

Indicators*



* The data reported in the tables may not add up exactly due to rounding differences.

Governance and risk management

GOVERNANCE BODIES

BOARD OF DIRECTORS

	2020
Men	12
Women	7
<=30	0
30-50	2
>50	17
Independent*	14
Meetings	26
Attendance rate [%]	98%

* Independence requirements pursuant to current legislation and the Articles of Association.

MANAGEMENT CONTROL COMMITTEE

	Members	Independent*	Meetings	Attendance rate [%]
Management Control Committee	5	5	48	100

* Independence requirements pursuant to current legislation and the Articles of Association.

COMMITTEES OF THE BOARD OF DIRECTORS

Committees	Members	Independent*	Meetings	Attendance rate [%]
Remuneration Committee	5	3	18	100
Nomination Committee	5	3	13	100
Risks Committee	5	3	45	100
Related Party Transactions Committee	5	5	17	94

* Independence requirements pursuant to current legislation and the Articles of Association.

COMMUNICATION TO THE MARKET

	Intesa Sanpaolo Group (excluding UBI Banca Group)		
Presentations, roadshows and meetings	2018	2019	2020
Group institutional presentations	58	58	64
Public financial disclosures	215	179	261
Roadshow	71	69	38
Europe	57	53	2
United States	12	14	0
Asia	2	2	0
Other*	-	-	36
Meetings with investors and analysts	485	407	411
of which:			
Meetings with investors and analysts on ESG issues**	23	33	36
Replies to requests received	12,000	12,000	12,000

*Virtual meetings.

**ESG: Environmental, social and governance issues.

CSR GOVERNANCE

Code of Ethics: reports of alleged non-compliance	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*
	2018	2019	2020	2020
Customers	112	98	86	87
Employees	19	31	16	16
Suppliers	0	1	1	1
Community	0	0	0	0
Total	131	130	103	104

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

INTEGRITY IN CORPORATE CONDUCT

Whistleblowing	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*
	2018	2019	2020	2020
Reports received	21	17	21	26
Reports identified as not relevant	4	7	8	9
Reports with specific investigations	17	10	13	17

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

Training for the prevention of corruption**	Intesa Sanpaolo Group (excluding UBI Banca Group)****						ISP + UBI*
	2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Group
Participants [No.]	46,995	9,877	56,872	19,992	11,178	31,170	34,324
Hours of specific training [No.]***	50,983	25,345	76,328	16,969	25,557	42,526	45,850
Executives [%]	46.5	17.3	36.8	28.9	58.4	38.5	33.7
Middle managers [%]	72.9	36.0	67.0	28.4	50.9	32.0	29.0
Professional areas [%]	71.4	45.6	63.1	34.2	48.8	38.9	34.9
% collaborators who have received specific training on the prevention of corruption	71.6	42.8	64.1	31.7	49.5	36.4	32.6
% of hours for specific training on corruption prevention	1.6	2.6	1.8	0.5	3.0	1.0	0.8

* 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 recorded in detail as of 2019.

*** Hours defined as the duration of the teaching units used.

**** Mandatory training is cyclical and not necessarily annual; specifically, Anti-Corruption training is point in time, i.e. provided only following regulatory changes, while Anti-Money Laundering training takes place every three years. In particular, the mandatory initiatives on Anticorruption were launched on 31/10/2019 and are still valid; therefore the 2019 and 2020 attendance figures must be read as a whole and their comparison shows how the vast majority of Intesa Sanpaolo employees benefited from the Anticorruption training already in 2019 immediately following the publication of the contents and only a minority fulfilled the obligation in 2020. On the other hand, the new Three-Year Anti-Money Laundering Plan was launched in 2020.

Training for the prevention of money laundering**	Intesa Sanpaolo Group (excluding UBI Banca Group)****						ISP + UBI*
	2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Group
Participants [No.]	59,899	13,177	73,076	55,177	14,966	70,143	79,221
Hours of specific training [No.]***	183,231	47,368	230,599	280,856	38,012	318,869	337,893
Executives [%]	67.1	23.7	52.7	52.4	41.0	48.7	42.6
Middle managers [%]	91.3	50.2	84.8	85.6	60.6	81.6	74.3
Professional areas [%]	92.0	60.2	81.8	89.7	68.8	82.9	77.0
% collaborators who have received specific training on money laundering prevention	91.3	57.1	82.4	87.4	66.3	81.8	75.3
% of hours for specific training on money laundering prevention	5.7	4.8	5.5	8.0	4.4	7.3	6.1

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** Data recorded in detail as of 2019.

