, compared to an industry average of 46. The Group achieved maximum points in the sections dedicated to financial inclusion, customer relations management, privacy and data protection, and environmental reports. Within the finance industry, in 2019, 25 banks were included in the Dow Jones Sustainability Index World and 9 in the Dow Jones Sustainability Index Europe.

Press information

Intesa Sanpaolo

Media Relations and Institutional, Social and Cultural Activities

stampa@intesasampaolo.com

www.intesasampaolo.com/it/news

Intesa Sanpaolo

Intesa Sanpaolo is one of the soundest and most profitable banks in Europe, offering commercial banking, corporate investment banking, asset management and insurance services. It is the leading Bank in Italy, with approximately 12 million customers who are assisted through both digital and traditional channels. The Group's international subsidiary banks serve 7.2 million customers across Eastern Europe, the Middle East and North Africa. Intesa Sanpaolo is considered one of the most sustainable banks in the world. For the Group, creating value means being a driver of social and economic growth.

As regards the environment, the Group has set up a 5-billion-euro fund for the circular economy. Intesa Sanpaolo supports major economic inclusion and poverty reduction projects, including an impact fund of 1.2 billion euro for loans available to social groups who struggle to access credit. Intesa Sanpaolo has a high level of involvement in cultural initiatives, organised by itself or in collaboration with other entities in Italy and further afield. These include permanent and temporary exhibitions showcasing the Bank's impressive artistic heritage at the Gallerie d'Italia, the Group's museums located in Milan, Naples and Vicenza.

Website: group.intesasampaolo.com | News: <https://www.intesasampaolo.com/it/news.html> | Twitter: @intesasampaolo | Facebook: @intesasampaolo | LinkedIn: <https://www.linkedin.com/company/intesa-sanpaolo> | Instagram: @intesasampaolo

INTESA SANPAOLO'S COMMITMENT TO ENVIRONMENTAL AND SOCIAL SUSTAINABILITY

Intesa Sanpaolo has always been a trailblazer in the field of sustainability, a commitment that has been reaffirmed by the 2018-2021 Business Plan. This commitment towards sustainability has earned Intesa Sanpaolo several recognitions, including inclusion in numerous sustainability indices.

Environmental sustainability

The Group's commitment to environmental sustainability has meant that measures to limit its CO₂ emissions have continued thanks to a multi-year action plan, and Intesa Sanpaolo's ongoing offer of green financial products and services, with funding of over 1.9 billion euro disbursed in 2018. In June 2017, it was the first Italian bank to issue a green bond, for a total amount of 500 million euro, for the financing of projects particularly focused on renewable energy and energy efficiency. The proceeds from the Green Bond have funded 75 projects with an annual saving of over 353,000 tonnes of CO₂ emissions (equal to the annual emissions produced by roughly 66,000 people). Intesa Sanpaolo, in close partnership with the Ellen MacArthur Foundation for the Circular Economy, has also set up a 5-billion-euro fund and, together with Fondazione Cariplo, launched the very first circular economy lab in Italy. Furthermore, in 2018, the Eurizon Absolute Green Bonds Fund was launched, the first financial instrument to be set up by an Italian asset manager specialising in global bond markets that enables funding to be provided for environmental projects.

Social sustainability

During 2018, the Intesa Sanpaolo Group disbursed nearly 4.5 billion euro in new loans for high social impact activities (7.4% of total new loans), helping to create business and employment opportunities, as well as assisting people in difficulty through various means: micro-credit, anti-usury loans, products and services designed for non-profit associations and organisations, products and services dedicated to the most vulnerable social categories to encourage their financial inclusion, and support loans for people affected by disasters. For years now, Intesa Sanpaolo has recognized the importance of assisting non-profit organisations, which received new loans worth approximately 250 million euro in 2018. Furthermore, thanks to the Fund for Impact, loans of approximately 1.25 billion euro will also be disbursed to groups struggling to access credit. The first initiative revolved around the "per Merito" loan for students living in Italy, that seeks to structurally provide greater access to Italian and international universities, with no need for guarantors.

A strong commitment to philanthropy to support those facing hardship is key to Italy's growth. The philanthropic goal became a reality in 2018, with collaboration agreements established with institutions and associations, that are often partners with the Bank, in order to set out medium- and long-term social solidarity projects with over 3.5 million measures.

In 2018, the Intesa Sanpaolo's Charity and social and cultural projects fund, coordinated under the responsibility of the Chairman, disbursed a total of 12 million euro to support 900 projects set up by non-profit organisations. Of these donations, 72% was provided for social issues, 16% for projects proposed by religious organisations, 8% for culture (entailing Fund activities that focused on projects involving vulnerable and marginalised groups) and 4% for scientific research. In 2019, the Fund's endowment capital was 13.5 million euro.