

## Executive Summary

## Main performance indicators\*

The COVID-19 pandemic hit the entire world in 2020. Italy was struck particularly hard, with the all-consuming crisis impacting heavily on families, businesses and society as a whole, and inevitably also influencing the performance and non-financial indicators of the Group.

In this context, Intesa Sanpaolo demonstrated its ability to act as a true leader in the countries in which it operates, and Italy in particular, in line with the commitments it undertook with the 2018-2021 Business Plan.

In terms of its results, of particular note was the approx. 87 billion euro of new medium to long-term credit granted, over 37 billion of which in the form of loans with strong social impact (around 43% of the total). Of this sum, around 32 billion was allocated to support the production system during the health emergency.

The Group's economic and capital strength enabled it, to among other things, expand the initiatives of the Fund for Impact, launched in 2018.

The Group also confirmed itself as a leader in sustainable investments in Italy with an overall market share of 22.8% and net inflows of over 8 billion euro during 2020.

Recognition of the Group's work during the health emergency was reflected in the improvement of customer satisfaction indicators.

Its monetary contribution to the community amounted to over 184 million euro, a strong increase with its most high-profile operations including the 120 million euro donated to strengthen the national health system.

Since 2018, its initiatives to reduce child poverty and support people in need have enabled it to provide over 17 million meals, beds, medicines and clothes.

In addition, under the 2019 bonus scheme, a sum of 6 million euro was donated by the CEO and Top Management to strengthen health initiatives.

The Group continued to focus closely on the environment, issuing over 2.5 billion euro in loans to support the Green and Circular Economy and continuing with its planned efficiency measures; the reduced use of the company's sites led to a substantial reduction in CO<sub>2</sub> emissions (-13.1%) compared with 2019.

Intesa Sanpaolo's ability to meet and exceed the goals it had set itself, even at an incredibly difficult time, is explained by the professionalism of the people that work for the Group, who were guaranteed safe working conditions during the pandemic. More specifically, around 65,500 people were able to work from home and training activities were further developed in 2020 compared with 2019, amounting to a total of around 11.8 million hours.

The extremely positive results obtained enable the Intesa Sanpaolo Group to continue in its role as a driver of inclusive and sustainable growth.

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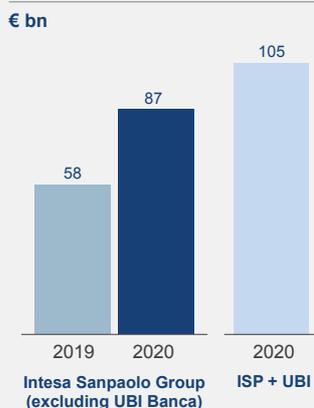
\* For more in-depth insight with regard to the main impacts of COVID-19 on financial performance, one should refer to the section called "Intesa Sanpaolo Group's approach to the preparation of the financial statements as at 31 December 2020" in the Consolidated Annual Report.

## IDENTITY AND PROFILE

## Group value and solidity

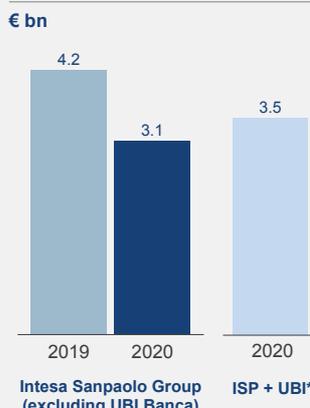


## New medium/long-term credit granted to the real economy



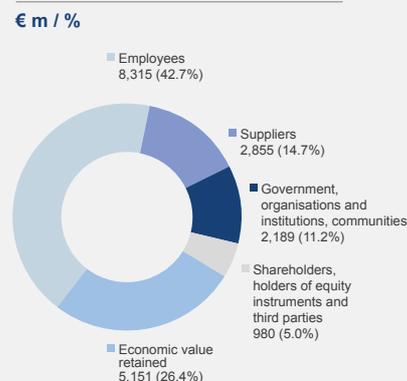
Intesa Sanpaolo continues to be an accelerator for the growth of Italy's real economy: of the ~87 billion euro of new medium/long-term loans disbursed in 2020 (approx. 105 billion including UBI Banca), ~77 billion euro was disbursed in Italy, ~63 billion euro of which to families and SMEs. The Bank is able to act as a driver of inclusive and sustainable growth for families, businesses and society thanks to its ability to maintain the resilience of its profitability over time, its growing levels of efficiency, and its capital strength, which is among the highest in the European banking sector.

## Net income



In an extremely challenging climate and exceeding the goals it had set itself, in 2020 the Group recorded a net income of 3.1 billion euro (excluding the impact on the accounts of the combination with UBI Banca and the impairment of the goodwill of Banca dei Territori and the 5-month contribution of UBI Banca's activities), confirming the resilience of its profitability despite the impact of the pandemic. Including the 5-month contribution of UBI Banca's activities, the normalised net income is 3.5 billion euro, without considering the impact on the accounts of the combination with UBI Banca and the goodwill impairment. The net income comes to 4.5 billion euro when the write-down of loans for future impacts of COVID-19 (2.2 billion euro) are also excluded, up around 9% compared with the net income for 2019.

## Economic value breakdown



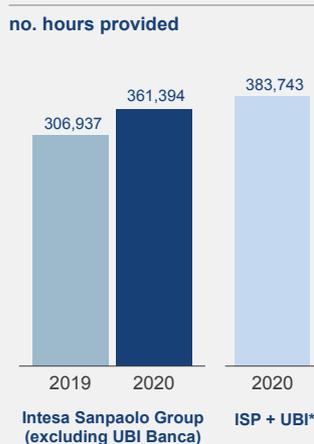
The economic value generated in 2020, equal to 19,490 million euro, is up compared with the 2019 value. In both financial years, the dividend policy was defined in accordance with the recommendations of the European Central Bank of 15 December 2020 - valid until 30 September 2021 - on dividend distributions during the COVID-19 pandemic. For 2020, a decision was made to submit a proposal to the Shareholders' Meeting for the distribution of a total dividend payout of 694 million euro, equal to the maximum allowed by the ECB Recommendations. In addition, again subject to the indications of the ECB, a distribution of cash reserves is envisaged after 30 September 2021, from the results for 2020, which when added to the above-mentioned dividends should lead to the payment of a total of 3,505 million euro of adjusted consolidated net income corresponding to a payout ratio of 75%.