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**** Mandatory training is cyclical and not necessarily annual; specifically, Anti-Corruption training is point in time, i.e. provided only following regulatory changes, while Anti-Money Laundering training takes place every three years. In particular, the mandatory initiatives on Anticorruption were launched on 31/10/2019 and are still valid; therefore the 2019 and 2020 attendance figures must be read as a whole and their comparison shows how the vast majority of Intesa Sanpaolo employees benefited from the Anticorruption training already in 2019 immediately following the publication of the contents and only a minority fulfilled the obligation in 2020. On the other hand, the new Three-Year Anti-Money Laundering Plan was launched in 2020.

Total training for the prevention of corruption and money laundering	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Participants [No.]**	39,700	13,853	53,553	60,645	16,738	77,383	57,375	17,136	74,511	84,515
Hours of specific training [No.]***	278,788	44,454	323,242	234,214	72,713	306,927	297,825	63,569	361,394	383,743
Executives [%]	18.5	19.7	18.9	71.1	24.3	55.6	63.4	71.2	65.9	57.9
Middle managers [%]	57.3	61.2	57.9	92.5	59.8	87.3	90.0	71.6	87.0	79.8
Professional areas [%]	59.7	60.7	60.0	92.9	77.8	88.1	92.3	77.4	87.5	81.4
Participants [%]	58.0	59.9	58.5	92.4	72.6	87.3	90.9	75.9	86.9	80.4
Hours of specific training/ Total training hours [%]**	10.4	4.4	8.8	7.3	7.4	7.3	8.5	7.4	8.3	6.9

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

** In order to avoid duplication, the employees who participated in both types of courses (anti-corruption and anti-money laundering) are considered only once.

***Hours defined as the duration of the teaching units used.

Protection training of free competition	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Participants	47,499	477	47,976	54,748	0	54,748	57,986	1,448	59,434	65,422
Hours of training provided (classroom + remote learning)**	71,690	1,248	72,938	1,149,496	0	1,149,496	1,212,660	2,843	1,215,503	1,291,367

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

** Hours defined as the duration of the teaching units used.

Training for consumer protection	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Participants	38,243	1,798	40,041	46,342	1,789	48,131	58,338	3,362	61,700	70,849
Hours of training provided (classroom + remote learning)**	1,195,044	28,157	1,223,201	1,208,421	4,795	1,213,215	1,549,767	9,301	1,559,068	1,665,660

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

** Hours defined as the duration of the teaching units used.

Training for privacy protection	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Participants	46,259	5,637	51,896	59,568	3,260	62,828	56,617	5,235	61,852	67,385
Hours of training provided (classroom + remote learning)**	37,119	6,383	43,501	73,038	8,472	81,510	61,831	10,334	72,165	77,277

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

** Hours defined as the duration of the teaching units used.

SANCTIONS REGARDING ENVIRONMENTAL AND SOCIAL ISSUES

Sanctions for non-compliance with environmental regulations	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Sanctions	4	3	7	27	1	28	13	0	13	16
Amount [K euro]	0.6	2.7	3.4	6.4	1.5	7.9	1.8	0.0	1.8	2.8

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

Sanctions for non-compliance with employee health and safety regulations	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Sanctions	7.0	2.0	9.0	20	2	22	7	0	7	7
Amount [K euro]	11.7	0.1	11.8	42.4	0.5	42.9	40.0	0.0	40.0	40.0

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

PROCEEDINGS AND DISCIPLINARY MEASURES TAKEN AGAINST EMPLOYEES

Proceedings pending with staff [n.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Termination of employment	7	110	117	17	96	113	6	96	102	102
Establishment and performance of the employment relationship	53	1	54	46	2	48	37	4	41	41
Duties and qualifications	25	20	45	23	20	43	20	10	30	30
Welfare and assistance	1	6	7	2	3	5	1	3	4	4
Remuneration	92	42	134	12	47	59	8	42	50	50
Anti-union behavior	0	0	0	0	0	0	0	0	0	1
Causes for mobbing	0	0	0	0	0	0	0	0	0	0
Various	6	41	47	3	28	31	1	28	29	34
Requests made by the Provincial Directorate of Labor	1	0	1	1	0	1	0	0	0	0
Active (promoted by the Bank towards collaborators)	0	115	115	0	110	110	1	103	104	109

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

Disciplinary measures	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Written censure and verbal or written reprimand	276	153	429	292	108	400	225	74	299	322
Reduction in remuneration	1	83	84	0	49	49	0	59	59	59
Suspension from work with subtraction of remuneration (from 1 to 10 days)	155	0	155	172	0	172	103	0	103	111
Dismissal for just cause or justified reason	21	122	143	23	90	113	16	71	87	87
Disciplinary sanctions for corruption against collaborators	0	0	0	0	0	0	0	0	0	0
Dismissal due to corruption	0	0	0	0	0	0	0	0	0	0

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In Italy, collective bargaining provides for the information and prior consultation of workers' representatives in the event of significant restructuring, with a procedure within the company lasting 45 days while in the Group lasting 50 days.

