

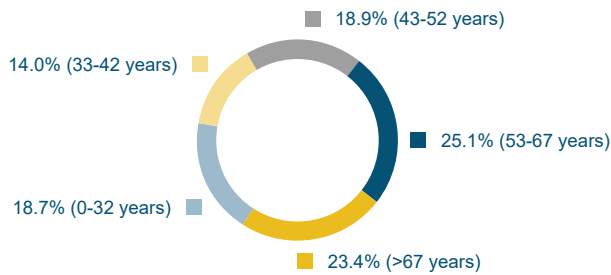
Society

CUSTOMERS

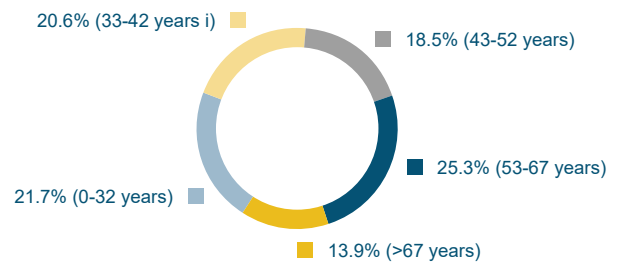
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

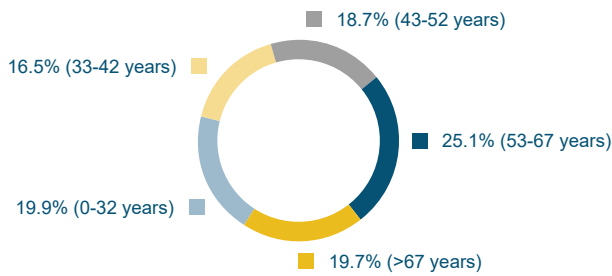
Italy



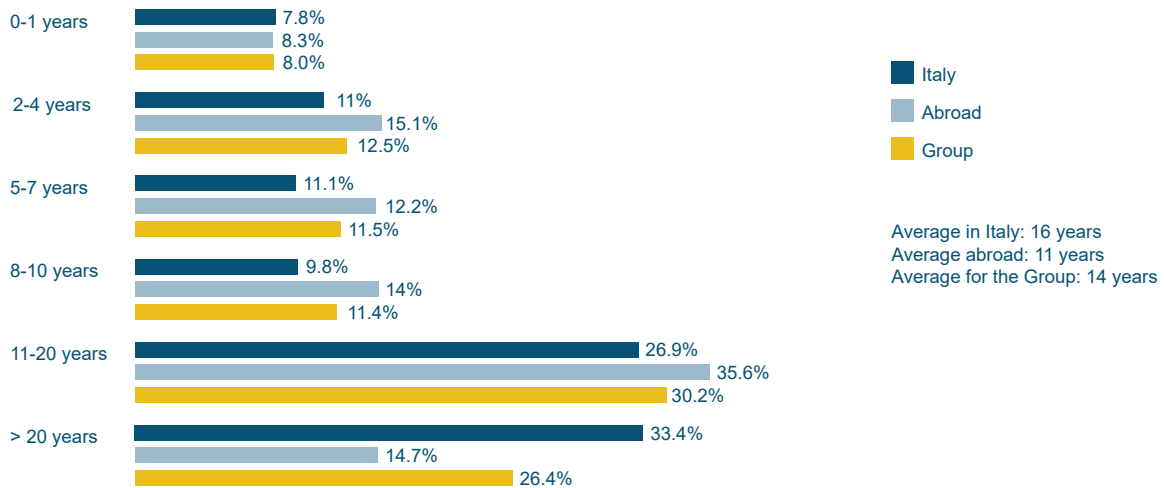
Abroad



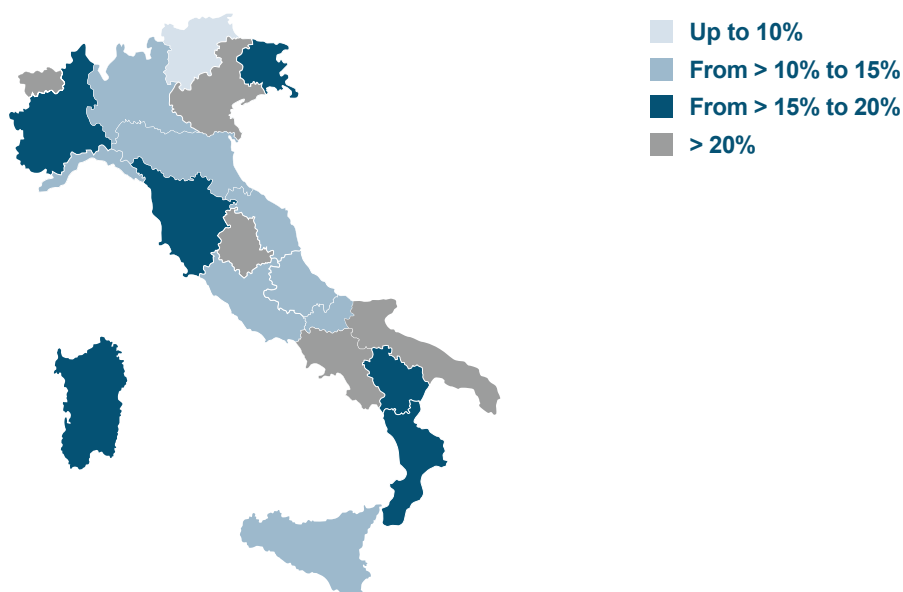
Group



Retail customers by years of relationship with the bank [years - %]



Market share per region of branches in Italy



Last update September 2018.

| Presence in Italian regions with a low population density* | 2018 | | 2017 | | 2016 | |
|--|----------|-----|----------|-----|----------|-----|
| | Branches | Atm | Branches | Atm | Branches | Atm |
| Valle d'Aosta | 20 | 45 | 21 | 46 | 23 | 46 |
| Basilicata | 44 | 55 | 46 | 36 | 24 | 36 |
| Sardegna | 84 | 149 | 86 | 151 | 87 | 152 |
| Molise | 16 | 25 | 16 | 24 | 15 | 23 |
| Trentino Alto Adige | 53 | 69 | 55 | 69 | 57 | 72 |

* Source: ISTAT 2018 Yearbook, resident population at 01/01/2018 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

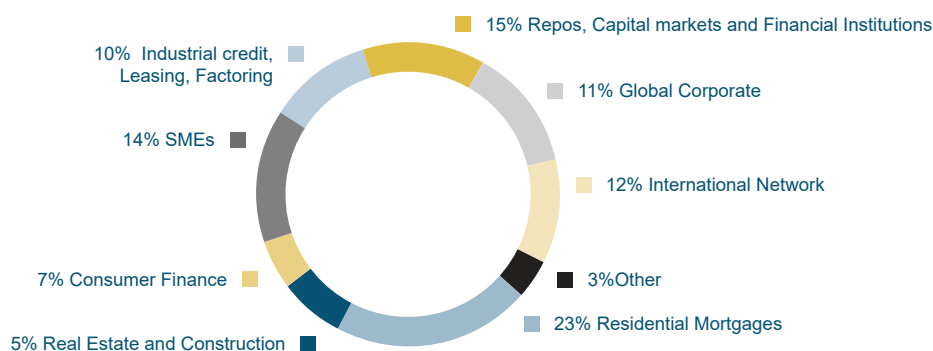