## GOVERNANCE AND RISK MANAGEMENT

## Integrity in corporate conduct

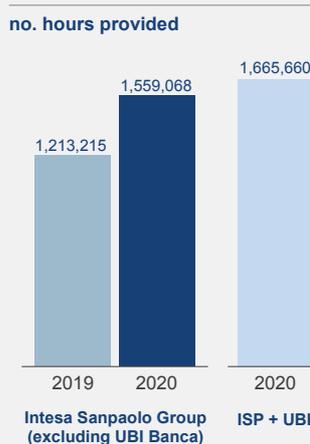


## Training to prevent corruption and money laundering



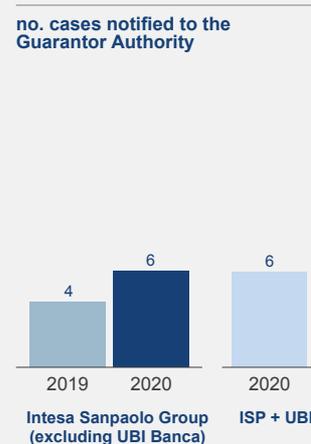
Training on anti-money laundering and anti-corruption is mandatory and follows multi-year cycles, also according to local laws. The increase in the number of hours of training confirms the Group's ongoing commitment to providing training that goes well beyond the minimum levels established by law in a field that is particularly delicate, also from a reputational perspective. Furthermore, in the past three years there were no cases of corruption-related dismissals or disciplinary action among Group workers. The Group's anti-corruption management system is certified according to UNI ISO 37001 international standards.

## Consumer protection training



Training on consumer protection is on the increase. This rise is connected with the IVASS training undertaken by Banca dei Territori staff also in the form of smart learning.

## Cases of customer data being lost or stolen



The number of cases brought to the attention of the Guarantor Authority remains very low.

## SOCIETY

### Quality of service and customer satisfaction



#### Net Promoter Score

no. index points



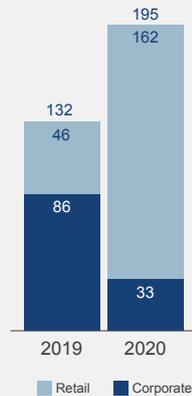
The NPS is an indicator that expresses the likelihood of customers to recommend a product, service or company, calculated in index points (between -100 and +100) subtracting the percentage of detractors (dissatisfied customers) from the percentage of promoters (loyal customers) obtained. The improvement in the 2020 NPS compared with 2019, in evidence for all customer segments, is the result of the strengthening of the Bank-customer relationship, also positively influenced by opinions on Intesa Sanpaolo's conduct during the health emergency: over 70% of interviewed customers felt that the Bank paid the right level of attention to customers' needs (with peaks of 79% for the Retail Businesses); about 80% believe that the Bank met Italy's needs and lastly over 80% (with peaks of 91% for Retail customers) felt that the safety measures taken in Branches were adequate. As for Corporate customers, the indicator, which in 2019 was impacted by the change to the service model (change of branch and/or manager), improved significantly in 2020 due to the full application of the new model. Additionally, for the first time in 2020, the Third Sector was subject to NPS surveys, obtaining a score of 25, the highest among all types of customers.

### Innovation and digital transformation



#### Blocking of fraudulent transactions

€ m

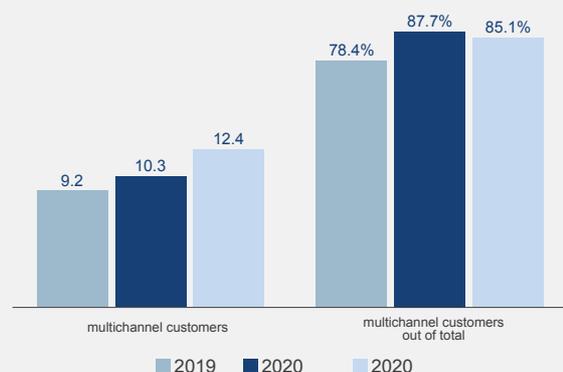


Intesa Sanpaolo Group (excluding UBI Banca)

Customer fraud is on the rise in terms of number of cases and impact; in particular, there has been an increase in instances of fraud connected with the payment systems used by retail customers. This growth is also due to the increase in online purchases and sometimes to customers' lack of experience when using the Internet and online services during the COVID-19 emergency. Confirming the close attention it pays to monitoring cyber security, Intesa Sanpaolo won the 2020 AIPSA CTF cyber security prize, dedicated to Cyber Resilience during the global pandemic.

#### Multichannel banking in Italy

m / %



Intesa Sanpaolo Group (excluding UBI Banca) ISP + UBI\*

The Group is a European leader for its mobile app functionalities and strong digital solutions. With regard solely to the stand-alone ISP Group (excluding UBI), in 2020 the number of multichannel customers rose by 1.1 million and around 6.5 million customers use the Group's apps. Moreover, it is worth highlighting the sharp increase in the sales of products on digital channels, equal to over 2 million in 2020 (+182% compared to 2019). Multichannel customers and digital sales also increased due to the particular context linked to the COVID-19 emergency.