INFORMATION ON TAXES - COUNTRY-BY-COUNTRY REPORTING

Country	Full-time equivalent employees	Revenues from third party sales (figures in thousands of euro)	Revenues from intra-group transactions (figures in thousands of euro)*	Profit/loss before tax (figures in thousands of euro)	Tangible assets other than cash and cash equivalents (figures in thousands of euro)	Corporate income tax paid on a cash basis (figures in thousands of euro)	Corporate income tax accrued on profit/loss (figures in thousands of euro)
ALBANIA	663	49,636	765	16,425	37,085	- 758	- 2,062
BOSNIA AND HERZEGOVINA	552	58,682	- 78	19,435	13,486	- 2,346	- 2,136
BRAZIL	36	16,677	-	2,969	616	- 664	- 512
CAYMAN ISLANDS	10	2,260	2	- 1,247	523	-	-
CHINA***	152	104,832	87,409	11,539	5,214	4,767	- 3,442
CROATIA	3,973	608,163	33,675	326,251	214,286	- 17,083	- 41,931
CZECH REPUBLIC**	-	31,027	1,733	11,321	472	395	- 353
EGYPT	4,494	757,427	423	231,156	202,468	- 45,873	- 60,951
FRANCE***	37	42,719	52,068	53,234	1,613	- 2,748	- 18,615
GERMANY**	36	17,281	3,483	10,188	1,203	- 2,320	- 2,320
HUNGARY	2,348	220,859	25,338	65,831	104,080	- 19,150	- 16,832
IRELAND	175	3,250,798	18,857	429,222	4,639	- 58,670	- 57,985
ITALY	62,228	27,599,387	5,643,772	6,424,107	7,947,961	- 65,322	- 1,397,156
JAPAN**	15	8,193	5,588	5,493	602	- 1,886	- 1,886
LUXEMBOURG	330	1,103,310	115,892	855,749	61,343	- 31,020	- 114,141
MOLDOVA	358	13,299	167	3,008	14,654	- 618	- 765
POLAND**	13	11,888	15,574	8,481	164	- 1,694	- 1,694
QATAR**	4	-3	-	7	310	- 7	- 7
ROMANIA	533	61,844	89	13,639	29,166	- 1,553	- 2,710
RUSSIA	1,111	69,651	10,900	7,369	22,473	- 979	- 1,560
SERBIA	3,109	321,473	- 444	120,220	84,034	- 11,264	- 13,804
SINGAPORE**	26	12,755	24,744	7,496	924	- 500	- 794
SLOVAKIA	4,163	535,727	48,876	145,604	119,030	- 66,449	- 26,498
SLOVENIA	673	86,959	2,114	25,546	33,625	- 2,477	- 4,237
SPAIN**	21	25,102	14,180	19,267	671	- 5,411	- 6,700
SWITZERLAND	-	29,729	216	- 27,020	26,296	- 107	-
TURKEY**	23	69,493	18,976	64,497	809	- 14,175	- 14,009
U.S.A.**	172	327,854	324,582	81,989	720	- 6,590	- 15,151
UKRAINE	872	24,769	277	- 3,924	10,931	19	-
UNITED ARAB EMIRATES**	43	50,945	81,522	36,882	1,780	- 152	- 348
UNITED KINGDOM***	370	225,846	70,705	104,150	30,562	- 42,787	- 22,482
Total Intesa Sanpaolo Group companies	86,539			9,068,882			
Consolidation adjustments				3,396,627			
Intesa Sanpaolo Group consolidated	86,539			5,672,255			

The reported data refers to Fiscal Year 2019 - this is due to the fact that to satisfy the GRI standards, ISP Group uses also data collected for the Country by Country Reporting requested by Italian tax law (article 1, paragraph 145 of Law n. 208/2015), in line with the work of the OECD in the Base Erosion and Profit Shifting project (BEPS), which is to be filed within 12 months of end of fiscal year ("OECD CbCR").

As for the latter, the source of data used is mainly the consolidation reporting package. In line with the OECD Guidelines, values taken from the OECD CbCR (revenues from third parties, revenues from intra-group transactions, tangible assets other than cash and cash equivalents, income tax accrued), not being subject to consolidation adjustments, do not reconcile with the audited consolidated financial statements. The value referring to "Corporate Income tax paid on a Cash Basis" is not included in the consolidation reporting package; therefore, an additional form was submitted to the entities of the Group.