| Intesa Sanpaolo Group banks abroad* | 2018 | | 2017 | | 2016 | |
|-------------------------------------|----------|-------|----------|-----|----------|-----|
| | Branches | Atm | Branches | Atm | Branches | Atm |
| Albania | 34 | 51 | 32 | 49 | 32 | 49 |
| Croatia | 295 | 1,394 | 301 | 962 | 248 | 818 |
| Romania | 34 | 43 | 30 | 39 | 45 | 55 |
| Serbia | 154 | 299 | 158 | 289 | 166 | 267 |
| Slovakia | 202 | 592 | 231 | 577 | 234 | 575 |
| Slovenia** | 0 | 0 | 0 | 0 | 52 | 98 |
| Ukraine | 50 | 157 | 50 | 172 | 190 | 216 |
| Hungary | 68 | 130 | 76 | 137 | 82 | 142 |
| Egypt | 175 | 375 | 172 | 366 | 172 | 348 |
| Russian Federation | 32 | 48 | 37 | 53 | 36 | 49 |

* The breakdown by country is carried out on the basis of the head office of the Parent Company for the international banking groups (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

**Since 2017 the Slovenian subsidiary bank (Intesa Sanpaolo Bank), which has 52 branches and 100 ATMs, has been merged into the PBZ Group (Croatia).