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

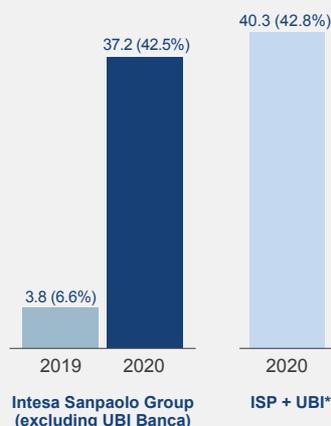
## SOCIETY

### Financial inclusion and supporting production



### Loans disbursed for initiatives with high social impact

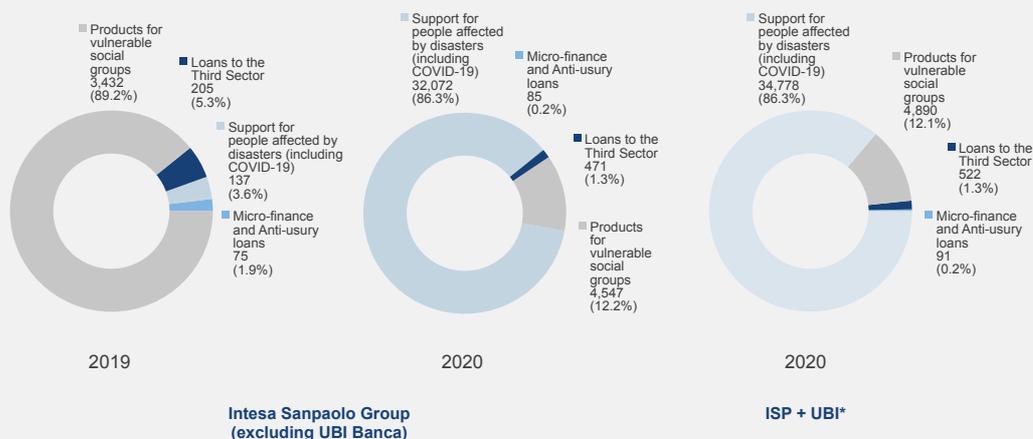
€ bn / % on loans



In 2020, high social impact loans represented 42.5% of all loans granted by the ISP Group (vs. 6.6% in 2019). There has been strong growth in the high social impact loans segment, as in 2020 these also included the loans issued to support families and businesses during the COVID-19 emergency. In particular, in 2020 the ISP Group finalised 31.9 billion euro in such loans (34.6 billion euro including UBI Banca, corresponding to 99.4% of total loans to support people affected by natural disasters), almost 30 billion euro of which as part of the "Liquidity Decree".

### Social impact loans breakdown

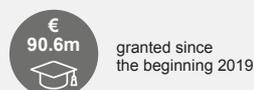
€ m / %



In 2020, the areas that underwent the greatest growth compared to 2019 were support for people affected by disasters, due to the inclusion of loans issued to major businesses and SMEs during the COVID-19 emergency, and products for vulnerable groups, which included advances on temporary redundant payments to support workers affected by the health emergency, and an increase in mortgages for young people.

### Fund for Impact

per Merito: loans granted



XME StudioStation: granted (€ m granted)



In addition to the "per Merito" initiative, the first unsecured credit line dedicated to all university students residing in Italy and studying in Italy or abroad, the XME StudioStation initiative, which provides loans to families to support distance learning, was also launched as part of the Fund for Impact. In addition, the MAMMA@WORK initiative introduced a loan at highly advantageous rates to reconcile motherhood and work in the years immediately following maternity. Finally, two other new initiatives were announced to support working mothers in India and people over 50 who have lost their jobs or have difficulty accessing pension schemes.

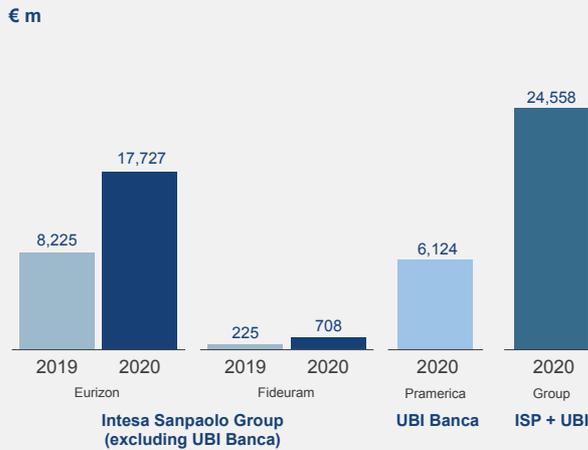
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## SOCIETY

### Sustainable investments and insurance

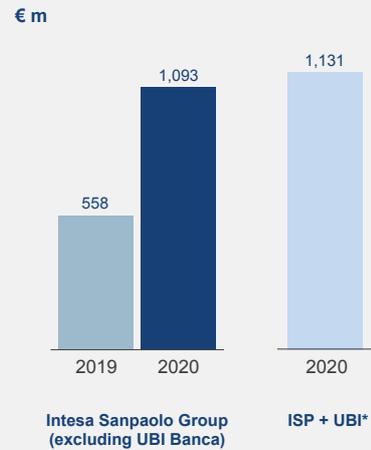


#### Ethical/ESG Funds



The ISP Group confirmed itself as a leader in sustainable investments in Italy with an overall market share of 22.8% (30.4% including UBI Banca) versus 27.3% in 2019. In addition, in 2020 the Group's net inflows rose significantly, amounting to 8.4 billion euro (over 9 billion euro in 2020 considering UBI Banca), compared to ~2 billion in 2019: for Eurizon, ~17,726.7 million euro of Ethical/ESG funds; 55 sustainable and responsible open-ended funds (18 launched in 2020); for Fideuram 707.6 million euro of Ethical/ESG funds; for Pramerica 6.1 billion euro of Ethical/ESG funds.

#### Gross non-motor insurance premiums\*\*

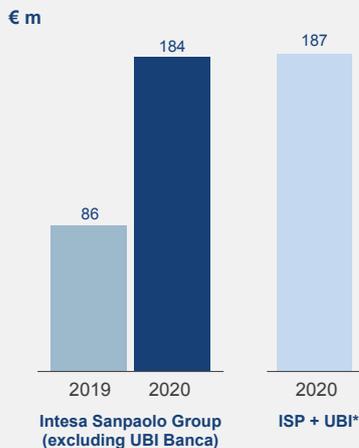


In 2020, Intesa Sanpaolo achieved its best ever results in the insurance sector with non-motor non-life insurance revenues rising to 500 million euro. The ISP Group is a European leader in the Life Assurance and Wealth Management businesses, investing over 1,200 billion euro of customer financial assets (including the UBI Group) in these areas, and a top-notch player in the Protection business (2nd leading Italian health insurance company and 3rd in the non-motor retail segment with Intesa Sanpaolo RBM Salute).