The values referring to "Profit or Loss before tax" and "Full time equivalent employee" are taken from the Country by Country Reporting requested by the CRD IV (I) and they are reconciled with the audited consolidated financial statements.

The values indicated in the "Number of employees - FTE" column are also drawn from the Country-by-Country Reporting required by the CRD IV Directive. Compared to the information included in the consolidated financial statements, the values are calculated on a full-time equivalent basis, according to the specific instructions of the Bank of Italy on Country-by-Country Reporting (Circ. 285, Title III, Chap. 2).

With regard to the differences between the tax on income accrued on profits and the tax due, it is noted that these are mainly due to the effects of the participation exemption; to the reversal of taxes on "consolidated" dividends; to the adjustments of prepaid/deferred taxes also to take into account the filing of supplementary returns relating to previous years. For further information, reference is made to section 21 of the Notes to the consolidated financial statements - Part C - of the Consolidated Financial Statements of the Intesa Sanpaolo Group at 31 December 2019.

* Please consider that, in line with the OECD guidelines related to the Country by Country Reporting, intra-group transactions within the same tax jurisdiction are also reported.

** Please consider that in this Jurisdiction our Group is present only with permanent establishments/branches that do not apply a branch exemption regime (see Countries' company business).

*** Please consider that in this Jurisdiction our Group is present with various entities among which there are permanent establishments/branches that do not apply a branch exemption regime (see Countries' company business).

Group value and solidity*

MAIN ECONOMIC AND FINANCIAL RATIOS¹

	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI
	2019	2020	2020
Personnel efficiency indexes [m euro]			
Loans to customers / Number of employees	4.44		4.37
Operating income / Number of employees	0.20		0.18
Financial assets of customers ² / Number of employees	10.78		11.05
Capital ratios	2019	2020	2020
Shareholders' equity / Loans to customers	14.2%	16.0%	14.3%
Shareholders' equity / Financial assets of customers ²	5.8%	6.4%	5.6%
Solvency coefficients	2019	2020	2020
Common Equity Tier 1 capital net (CET1) of regulatory adjustments / Risk-weighted assets (Common Equity Tier 1 ratio)	13.9%		14.7%
Tier 1 Capital (TIER 1) / Risk-weighted assets	15.3%		16.9%
Total own funds / Risk-weighted assets	17.7%		19.6%
Income ratios	2019	2020	2020
Income for the year / Average shareholders' equity ³	8.8%	3.9%	5.9%
Operating costs/ Operating income (Cost income Ratio)	51.8%	52.2%	52.4%
Risk ratios	2019	2020	2020
Net bad loans / Loans to customers	1.7%	1.0%	0.9%
Cumulated adjustments on bad loans / Gross bad loans to customers	65.3%	58.8%	58.3%

1. The indicators were calculated with reference to reclassified statements and figures published in the Intesa Sanpaolo Group's 2020 Consolidated Financial Statements. Figures were restated, where necessary and material, considering the changes in the scope of consolidation and discontinued operations. The figures relating to the UBI Group were not restated.

2. Customer financial assets: direct deposits from banking business, direct deposits from insurance business and technical reserves and indirect deposits, after netting, referred to components of indirect deposits which are also included in direct deposits.

3. Ratio of net income, minus non-recurring elements, to shareholders' equity at the end of the year. The shareholders' equity does not take into account AT 1 equity instruments and the net income for the year.

* For more in-depth insights 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.

