

Environment

GREEN AND CIRCULAR ECONOMY

Loans disbursed for the Green and Circular Economy	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Retail	m euro	55	11	66	46	7	53	877	35	912	932
Business and Third Sector	m euro	374	17	391	156	32	188	253	40	293	297
Corporate and Project finance	m euro	1,168	297	1,465	1,143	35	1,178	736	44	781	960
of which Project finance	m euro	679	297	976	684	34	718	190	40	230	401
Total loans for the Green Economy	m euro	1,596	326	1,922	1,345	74	1,419	1,866	119	1,985	2,189
Total loans with Circular Economy criteria	m euro	-	-	-	760	0	760	565	0	565	589
Total	m euro	1,596	326	1,922	2,105	74	2,179	2,431	119	2,550	2,779

* 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.

DIRECT ENVIRONMENTAL IMPACTS

Parameters	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Operators = Staff + Consultants	No.	72,680	23,244	95,924	70,834	24,379	95,213	65,732	23,714	89,446	109,303
Staff	No.	68,392	23,134	91,526	65,612	23,070	88,682	63,146	22,570	85,716	105,183
Consultants	No.	4,288	110	4,398	5,222	1,309	6,531	2,586	1,144	3,730	4,120
Total transfers	No.	654,263	21,225	675,488	609,980	21,210	631,190	264,542	8,562	273,104	273,104
Total transport	thousands of km	145,128	33,895	179,023	140,679	32,678	173,357	40,676	20,801	61,477	69,719
Floor area	thousands of m ²	3,169	626	3,795	2,971	648	3,619	2,885	622	3,507	4,532

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Greenhouse gas emissions [CO ₂ eq]	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Direct emissions (Scope1)	tCO₂eq	51,581	5,584	57,165	37,521	7,877	45,398	31,124	5,801	36,925	41,852
Natural gas emissions for independent heating	tCO ₂ eq	30,422	1,847	32,268	22,567	3,026	25,592	22,185	2,442	24,628	27,978
Natural gas emissions for cogeneration	tCO ₂ eq	6,826	418	7,244	5,110	524	5,634	1,535	421	1,956	1,956
Diesel emissions for independent heating	tCO ₂ eq	1,407	55	1,462	925	122	1,046	759	107	866	1,051
HFC emissions	tCO ₂ eq	5,720	159	5,879	1,824	266	2,090	2,961	414	3,375	3,894
Gasoline emissions for company fleet	tCO ₂ eq	20	562	582	10	901	911	8	603	611	611
Diesel emissions for company fleet	tCO ₂ eq	7,186	2,544	9,729	7,086	3,039	10,124	3,676	1,814	5,490	6,362
Indirect emissions (Scope2 Market-based)	tCO₂eq	8,135	35,326	43,461	5,735	27,974	33,709	5,571	26,228	31,800	32,597
Electricity emissions (excluding cogeneration)	tCO ₂ eq	3,926	33,286	37,212	2,310	27,167	29,478	1,751	25,208	26,959	26,965
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	3,752	1,949	5,701	3,424	765	4,189	3,820	956	4,776	5,567
Diesel emissions for building heating	tCO ₂ eq	456	91	548	0	42	42	0	65	65	65
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO₂eq	59,716	40,911	100,626	43,256	35,851	79,107	36,695	32,030	68,725	74,450
Total direct + indirect emissions per staff member	tCO ₂ eq/staff member	0.8	1.8	1.0	0.6	1.5	0.8	0.6	1.4	0.8	-
Total direct + indirect emissions per square meter	kgCO ₂ eq/m ²	18.8	65.3	26.5	14.6	55.3	21.9	12.7	51.5	19.6	-
Total direct + indirect emissions (Scope1 + 2 Location-based)	tCO₂eq	177,395	38,515	215,910	151,279	39,090	190,369	127,549	32,459	160,008	177,848
Other indirect emissions (Scope3)	tCO₂eq	60,507	29,027	89,534	38,209	19,270	57,479	40,960	21,183	62,143	71,480
Business trips	tCO ₂ eq	8,614	2,258	10,871	8,015	1,514	9,528	1,807	1,235	3,042	3,554
Purchased paper	tCO ₂ eq	3,981	1,881	5,861	2,911	1,673	4,584	2,179	1,229	3,408	3,987
Waste	tCO ₂ eq	260	12	272	252	26	279	203	21	224	233
Office machinery**	tCO ₂ eq	6,537	2,211	8,748	4,293	1,509	5,802	16,829	6,015	22,843	28,369
Internet banking	tCO ₂ eq	123	53	176	116	100	217	110	96	206	214
Energy carriers***	tCO ₂ eq	32,822	19,400	52,222	14,684	11,444	26,128	13,014	9,888	22,902	24,672
Cash-in-transit (CIT)	tCO ₂ eq	8,172	3,212	11,383	7,938	3,003	10,942	6,819	2,699	9,518	10,451

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** The significant increase in 2020 figures compared to 2019 is mainly due to the purchase of a large number of notebooks during the year.