### Community support



#### Monetary contribution to the community



The Group's monetary contribution to the community was significantly higher in 2020 (+114% versus 2019) due to the immediate support it provided to the health sector to help with the COVID-19 emergency. In fact, the all-consuming COVID-19 pandemic had a strong impact on families, businesses and society as a whole. The most high-profile operations included the 120 million euro donated to strengthen the national health system.

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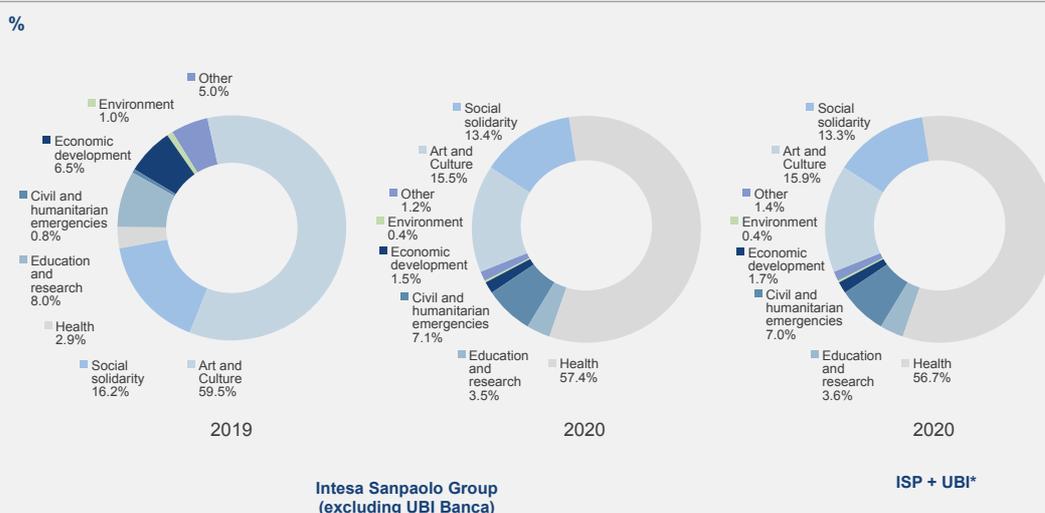
\*\* 2020 figures include Intesa Sanpaolo RBM Salute's non-motor insurance premiums.

## SOCIETY

### Community support



### Monetary contribution to the community by area of activity



In 2020, the action areas with largest growth compared to 2019 were healthcare and civil and humanitarian emergencies where the Group acted promptly by making major donations to support the health sector and people in need during the COVID-19 emergency. Attention also remained high in the other action areas.

### Food and Shelter for people in need

no. - cumulative value since the beginning of 2018



The project forms part of the initiatives to reduce child poverty and support people in need, with the targets being reached earlier than expected with respect to the 2018-2021 Business Plan goal. In recent years, the Group's support for people in need has exceeded 17 million meals, beds, medicines and clothes.

### Culture project at the Gallerie d'Italia

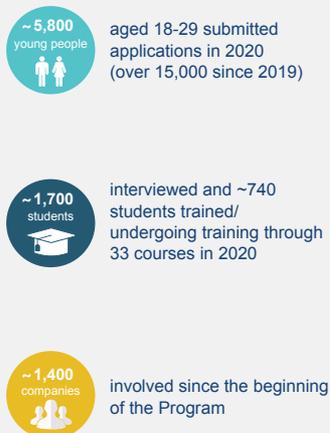
no.



With the 2018-2021 Business Plan, the Intesa Sanpaolo Group aimed at becoming an exemplary model in terms of social and cultural responsibility. Internationally renowned as Italian centres of cultural excellence, the Gallerie d'Italia host the Bank's collections, temporary exhibitions in partnership with leading international museums, and free activities for students and vulnerable categories.

### ISP Giovani e Lavoro Program

no.



Always sensitive to social issues, the Intesa Sanpaolo Group aims to address the misalignment between the expertise requested by companies and the training provided to young adults. The "Giovani e Lavoro" program, in partnership with Generation Italy, is geared towards the training and inclusion of 5,000 young people in the Italian employment market over a multi-year period.

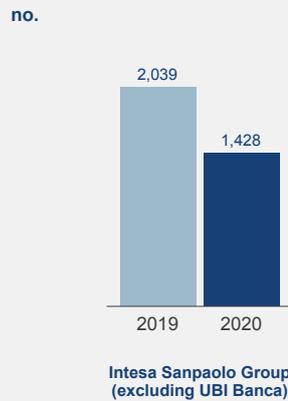
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## PEOPLE

### Employment protection

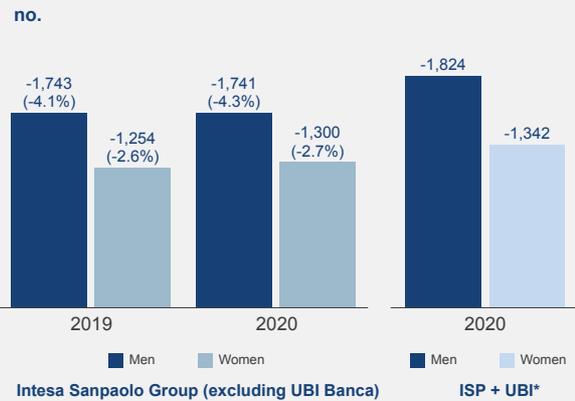


### People reassigned to high value-added activities



The objectives of the Business Plan for 2021 include the professional retraining of ~5,000 resources. At the end of 2020, ~4,500 were already focused on priority initiatives, a confirmation of the close attention Intesa Sanpaolo puts on its people, who are regarded as one of the Bank's critical success factors. This figure has naturally fallen year-on-year because it reflects the gradual increase in complexity.

### Turnover by gender



In 2020, the Group workforce turnover rate was -3.4% (-3.3% in 2019).