CALCULATION AND DISTRIBUTION OF ECONOMIC VALUE

FINANCIAL STATEMENT ITEMS* [M EURO]		2019 Intesa Sanpaolo Group (excluding UBI Banca Group)	2020 Intesa Sanpaolo Group (including UBI Banca Group)
10.	Interest and similar income	10,193	10,183
20.	Interest and similar expense	-3,269	-2,451
40.	Active commissions	9,658	10,312
50.	Passive commissions ¹	-1,471	-1,581
70.	Dividend and similar income	117	86
80.	Profits (Losses) on trading	506	628
90.	Fair value adjustments in hedge accounting	-61	71
100.	Profits (Losses) on disposal or repurchase of:	1,385	633
	a) financial assets measured at amortised cost	97	-193
	b) financial assets measured at fair value through other comprehensive income	1,218	870
	c) financial liabilities	70	-44
110.	Profits (Losses) on other financial assets and liabilities measured at fair value through profit or loss	123	-9
	a) financial assets and liabilities designated at fair value	-103	57
	b) other financial assets mandatorily measured at fair value	226	-66
115.	Profits (Losses) on financial assets and liabilities pertaining to insurance companies pursuant to IAS 39	3,991	3,463
130.	Net losses/recoveries for credit risks associated with:	-2,201	-4,364
	a) financial assets measured at amortised cost	-2,175	-4,356
	b) financial assets measured at fair value through other comprehensive income	-26	-8
135.	Net losses/recoveries pertaining to insurance companies pursuant to IAS39	-9	-81
140.	Profits (Losses) on changes in contracts without derecognition	-6	-29
160.	Net insurance premiums	10,147	10,842
170.	Other net insurance income (expense)	-12,673	-12,802
230.	Other operating expenses (income) ²	774	3,347
250. (partial)	Profits (Losses) on investments in associates and companies subject to joint control (realised gains/losses) ³	7	5
280.	Profits (Losses) on disposal of investments	96	101
320.	Profit (loss) from discontinued operations after tax	64	1,136
A	Total economic value generated	17,371	19,490
190.b (partial)	Other administrative expenses (net of indirect taxes and donations and charges for resolution funds and deposit guarantee) ⁴	-2,437	-2,855
	ECONOMIC VALUE DISTRIBUTED TO SUPPLIERS	-2,437	-2,855
190.a	Personnel expenses ⁵	-6,513	-8,315
	ECONOMIC VALUE DISTRIBUTED TO EMPLOYEES AND COLLABORATORS	-6,513	-8,315
340.	Minority interests	10	-8
	ECONOMIC VALUE DISTRIBUTED TO THIRD PARTIES	10	-8
350. (partial)	Parent Company net income (loss) - Share allocated to Shareholders ⁶	0	-694
350. (partial)	Parent Company net income (loss) - Share allocated to holders of equity instruments ⁷	-218	-278
	ECONOMIC VALUE DISTRIBUTED TO SHAREHOLDERS AND HOLDERS OF EQUITY INSTRUMENTS	-218	-972
190.b (partial)	Other administrative expenses: indirect taxes	-895	-1,021
190.b (partial)	Other administrative expenses: charges for resolution funds and deposit guarantee	-526	-710
300. (partial)	Income taxes for the year (current taxes) ⁸	-1,724	-429
	ECONOMIC VALUE DISTRIBUTED TO GOVERNMENT, ORGANISATIONS AND INSTITUTIONS	-3,145	-2,160
190.b (partial)	Other administrative expenses: donations ⁹	-9	-12
350. (partial)	Parent Company net income (loss) - Share allocated to charity funds ¹⁰	-13	-17
	ECONOMIC VALUE DISTRIBUTED TO THE COMMUNITY AND ENVIRONMENT	-22	-29
B	Total economic value distributed	-12,325	-14,339
200.	Net provisions for risks and charges	-73	-793
210.	Net adjustments to / recoveries on property and equipment	-523	-578
220.	Net adjustments to / recoveries on intangible assets	-692	-818
250. (partial)	Profits (Losses) on investments in associates and companies subject to joint control (valuation component)	46	-21
260.	Valuation differences on property, equipment and intangible assets measured at fair value	-13	-42
270.	Goodwill impairment	0	-981
300. (partial)	Income taxes for the year (deferred tax assets and liabilities)	160	370
350. (partial)	Parent company net income (losses) - Share allocated to (withdrawn from) reserves	-3,951	-2,288
C	Total economic value retained (withdrawn) by the corporate system¹¹	5,046	5,151

* The 2020 figures reflect the effects of the consolidation of the UBI Group starting from the acquisition date (therefore for the August-December period). For additional details, please refer to the 2020 Consolidated Financial Statements.

1. The figures differ from those of the income statement in the annual report, as the remuneration of the financial consultant networks was reclassified as "Personnel expenses". The 2020 amount includes the employee benefits relative to the agreement on staff exit incentives signed with the trade unions as a result of the integration with UBI Banca.

2. The 2020 amount includes the negative goodwill recognised on the UBI Group acquisition.

3. The figures differ from those of the income statement in the annual report due to the exclusion of unrealised gains/losses, now recognised in a separate item.

4. The figures differ from those of the income statement in the annual report due to the exclusion of indirect taxes and donations and gifts, and taxes and other charges regarding the banking industry, now recognised in a separate item. As of 2019, in application of IFRS 16, leasing payments are no longer included, since the charge is represented through the amortisation of the asset relating to the right of use and as interest expense on the debt. The 2020 amount includes the charges for integration following the acquisition of UBI Banca.