LOANS

Loans to customers by business area



Loans to customers by economic business sector

| Breakdown by economic business sector | 2018 | 2017 | 2016 |
|--|---------------|---------------|---------------|
| Loans of the Italian banks and companies of the Group | | | |
| Households | 29.0% | 25.5% | 24.0% |
| Public Administration | 1.9% | 3.0% | 4.2% |
| Financial Companies | 11.3% | 9.5% | 7.9% |
| Non-financial Companies of which: | 33.0% | 33.8% | 33.5% |
| Services | 6.1% | 5.8% | 5.8% |
| Distribution | 5.7% | 5.7% | 5.3% |
| Real Estate | 3.6% | 3.7% | 4.1% |
| Utilities | 2.5% | 2.9% | 2.0% |
| Construction | 2.0% | 2.2% | 2.4% |
| Metals and metal products | 1.8% | 1.9% | 1.8% |
| Agriculture | 1.5% | 1.6% | 1.6% |
| Food and drink | 1.4% | 1.4% | 1.4% |
| Transport | 1.3% | 1.4% | 1.6% |
| Mechanical | 1.0% | 1.0% | 1.1% |
| Intermediate industrial products | 1.0% | 1.0% | 1.0% |
| Fashion | 0.9% | 0.9% | 0.9% |
| Electrotechnical and electronic | 0.6% | 0.6% | 0.6% |
| Transportation means | 0.5% | 0.5% | 0.6% |
| Holding and other | 0.4% | 0.5% | 0.6% |
| Base and intermediate chemicals | 0.3% | 0.4% | 0.4% |
| Energy and extraction | 0.3% | 0.4% | 0.5% |
| Material for construction | 0.3% | 0.3% | 0.3% |
| Infrastructure | 0.3% | 0.3% | 0.4% |
| Publishing and printing | 0.3% | 0.3% | 0.4% |
| Non-classified units | 0.3% | 0.1% | 0.1% |
| Furniture | 0.2% | 0.2% | 0.2% |
| Pharmaceutical | 0.2% | 0.2% | 0.2% |
| Other consumption goods | 0.2% | 0.2% | 0.2% |
| Mass consumption goods | 0.1% | 0.1% | 0.1% |
| White goods | 0.1% | 0.1% | 0.1% |
| Rest of the word | 9.7% | 11.6% | 12.9% |
| Loans of international banks and companies of the Group | 10.9% | 10.0% | 9.2% |
| Non-performing loans | 4.2% | 6.2% | 8.2% |
| TOTAL | 100.0% | 100.0% | 100.0% |

Note: figures may not add up exactly due to rounding differences.

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING

| Project Finance* | Category A | Category B | Category C |
|---------------------------------------|------------|------------|------------|
| Total | 5 | 10 | 3 |
| Sector | | | |
| Oil and gas | 2 | 1 | |
| Mining | | | |
| Energy | 2 | 4 | 3 |
| Infrastructure | 1 | 5 | |
| Other | | | |
| Region | | | |
| Americas | | 3 | |
| Europe, Middle East and Africa (EMEA) | 5 | 5 | 3 |
| Asia and Oceania | | 2 | |
| Type of country** | | | |
| Designated | 2 | 5 | 1 |
| Not designated | 3 | 5 | 2 |
| Independent audit | | | |
| Yes | 5 | 10 | 3 |
| No | | | |

| Business Loans Associated With Projects* | Category A | Category B | Category C |
|--|------------|------------|------------|
| Total | 2 | | |
| Sector | | | |
| Oil and gas | 2 | | |
| Energy | | | |
| Region | | | |
| Europe, Middle East and Africa (EMEA) | 2 | | |
| Type of country** | | | |
| Designated | 1 | | |
| Not designated | 1 | | |
| Independent audit | | | |
| Yes | 2 | | |
| No | | | |

* The tables show the number of projects that were financially completed in 2018.