### Retention, enhancement, diversity and inclusion of the Group's people

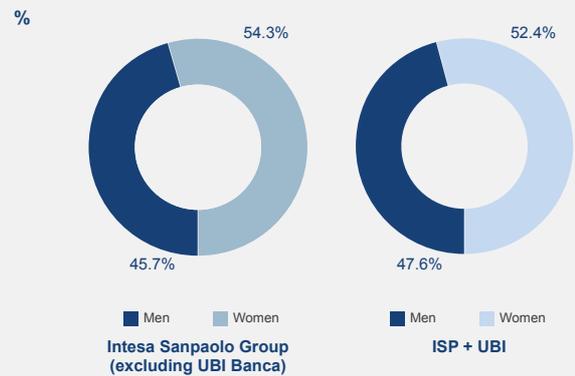


### Training



The pandemic had a great impact on the way of working but, also thanks to digital technology, it was possible to quickly reorganise remote activities, activating communication campaigns to encourage flexible training. Distance training alone amounted to around 11 million hours in 2020. Smart learning made it possible to provide approximately 3.5 million hours to almost 35,000 branch Network workers, an average of approximately 100 hours per capita.

### Breakdown of employees by gender



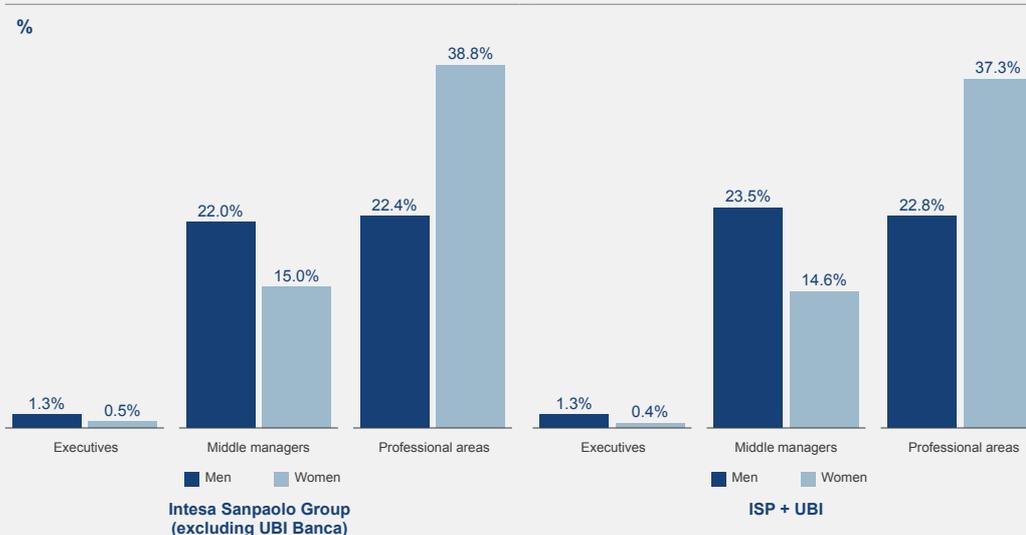
The company population is fairly evenly spread between male and female employees.

## PEOPLE

Retention, enhancement, diversity and inclusion of the Group's people

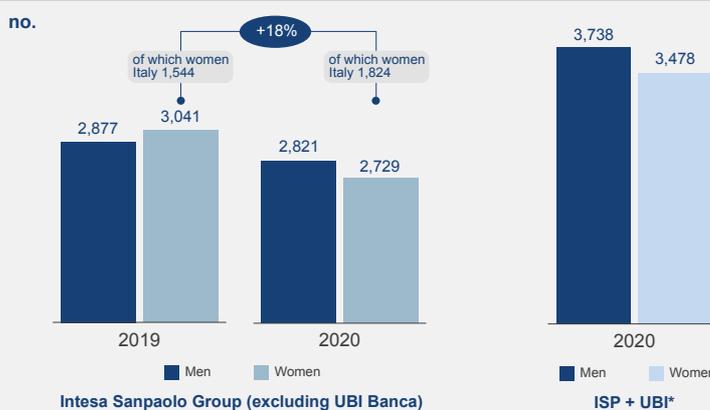


## Employees by category and gender



Compared with the total population, the breakdown by category and gender remains constant. Representing 28.6% of all female employees in the Group, the number of female managers (executives and middle managers) as a proportion of all managers, rose slightly compared with last year to 40%.

## Number of promotions by gender



The overall number of promotions has been impacted by the fall in the international figure. In fact, there was an overall increase in promotions in Italy in 2020 (3,371 vs. 2,958 in 2019), particularly among women. The percentage of women promoted in Italy grew from 52.2% in 2019 to 54.1% in 2020.

## Male/female salary ratio



At Group level, the male/female salary ratio in 2020 remained in line with that of 2019.

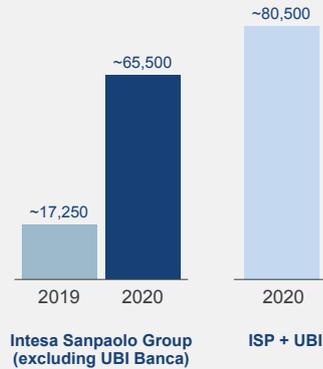
## PEOPLE

Health, safety and well-being of the Group's people



### Smart working

no. participants



People and digital technology represent the key enablers in the 2018-21 Intesa Sanpaolo Business Plan. In the context of COVID-19, in 2020 the Group guaranteed safe working conditions for its people, accelerating the digitalisation of its operations and reviewing - also with a view to business continuity - organisational and regulatory processes, as well as technological and IT measures, to allow the extension of smart working in the Group. Despite recourse to smart working on a larger scale, the provisions of the company agreements pertaining to 2014/2015 and of the 2019 national collective bargaining agreement on the subject remain valid, thereby confirming the voluntary participation and the principles and general rules of the employment relationship; in this regard, the requirements regarding the duration of daily and weekly working hours, or the rules governing breaks, time off and overtime, are relevant. In addition, digital coaches were provided to support the transition to smart working and share best practices and the Consultation and Support project was launched to provide mental wellness support to all Intesa Sanpaolo employees.