5. The figures differ from those of the income statement in the annual report as they also include the remuneration paid to the financial consultant networks.

6. In both financial years the distributions to the shareholders were defined in accordance with the ECB Recommendations on dividend distributions during the COVID-19 pandemic. For 2020, it was decided to submit a proposal to the Shareholders' Meeting for the distribution, partly from the share premium reserve, of a total dividend payout of 694 million euro, equal to the maximum allowed by the European Central Bank Recommendation of 15 December 2020, within the limit of 20 basis points of the consolidated Common Equity Tier 1 ratio at 31 December 2020. In addition, subject to the developments in the guidance from the Supervisory Authority after 30 September 2021, and in line with the 2018-2021 Business Plan, a distribution of reserves is envisaged, from the results for 2020, which when added to the above-mentioned dividends should lead to the payment of a total amount of 3,505 million euro of adjusted consolidated net income corresponding to a payout ratio of 75%. With regard to 2019, following the revision on 31 March 2020 of the Proposals to the Shareholders' Meeting approved by the Board of Directors on 25 February 2020, the net income for the year 2019 - net of the allocation to the Allowance for charitable, social and cultural contributions - was entirely assigned to reserves, in accordance with the Recommendation of the European Central Bank of 27 March 2020 regarding dividend policies.

7. Accrued interest relative to coupons on additional class 1 (AT1) equity instruments, recognised directly in the shareholders' equity.

8. The figures differ from those of the income statement in the annual report due to the exclusion of deferred tax assets and liabilities, now recognised in a separate caption.

9. The figures differ from those in the "Supporting the Community" chapter as they only consider the "Donations and charity" caption of the Income statement.

10. The figures include amounts allocated to the charity funds operated by Group banks.

11. Net adjustments to/recoveries and provisions, deferred tax assets and liabilities and consolidated income net of dividends of the Parent Company.

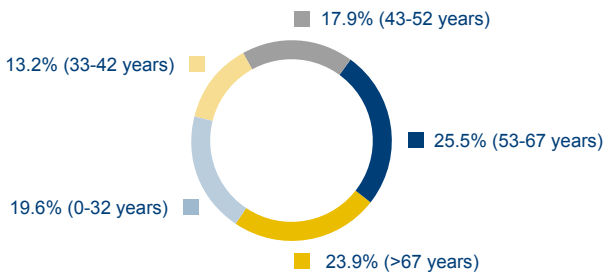
Society

CUSTOMERS

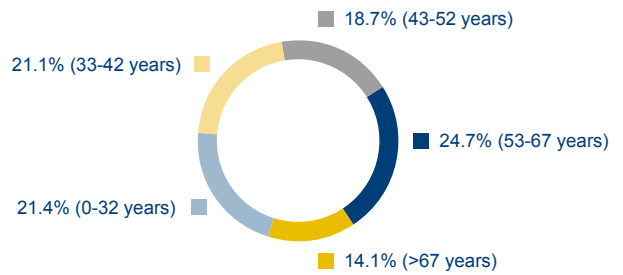
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

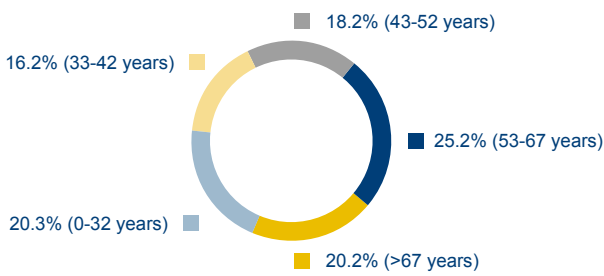
Italy (Intesa Sanpaolo Group - excluding UBI Banca Group)



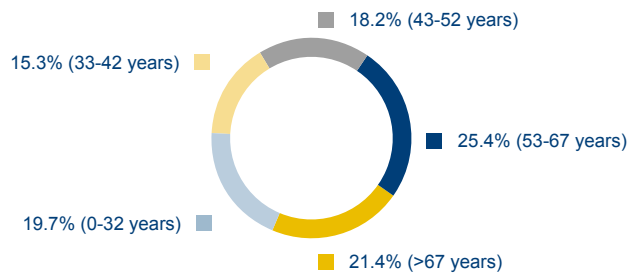
Abroad (Intesa Sanpaolo Group - excluding UBI Banca Group)