*** Scope3 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 the distribution and transformation of the electricity.

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*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
NO _x emissions	t	50	46	96	39	38	78	25	31	57	61
SO ₂ emissions	t	2	40	42	1	29	30	1	22	23	23

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Energy consumption broken down by source	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Direct primary energy consumption (Scope1)	GJ	754,041	81,572	835,613	580,864	113,205	694,069	467,950	82,222	550,172	621,889
Natural gas consumption for independent heating	GJ	524,052	32,969	557,020	389,239	54,003	443,242	383,409	43,596	427,005	484,917
Natural gas consumption for cogeneration	GJ	117,587	7,502	125,089	88,138	9,381	97,519	26,527	7,551	34,078	34,078
Diesel consumption for independent heating	GJ	18,935	774	19,709	12,444	1,717	14,161	10,217	1,509	11,726	14,219
Gasoline consumption for the fleet	GJ	267	7,338	7,605	105	9,106	9,211	76	6,017	6,093	6,093
Diesel consumption for the fleet	GJ	93,199	32,990	126,189	90,938	38,998	129,935	47,722	23,548	71,270	82,583
Indirect primary energy consumption (Scope2)	GJ	1,431,655	395,749	1,827,404	1,311,966	396,154	1,708,120	1,237,140	356,709	1,593,849	1,766,834
Renewable electricity consumption	GJ	1,328,804	49,329	1,378,132	1,235,569	81,177	1,316,746	1,109,475	67,497	1,176,971	1,323,860
Non renewable electricity consumption (except cogeneration)	GJ	30,007	255,015	285,022	17,328	220,543	237,870	12,946	192,123	205,069	205,115
Natural gas consumption for building heating (including remote district heating)	GJ	66,703	90,120	156,822	59,069	93,840	152,910	114,719	96,160	210,879	236,930
Diesel consumption for building heating	GJ	6,142	1,285	7,427	0	594	594	0	929	929	929
Total direct + indirect energy (Scope1 + 2)	GJ	2,185,696	477,321	2,663,017	1,892,830	509,359	2,402,189	1,705,090	438,931	2,144,021	2,388,723
Total direct + indirect energy per staff member	GJ/staff member	30.1	20.5	27.8	26.7	20.9	25.2	25.9	18.5	24.0	-
Other indirect primary energy consumption (Scope3)	GJ	2,766,400	952,013	3,718,413	787,916	734,636	1,522,552	801,981	701,574	1,503,555	1,634,317
Business trips	GJ	128,283	30,131	158,415	121,896	20,782	142,677	26,002	15,937	41,939	48,589
Purchased paper	GJ	107,232	72,411	179,643	91,034	76,353	167,388	64,059	57,189	121,248	143,934
Waste	GJ	3,514	176	3,690	3,377	361	3,737	2,656	260	2,916	3,076
Office machinery**	GJ	98,815	33,425	132,240	66,502	23,383	89,884	267,983	95,784	363,767	449,154
Internet banking	GJ	2,068	1,323	3,391	2,034	2,388	4,422	1,921	2,226	4,147	4,298
Energy carriers***	GJ	2,299,445	764,618	3,064,063	379,562	564,642	944,203	333,262	488,181	821,443	822,656
Cash-in-transit (CIT)	GJ	127,043	49,929	176,972	123,512	46,728	170,239	106,099	41,997	148,096	162,610