### Health and safety

Injuries: no. and % on the number of employees



In 2020, the number of injuries fell significantly compared with 2019 (-46.7%) due to the effects of the COVID-19 pandemic. In fact, from February 2020 onwards, there was widespread use of remote working with a drastic reduction in the number of people physically present in the offices and therefore also in the number of home-work commutes.

### Health and safety training

no. trained employees and hours provided



The Group remains focused on health and safety training, with the number of participants and the number of hours provided increasing in 2020. This rise, in line with the overall increase in training, is also due to the use of digital channels for this specific form of training.

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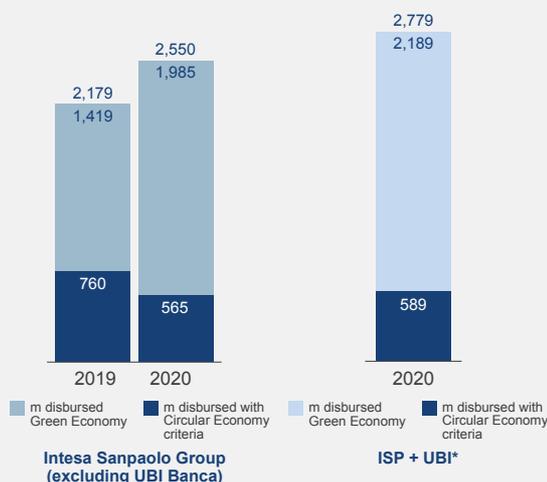
## ENVIRONMENT AND CLIMATE CHANGE

Transition to a sustainable, green and circular economy



### Loans disbursed for the Green and Circular Economy

€ m



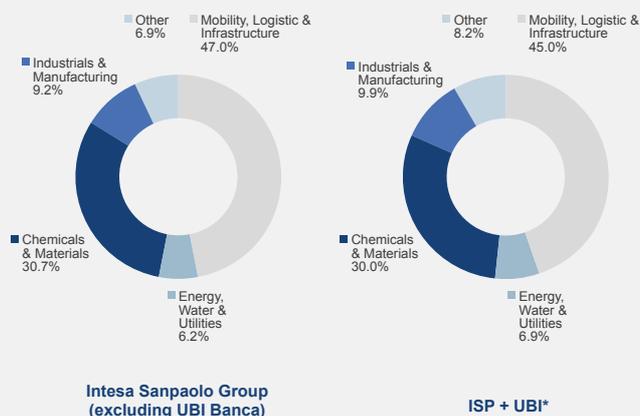
There was an increase in the number of green and circular loans granted thanks in particular to the launch of Green - Mutuo Domus. In 2020, more than 5,100 green mortgages were issued for a total value of over 800 million euro.

### Circular Economy

#### Circular Economy Plafond: loans disbursed € m



#### Circular Economy Plafond Projects\*\*: % amounts disbursed by sector in 2020



In 2020, the Plafond was extended to support businesses investing in green projects in the area of renewable energy production, energy efficiency and sustainable farming and biodiversity, and to support the Green Mortgages requested by customers for the purchase of new high energy efficiency houses (class B upwards) or the refurbishment of houses with consequent improvement of the energy class.

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\*\* Green Mortgages excluded.

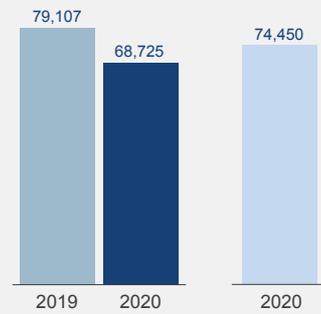
## ENVIRONMENT AND CLIMATE CHANGE

### Direct environmental impacts



### Greenhouse gas emissions

Total Tons of CO<sub>2</sub> (Scope1 + 2 Market-based)\*\*

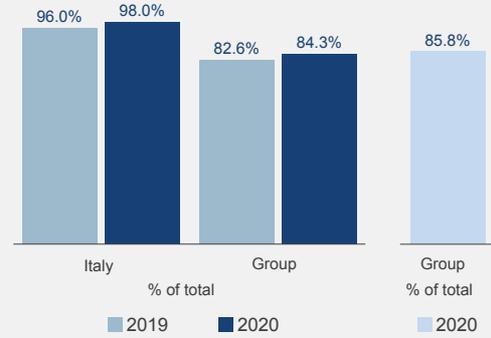


Intesa Sanpaolo Group (excluding UBI Banca)      ISP + UBI\*

CO<sub>2</sub> emissions fell significantly (-13.1% vs. 2019). This reduction was partly due to the continuation of planned energy efficiency measures but, most of all, to the reduced use of Bank properties from March 2020 onwards because of the COVID-19 emergency. Nevertheless, the Bank continued to operate during the lockdown and its buildings remained open at all times, albeit with a reduced number of people onsite and restricted opening hours for the branches.

### Energy from renewable sources

% renewable electricity consumption vs total

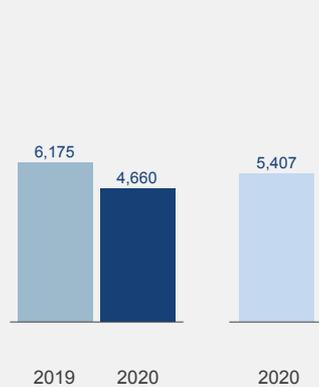


Intesa Sanpaolo Group (excluding UBI Banca)      ISP + UBI\*

The purchase and production of renewable energy, albeit in accordance with the limitations imposed by law in some states, continues to be one of the main environmental sustainability actions through which the Intesa Sanpaolo Group intends to pursue its goals. In 2020, the consumption of renewable energy grew in excess of 84% of total energy consumption.