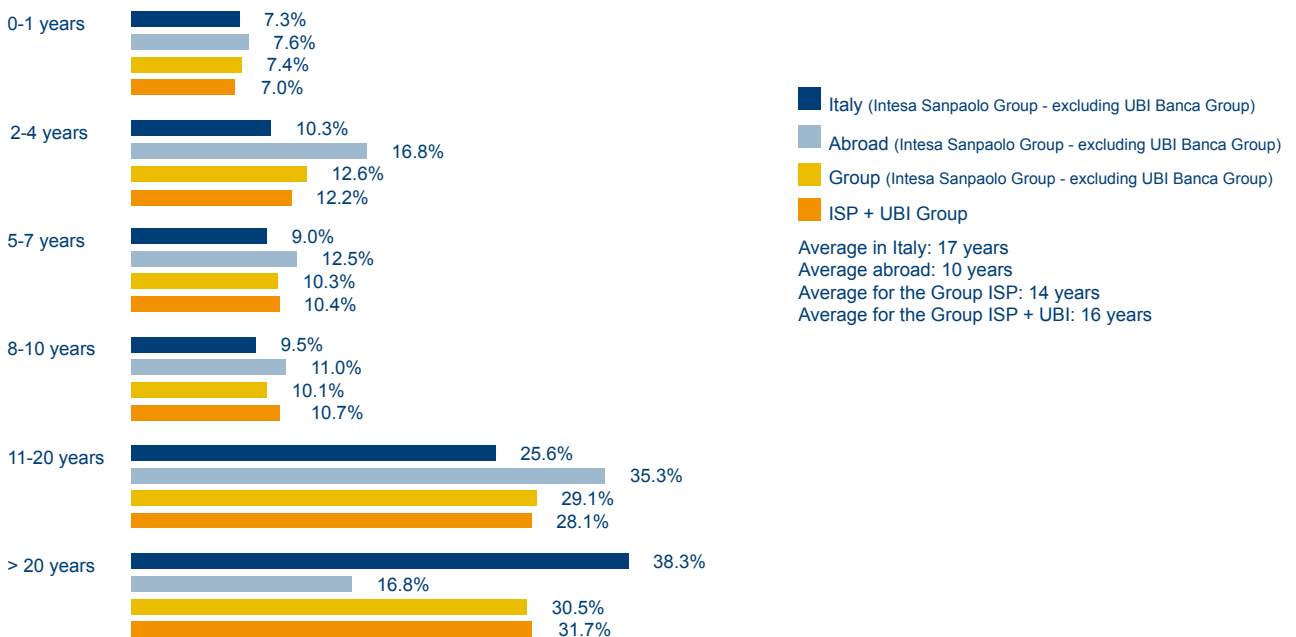
Group (Intesa Sanpaolo Group - excluding UBI Banca Group)