** Designated countries: countries considered as having solid environmental and social governance, legal systems and an institutional capacity conceived to protect the population and natural environment. The list of designated countries is available on the Equator Principles Internet site.

| Projects closed during the year* | 2018 | | | 2017 | | | 2016 | | |
|----------------------------------|-------|--------|-------|-------|--------|-------|-------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Projects | 17 | 3 | 20 | 10 | 1 | 11 | 12 | 2 | 14 |
| Economic Value [m euro] | 955 | 38 | 993 | 603 | 9 | 612 | 2,007 | 33 | 2,040 |

* Projects that were financially completed in 2018.

SOCIAL IMPACT LOANS*

| Type [K euro] | 2018 | | | 2017 | | | 2016 | | |
|---|------------------|----------------|------------------|------------------|----------------|------------------|------------------|----------------|------------------|
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Micro-finance | 25,199 | 45,535 | 70,733 | 29,905 | 34,886 | 64,791 | 35,708 | 38,328 | 74,036 |
| Anti-usury loans | 1,680 | 0 | 1,680 | 2,190 | - | 2,190 | 1,884 | - | 1,884 |
| Loans to the Third sector** | 252,375 | 0 | 252,375 | 334,908 | - | 334,908 | 254,928 | - | 254,928 |
| Products for vulnerable social groups | 3,637,664 | 295,362 | 3,933,026 | 3,415,712 | 570,924 | 3,986,636 | 3,214,815 | 528,276 | 3,743,091 |
| Support for people hit by disastrous events | 197,090 | 0 | 197,090 | 133,168 | - | 133,168 | 2,900 | - | 2,900 |
| Total | 4,114,008 | 340,897 | 4,454,904 | 3,915,883 | 605,810 | 4,521,693 | 3,510,235 | 566,604 | 4,076,839 |

*Since 2017 the composition of this category of loans has been reviewed in order to improve the focus on people in vulnerable conditions.

**It includes medium/long term loans provided by Banca Prossima and by Banks in Italy.

In 2018, loans with high social impact represented a total of 7.4% of the total new loans granted by the Group.

RELATIONS WITH THE THIRD SECTOR

| Banca Prossima | 2018 | 2017 | 2016 |
|----------------------------|-----------|-----------|-----------|
| Customers [No.] | 64,664 | 61,837 | 58,378 |
| Customers with loans [No.] | 11,394 | 10,847 | 10,217 |
| Loans [K euro] | 1,899,200 | 1,796,311 | 1,680,733 |
| Direct funding [K euro] | 3,687,631 | 3,479,901 | 3,142,941 |
| Indirect funding [K euro] | 1,611,907 | 2,510,316 | 4,525,536 |

SUSTAINABLE INVESTMENTS

| Eurizon SGR: Ethical and ESG Funds | 2018 | 2017 | 2016 |
|--|-----------|-----------|---------|
| Ethical and ESG Funds: assets [K euro] | 5,619,618 | 3,965,237 | 901,491 |
| Ethical Funds: assets [K euro] | 1,152,199 | 1,096,764 | 901,491 |
| International ethical equity assets [K euro] | 140,690 | 109,755 | 100,155 |
| Ethical bonds assets [K euro] | 430,064 | 480,648 | 437,862 |
| Diversified Ethical: assets [K euro] | 581,446 | 506,361 | 363,474 |
| ESG funds: assets [K euro]* | 4,467,419 | 2,868,473 | - |
| ESG Target 40 Fund (retail customers): assets [K euro]* | 107,294 | 121,393 | - |
| Sustainable Global Equity Fund (professional customers): assets* [K euro] | 350,399 | 289,741 | - |
| Flexible Equity Fund: assets [K euro]* | 3,364,371 | 2,457,339 | - |
| Sustainable Discipline ESG Fund: assets [K euro]** | 423,298 | - | - |
| Absolute Green Bonds Fund: assets [K euro]** | 152,181 | - | - |
| Bond Corporate Smart ESG Fund: assets [K euro]** | 69,876 | - | - |
| Ethical International Equity: gross return [%] | -3.7 | 8.5 | 3.9 |
| Ethical Bond: gross return [%] | -0.1 | 1.4 | 4.7 |
| Ethical Diversified: gross return [%] | -0.8 | 1.5 | 3.2 |
| ESG Target 40 (retail customers): gross return [%]* | -6.3 | n.a. | - |
| Sustainable Global Equity (professional customers): gross return [%]* | -12.6 | n.a. | - |
| Flexible Equity Fund: gross return [%]* | -5.7 | 7 | - |
| Sustainable Discipline ESG: gross return [%]** | -3.6 | | |
| Absolute Green Bonds: gross return [%]** | -1.5 | | |
| Smart ESG: gross return [%]** | -0.5 | | |
| Percentage of Ethical and ESG Funds (registered in Italy and delegated) in relation to total fund assets registered in Italy [%] | 8.3 | 5.6 | 1.3 |
| Total fund assets managed using ESG criteria for third parties (requested by institutional investors): [K euro] | 2,570,553 | 2,389,543 | 866,000 |

* Funds offered to the public since 2017.