### Paper

Paper purchased (ton)

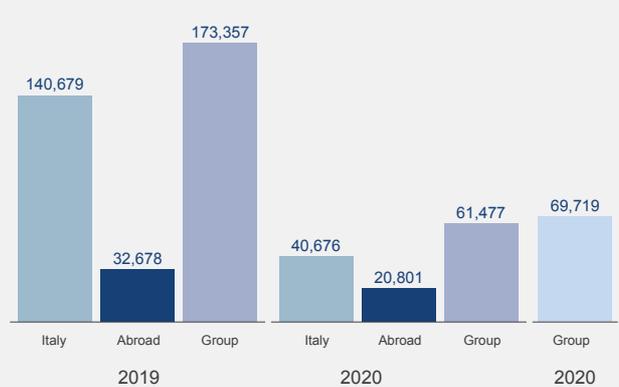


Intesa Sanpaolo Group (excluding UBI Banca)      ISP + UBI\*

In 2020, there was a reduction in the purchase of paper compared with 2019 due to the reduced presence of onsite staff and the continuation of the dematerialisation policies. The Group remained committed to purchasing paper with reduced environmental impact (recycled and environmentally-friendly), with this form of paper accounting for 85% of the total.

### Transport

thousands of km



Intesa Sanpaolo Group (excluding UBI Banca)      ISP + UBI\*

In 2020, there was a significant reduction in corporate mobility largely due to the increase in remote working and the travel limitations imposed by the COVID-19 emergency.

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\*\* Market-based: for purchased electricity the Scope2 data considers the contribution, agreed contractually, of the guaranteed renewable source certificates, which therefore have zero emissions.

# Main actions taken to face the COVID-19 emergency\*

## Immediate healthcare support



- €100m to strengthen the National Health System through the Civil Protection Department throughout Italy, and in particular in the most affected areas of Bergamo and Brescia. 16 hospitals and 3 COVID-19 Emergency Centres benefitted from the donation with the creation of 36 new hospital wards and 500 hospital beds mainly in Intensive and Sub-Intensive Care Units
- €10m to support families in financial and social difficulty due to the COVID-19 crisis, of which €5m donated to Ricominciamo Insieme project of the Diocese of Bergamo and €5m donated to the Diocese of Brescia
- €6m in donations from the CEO (€1m) and top management's 2019 variable compensation, to strengthen healthcare initiatives, with additional voluntary donations from ISP People and Board of Directors
- €3.5m donated through ForFunding – the ISP crowdfunding platform – to support Civil Protection Department initiatives related to the COVID-19 emergency
- €1m allocated from the ISP Charity Fund to boost COVID-19 scientific research
- €350k donated to Associazione Nazionale Alpini to accelerate the construction of a field hospital in Bergamo
- 102,409 doctors and nurses participated in the Generation COVID-19 training on PPE, NIV and emergency management

## Continuous support to the real economy and to society



- €73bn<sup>(1)(2)</sup> suspension of existing mortgage and loan installments for families and companies (1st in Italy to launch the initiative before the regulation came into force), of which ~€54bn for enterprises and ~€19bn for households
- €50bn in credit made available to support companies and professionals to protect jobs and manage payments during the emergency
- €21bn<sup>(3)</sup> in loans with a State guarantee
- €10bn in new credit facilities to boost ~2,500 Italian industrial supplier value chains through the enhancement of the Sviluppo Filiere Program
- €9bn in loans with a guarantee from SACE (1st in Italy to sign the collaboration protocol with SACE, providing immediate support to large corporates and SMEs under Liquidity Decree)
- €80m Programma Rinascimento, including impact loans to micro-enterprises and start-ups, for the recovery and the re-shaping of their business models for the post COVID-19 scenario, leveraging on growth and innovation projects boosting economic growth and social and territorial cohesion. Launched in Bergamo (€30m, in partnership with the Municipality) and in Florence (€50m, in partnership with CR Firenze Foundation)
- €125m (equal to 50%) of the ISP Fund for Impact will be used to reduce the socioeconomic distress caused by COVID-19
- Also within the scope of the Fund for Impact, XME StudioStation launched in August 2020: loans to families in support of distance learning (€1.2m granted in 2020)
- Ecobonus: support to families, condominiums and businesses through modular and flexible financial solutions benefitting from the provisions of the "Decreto Rilancio" which raise the deduction to 110% for expenses related to energy efficiency and measures to reduce seismic risk

## Always close to its people



- Flexible working enabled for ~65,500 ISP People<sup>(4)</sup>, with "digital coach" to support the switch to smart working and share best practices
- Agreements with trade unions for extraordinary measures to support families and childcare and to enable the participation in the variable performance bonus regardless of any periods of prolonged absence from service in relation to the COVID-19 emergency
- Digital learning enabled for all ISP People in Italy
- 6 additional days of paid leave for ISP People who worked in the branch network or were unable to work remotely
- "Ascolto e Supporto" project offering mental wellness support to all ISP People

## Steady attention to its customers



- ~100% of branches open and fully operational; advisory and cash desk service by appointment only in the Italian areas with a higher level of COVID-19 restrictions (red zones)
- Business continuity ensured by the online branch, Internet Banking, App and ATM/Cash machines (98% active)
- Activated remote advisory service, with ~25,500 Relationship Managers
- Free extension of Intesa Sanpaolo health insurance policy coverage to include COVID-19

(1) Suspensions granted until 31.12.20 (flows), including renewals  
 (2) ~€95bn including UBI Banca  
 (3) ~€25bn including UBI Banca  
 (4) ~80,500 including UBI Banca

\* For more in-depth insight with regard to the main actions taken to deal with the COVID-19 emergency, one should refer to the individual chapters. Furthermore, for more in-depth insight regarding the main impacts of COVID-19 on financial performance, one should refer to the section called "Intesa Sanpaolo Group's approach to the preparation of the financial statements as at 31 December 2020" in the Consolidated Annual Report.

## Sustainability indices, rankings and awards

Intesa Sanpaolo is included in the main sustainability indices and rankings defined by specialist ratings agencies that select companies not only for their financial performance but also for their results in the three ESG areas (Environment, Social, Governance), or in specific fields such as diversity.