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

Total electricity focus (including cogeneration)	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Electricity per staff member	kWh/staff member	5,359	3,701	4,957	5,045	3,496	4,648	4,787	3,082	4,335	-
Electricity per square meter	kWh/m ²	123	137	125	120	132	122	109	118	111	-
Purchased from renewable sources	%	94.5	15.8	80.3	95.7	26.4	82.4	97.6	25.6	84.0	85.5
Self-produced from renewable sources (photovoltaic)	%	0.3	0.1	0.2	0.3	0.1	0.2	0.3	0.1	0.3	0.3
Purchased from non-renewable sources	%	2.1	82.4	16.7	1.4	71.9	14.9	1.1	73.0	14.7	13.3
Self-produced from non-renewable sources (cogeneration)	%	3.1	1.7	2.8	2.6	1.6	2.5	0.9	1.3	1.0	0.9

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Transport	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Air travel	thousands of km	40,044	5,064	45,108	37,201	6,126	43,327	5,814	1,131	6,945	7,160
Train travel	thousands of km	48,552	642	49,195	51,234	458	51,692	8,483	90	8,572	8,828
Company fleet	thousands of km	44,440	18,013	62,453	40,765	21,215	61,981	21,407	13,216	34,623	39,689
Personal Cars	thousands of km	12,091	10,175	22,266	11,478	4,879	16,357	4,974	6,364	11,338	14,041
Remote connections	thousands	63,070	31	63,101	44,298	32	44,330	78,751	106	78,857	79,694
Distance covered for business trip per employee	km/employee	222	1,597	265	231	1,541	275	154	2,429	225	-

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Paper consumption	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Purchased paper	t	4,996	1,809	6,805	4,258	1,916	6,175	3,278	1,383	4,660	5,407
Purchased paper / staff member	kg/staff member	68.7	77.8	70.9	60.1	78.6	64.8	49.9	58.3	52.1	-
Certified recycled paper	%	69.2	22.9	56.9	70.7	17.6	54.2	76.0	13.2	57.4	55.6
Eco-sustainable certified paper (not recycled)	%	25.3	52.9	32.7	26.5	41.5	31.2	21.0	43.4	27.6	30.1

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Toner consumption	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Toner: total	kg	n.a.	n.a.	n.a.	90,505	23,600	114,105	64,023	32,488	96,511	105,661
Toner: remanufactured cartridges	%	n.a.	n.a.	n.a.	71.5	19.1	60.7	79.5	5.9	54.7	50.0
Toner: traditional cartridges	%	n.a.	n.a.	n.a.	28.5	80.9	39.3	20.5	94.1	45.3	50.0

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Water consumption	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total water consumed	thousands of m ³	1,428	546	1,974	1,131	570	1,700	1,306	410	1,716	1,874
Total water consumed / staff member	m ³ /staff member	19.6	23.5	20.6	16.0	23.4	17.9	19.9	17.3	19.2	-

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Special waste by type	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total waste	t	3,315	682	3,997	3,288	1,002	4,290	2,373	794	3,167	3,688
Total non-hazardous waste	t	3,292	621	3,914	3,240	894	4,134	2,315	738	3,053	3,571
Total hazardous waste	t	23	61	84	47	109	156	58	56	114	117
Total waste / staff member	kg/staff member	45.6	29.3	41.7	46.4	41.1	45.1	36.1	33.5	35.4	-

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Special non-hazardous waste by disposal method	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Recycling	t	1,168	554	1,722	1,276	748	2,024	747	562	1,309	1,707
Reuse/recovery	t	1,919	65	1,984	1,779	138	1,917	1,413	167	1,580	1,695
Landfill	t	171	1	172	163	6	170	131	8	138	141
Incinerator for energy recovery	t	34	2	36	22	1	23	24	1	26	28

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Special hazardous waste by disposal method	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Recycling	t	0	0	0	0	0	0	0	0	0	0
Reuse/recovery	t	8	8	16	16	17	33	42	24	66	67
Landfill	t	15	53	68	31	91	123	16	32	47	50
Incinerator for energy recovery	t	0	0	0	0	0	0	0	0	0	0

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Expenditure for environmental management	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
		2018			2019			2020			2020
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Management of special waste	K euro	1,481	306	1,788	1,302	291	1,592	1,067	538	1,605	2,099
Training	K euro	0	200	200	0	252	252	0	129	129	129
System maintenance	K euro	45,276	17,408	62,684	45,211	8,095	53,306	46,299	10,620	56,919	61,575
Monitoring and certification of EEMS (Environmental and Energy Management System)	K euro	150	12	162	1,472	17	1,490	2,384	14	2,398	2,789
Total	K euro	46,908	17,926	64,834	47,985	8,655	56,640	49,750	11,300	61,050	66,592

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