** Funds offered to the public since 2018.

Average gross yield weighted for assets on the basis of the time horizons of the funds. Eurizon Ethical Funds are Italian funds. For the characteristics and performances of the funds, please click on the relevant hyperlink below.

[Eurizon International Ethical Equity \[i\]](#) [Eurizon Diversified Ethical \[i\]](#) [Eurizon Ethical Bond \[i\]](#) [Eurizon Absolute Green Bonds \[i\]](#) [Eurizon Flexible Equity \[i\]](#)
[Eurizon Sustainable Global Equity \[i\]](#) [Eurizon ESG Target 40 \[i\]](#) [Eurizon Sustainable Discipline ESG \[i\]](#) [Eurizon Sustainable Discipline ESG \[i\]](#) [Eurizon Sustainable Discipline ESG \[i\]](#) [Eurizon Bond Corporate Smart ESG \[i\]](#)

| Eurizon SGR: engagement initiatives | 2018 | 2017 | 2016 |
|--|-------------|-------------|-------------|
| Companies comprising the portfolios* | 1,382 | 1,552 | 1,437 |
| Companies for which engagement initiatives have been carried out | 600 | 665 | 600 |
| Companies for which ESG engagement initiatives have been carried out | 130 | 135 | 50 |
| % of the no. of companies included in the portfolios subject to ESG engagement | 9.4 | 8.7 | 3.5 |

*The overall number reported refers to issuers of equity in Italian funds.

| Fideuram Ethical and ESG Funds | 2018 | 2017 | 2016 |
|--|-------------|-------------|-------------|
| Ethical and ESG Funds: assets [K euro] | 115,420 | 51,640 | 39,041 |
| Ethical Funds: assets [K euro] | 47,909 | 51,640 | 39,041 |
| Fonditalia Ethical Investment Class R: assets [K euro] | 26,447 | 30,165 | 28,895 |
| Fonditalia Ethical Investment Class T: assets [K euro] | 21,462 | 21,475 | 10,146 |
| ESG Funds: assets [K euro] | 67,511 | 0 | 0 |
| Fonditalia Millennials Equity Class R: assets [K euro]* | 21,336 | - | - |
| Fonditalia Millennials Equity Class T: assets [K euro]* | 46,175 | - | - |
| Fonditalia Ethical Investment Class R: gross return [%] | -3.2 | 2.88 | 2 |
| Fonditalia Ethical Investment Class T: gross return [%] | -3.2 | 2.88 | 2 |
| Fonditalia Millennials Equity Class R: gross return [%] | -10.2 | | |
| Fonditalia Millennials Equity Class T: gross return [%] | -10.3 | | |
| Total assets in funds managed directly by Fideuram and on behalf of independent organisations [K euro]** | 55,418,000 | 56,653,000 | 48,263,000 |

* Segment active since June 2018.

** "Third parties" refers to asset management companies not belonging to the Fideuram Group (Fideuram Investimenti and Fideuram Asset Management Ireland) which establish mutual investment funds that are then placed with customers.

Fideuram Ethical Funds are Luxembourg funds.

For the characteristics and performance of the funds, please click on the related hyperlink below.