Below is a summary of the main indices and rankings in which Intesa Sanpaolo is included:

Member of  
**Dow Jones  
Sustainability Indices**  
Powered by the S&P Global CSA

**Sustainability Award**  
Bronze Class 2021  
**S&P Global**



FTSE4Good



[i]

### Dow Jones Sustainability Indices and S&P ESG Indices [i]

Included in the DJSI World and DJSI Europe, based on an annual assessment carried out by SAM with a best-in-class criterion among companies with the largest market capitalisation. DJSI World includes around 300 companies among the 2,500 largest businesses in the world included in the S&P Global BMI. DJSI Europe includes around 150 companies among the 600 largest European businesses included in the S&P Global BMI. Intesa Sanpaolo is also included in some indices of the S&P ESG Index Family. In February 2021, Intesa Sanpaolo received the S&P Global Sustainability Award – Bronze Class.

### FTSE4Good Index Series [i]

Intesa Sanpaolo is included in 3 indices of the FTSE4Good Index Series, based on the ESG rating, assigned by FTSE Russell which exclusively uses the public information of over 7,200 companies in 47 different financial markets.

### MSCI ESG Indexes [i]

Based on the analysis of the environmental, social and governance sustainability aspects of 8,500 companies, they are divided in order to represent the main ESG strategies. Intesa Sanpaolo, thanks to the AAA rating assigned solely to 2% of companies in the banking sector under review, is included in several families of indices including MSCI ESG Leaders Indexes and MSCI Low Carbon Indexes.



### CDP [i]

CDP conducts an annual assessment to evaluate the approach to climate change mitigation (over 9,500 companies participating in 2020). Companies are assessed on 4 levels (communication, awareness, management, leadership) which represent the phases a company goes through as it progresses towards environmental protection, on a decreasing scale from A to D-. In 2020, Intesa Sanpaolo was included in the Leadership Band, obtaining an A- rating.



### Corporate Knights - 2021 Global 100 Most Sustainable Corporations in the World Index [i]

The index includes the 100 most sustainable companies in the world, which are assessed on the basis of public information, in relation to 24 indicators, within a universe of over 8,000 listed companies.



### Euronext Vigeo Eiris Indices [i]

Intesa Sanpaolo is included in the Euronext Vigeo Europe 120 and the Euronext Vigeo Eurozone 120. The 120 companies included in both indices are selected on the basis of the assessment conducted by the rating company ESG Vigeo Eiris on approximately 5,000 issuers.



### Solactive ESG Indexes [i]

Intesa Sanpaolo is included in the Solactive ESG indices, including Global and Europe Corporate Social Responsibility Indices - which use the criteria of the independent association Forum Ethibel - and in other ESG indices, such as Solactive ISS ESG Prime Index Series, which refer to ISS ratings.



### STOXX® Sustainability Indices [i]

Intesa Sanpaolo is included in several families of STOXX® sustainability indices, including Low Carbon and Climate Indices. The STOXX® Global ESG Leaders Index selects companies using best-in-class criteria, based on the sustainability rating assigned by Sustainalytics. The index includes around 400 leading companies worldwide.



### Standard Ethics Indices [\[i\]](#)

These indices analyse companies in terms of sustainability, governance and Corporate Social Responsibility. Intesa Sanpaolo is included in the Standard Ethics Italian Index, Standard Ethics Italian Banks Index, Standard Ethics European Banks Index and Standard Ethics European 100 Index.



### ECPI Indices [\[i\]](#)

A family of over 50 indices based on the analysis of the public information of over 4,000 companies. Intesa Sanpaolo is included in the ECPI World ESG Equity and ECPI Euro ESG Equity, to name a few.



### 2021 Bloomberg Gender-Equality Index - GEI [\[i\]](#)

Thematic index dedicated to gender equality: it includes 380 companies analysed in terms of five areas of investigation. The initial target universe for the analysis includes over 11,500 listed companies.



### Refinitiv - 2020 Top 100 Diversity & Inclusion Index [\[i\]](#)

Thematic index with over 7,000 listed companies ranked globally that selects the top 100 companies with the most diverse and inclusive workplaces.



### World Benchmarking Alliance (WBA) - SDG2000 [\[i\]](#)

In January 2020, Intesa Sanpaolo was included in the SDG2000, a list that identifies the 2,000 companies belonging to 7 key sectors which, worldwide, have the potential to influence the achievement of the United Nations Sustainable Development Goals (SDGs) in 2030.

Intesa Sanpaolo has also received a number of awards in the field of sustainability, in particular:



### Institutional Investor - 2020 Ranking [\[i\]](#)

Intesa Sanpaolo is the first European bank in terms of relations with financial analysts and institutional investors and in terms of ESG aspects.



### ABI - Innovation Award for Banking Services (Premio Innovazione per i Servizi Bancari) - Sustainable Finance [\[i\]](#)

The Circular Economy Plafond project received the award recognising the company's willingness to contribute to the development and transformation of the Italian economic context, with a positive impact on both society and the environment.



### National innovation award (Premio Nazionale per l'innovazione) - Premio dei Premi - XI edition 2020 [\[i\]](#)

Established by the Office of the President of the Council of Ministers with concession from the President of the Republic. Each year the award is given to the best innovation projects in the banking, industry, services, university, public administration and tertiary sectors, identified among the winners of the innovation awards assigned by the main business and professional associations (ABI, etc). Intesa Sanpaolo won with its Circular Economy Plafond project.



### AIFn - Financial Innovation - Italian Awards [\[i\]](#)

Intesa Sanpaolo was named "Innovative Financial Institution of the year 2020". In addition to the award, eight Group projects ranked in first and second place in the various categories, including S-Loan (Sustainability Loan) 1st in the "CSR and Sustainability" category.



**Green Building Council Italia**

### Green Building Council - (Existing Buildings Operations & Maintenance – EB O&M) [\[i\]](#)

In 2020, the Turin Skyscraper obtained confirmation of the 2019 LEED Platinum (Leadership in Energy and Environmental Design) certification from the Green Building Council in the sustainable management category. In 2015, the New Headquarters had already received the LEED Platinum certification for the construction of the building, thanks to the design features and the technological solutions adopted.

### 2020 Environmental Finance Bond Awards - Award for Innovation [\[i\]](#)

Intesa Sanpaolo was among the winners - use of proceeds for the sustainability bond issued in 2019.