[Fonditalia Ethical Investment Classe R \[i\]](#) [Fonditalia Ethical Investment Classe T \[i\]](#) [Fonditalia Millennials Equity Classe R \[i\]](#) [Fonditalia Millennials Equity Classe T \[i\]](#)

MULTI-CHANNEL

| Distribution channels and automation of operations: Italy | 2018 | 2017 | 2016 |
|--|-------------|-------------|-------------|
| Multi-channel contracts (stock)* | 8,972,878 | 7,515,941 | 6,929,604 |
| Multi-channel contracts (stock)/no of customers | 70.7 | 63.4 | 59.4 |
| Bank transfers automation [%] | 88.3 | 88.1 | 86.2 |
| Securities automation [%] | 67.5 | 74.9 | 78.8 |
| Remote Banking: active contracts at date | 239,358 | 164,220 | 157,667 |
| Remote Banking: orders | 127,248,285 | 134,771,167 | 126,451,505 |

*Monitoring of the 2018-2021 Business Plan is performed on customers of the Banca dei Territori Division (8.3 million multichannel contracts at the end of 2018). This does not include the contracts of Fideuram Intesa Sanpaolo Private Banking customers (621,399) and Banca 5 customers (21,595).

| Distribution channels: Abroad | 2018 | | 2017 | |
|-------------------------------|--|---|--|---|
| | No. of multi-channel contracts (stock) | No. of multi-channel contracts (stock)/no. of customers | No. of multi-channel contracts (stock) | No. of multi-channel contracts (stock)/no. of customers |
| Albania | 18,664 | 9 | 13,082 | 7 |
| Croatia | 540,333 | 28 | 516,339 | 27 |
| Romania | 13,893 | 20 | 12,563 | 25 |
| Serbia | 833,571 | 49 | 647,975 | 47 |
| Slovakia | 555,682 | 57 | 694,463 | 60 |
| Ukraine | 83,479 | 59 | 74,385 | 49 |
| Hungary | 316,916 | 85 | 305,595 | 81 |
| Russian Federation | 46,528 | 21 | 43,886 | 20 |

The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia e CIB Bank in Hungary).

CYBER SECURITY

| Training | 2018 | | | 2017 | | | 2016 | | |
|--|-------|--------|--------|--------|--------|--------|-------|--------|--------|
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Participants | 3,627 | 4,653 | 8,280 | 28,846 | 7,194 | 36,040 | 1,289 | 8,010 | 9,299 |
| Hours of training provided (classroom + remote learning) | 7,560 | 6,647 | 14,207 | 6,716 | 10,510 | 17,226 | 2,538 | 15,512 | 18,050 |

CUSTOMER EXPERIENCE*

| Net promoter score (NPS) performance by type of customer | 2018 | 2017 | 2016 |
|--|------|------|------|
| Retail | 15.9 | 13.2 | 8.3 |
| Personal | 3.2 | 2.7 | 0.4 |
| SME | 20.3 | 20.2 | 17.6 |

*Surveys on customers of the Banca dei Territori Division. Customers of the Aggregate Set of the former Banca Popolare di Vicenza and the former Veneto Banca are excluded from the survey.

CLAIMS, COMPLAINTS AND APPEALS

| Type | 2018 | | | 2017 | | | 2016 | | |
|---|--------|---------|--------|--------|--------|--------|--------|--------|--------|
| | Italy | Abroad* | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Loans | 24,922 | 4,703 | 29,625 | 27,215 | 5,559 | 32,774 | 33,262 | 6,302 | 39,564 |
| Payment systems | 9,640 | 20,616 | 30,256 | 7,247 | 20,452 | 27,699 | 7,389 | 19,793 | 27,182 |
| Organisational issues, Internet site, other | 10,365 | 7,082 | 17,447 | 8,457 | 8,269 | 16,726 | 6,285 | 7,722 | 14,007 |
| Insurance products | 6,088 | 150 | 6,238 | 5,650 | 285 | 5,935 | 5,316 | 182 | 5,498 |
| Current accounts, deposits and securities dossier | 5,997 | 5,336 | 11,333 | 3,315 | 5,510 | 8,825 | 2,360 | 5,619 | 7,979 |
| Investments | 2,997 | 209 | 3,206 | 1,823 | 351 | 2,174 | 1,946 | 120 | 2,066 |
| Total | 60,009 | 38,096 | 98,105 | 53,707 | 40,426 | 94,133 | 56,558 | 39,738 | 96,296 |

For a correct comparison, the number of complaints received in 2017 – by individual category - must be supplemented with the data referring to the 'Venetian Banks' (2834 complaints in total) as reported on pp. 72-74

With regard to requests received from customers on personal data protection in Italy, 115 reports were received for an alleged violation of the Privacy Code in 2018 (101 in 2017), together with one request from the Italian Data Protection Authority.

* The survey of the International area also includes Eximbank (Moldova), which does not fall within the reporting boundary of the 2018 Statement.