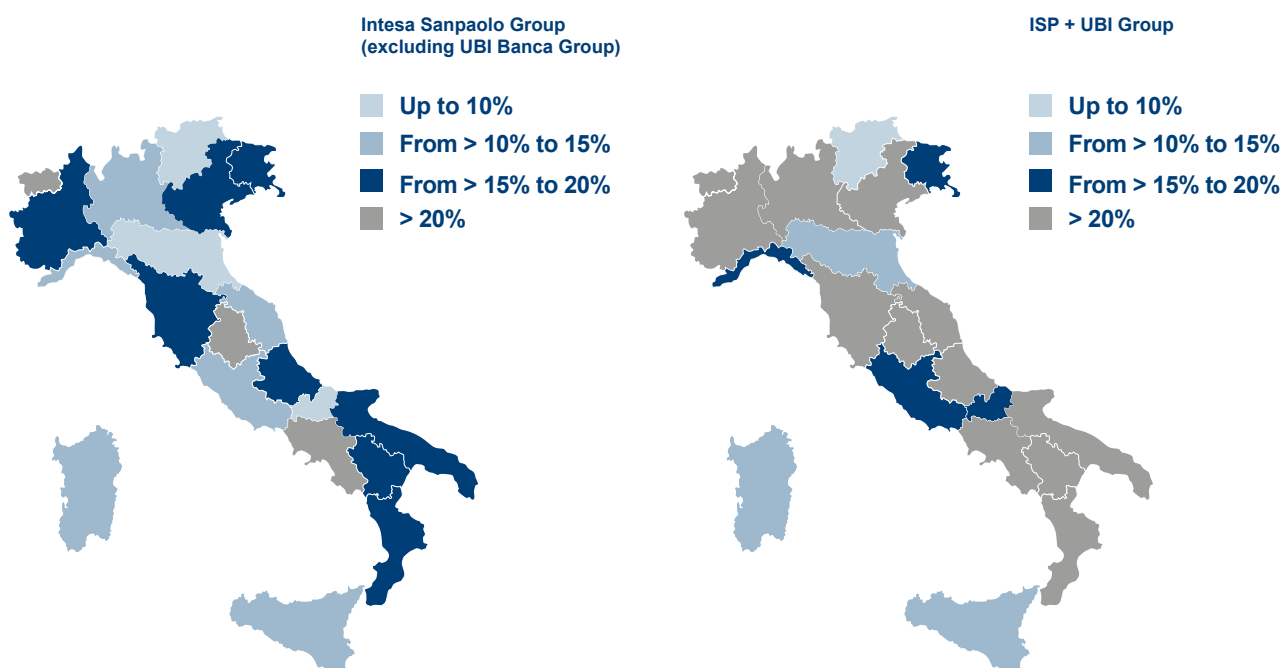
Group ISP + UBI



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



Market share of branches in Italy by region



Presence in Italian regions with a low population density*	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	
	2018		2019		2020		2020	
	Branches	Atm	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	20	45	19	43	19	41	20	42
Basilicata	44	55	34	48	31	49	48	69
Sardegna	84	149	80	143	74	139	75	140
Molise	16	25	9	21	9	21	16	31
Trentino Alto Adige	53	69	49	66	0	59	43	60

* Source: ISTAT 2020 Yearbook, resident population at 01/01/2020 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

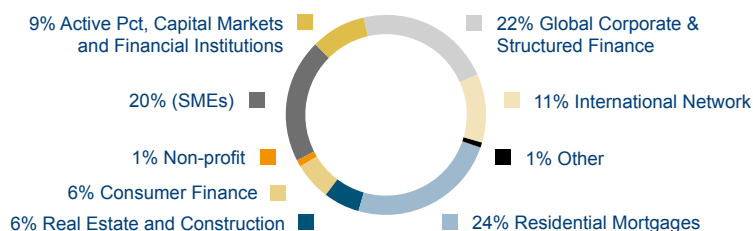
Intesa Sanpaolo Group banks abroad*	Intesa Sanpaolo Group (excluding UBI Banca Group)					
	2018		2019		2020	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	34	51	35	53	35	57
Croatia	295	1,394	278	1,140	254	1,141
Romania	34	43	33	41	32	34
Serbia	154	299	155	309	155	337
Slovakia	202	592	193	603	187	598
Ukraine	50	157	45	117	45	104
Hungary	68	130	64	123	63	122
Moldova	-	-	17	64	17	67
Egypt	175	375	175	437	176	481
Russian Federation	32	48	29	43	28	41

* 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).

LOANS

Loans to customers by business area

Group (Intesa Sanpaolo Group - excluding UBI Banca Group)



Loans to customers by economic business sector

Breakdown by economic business sector	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Loans of the Italian banks and companies of the Group			
Households	29.0%	29.0%	29.3%
Public Administration	1.9%	1.9%	1.6%
Financial Companies	11.3%	10.8%	7.7%
Non-financial Companies of which:	33.0%	32.1%	36.4%
Services	6.1%	6.3%	7.6%
Distribution	5.7%	5.4%	6.1%
Real Estate	3.6%	3.3%	3.2%
Transportation means	0.5%	0.5%	2.1%
Construction	2.0%	1.9%	2.0%
Utilities	2.5%	2.5%	1.9%
Metals and metal products	1.8%	1.7%	1.8%
Transport	1.3%	1.3%	1.6%
Agriculture	1.5%	1.5%	1.5%
Food and drink	1.4%	1.3%	1.4%
Mechanical	1.0%	1.0%	1.2%
Fashion	0.9%	0.8%	1.1%
Intermediate industrial products	1.0%	0.9%	1.0%
Electrotechnical and electronic	0.6%	0.6%	0.8%
Holding and other	0.4%	0.5%	0.5%
Energy and extraction	0.3%	0.4%	0.4%
Base and intermediate chemicals	0.3%	0.3%	0.4%
Publishing and printing	0.3%	0.3%	0.3%
Material for construction	0.3%	0.3%	0.3%
Pharmaceutical	0.2%	0.2%	0.3%
Great jobs	0.3%	0.2%	0.3%
Furniture	0.2%	0.2%	0.3%
Non-classified units	0.3%	0.3%	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%	0.0%
Rest of the world	9.7%	10.8%	11.0%
Loans of international banks and companies of the Group	10.9%	11.7%	11.5%
Non-performing loans	4.2%	3.6%	2.6%
TOTAL	100.0%	100.0%	100.0%

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

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING

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

UBI Banca figures not reported since the Group does not adhere to the Equator Principles.

	Intesa Sanpaolo Group (excluding UBI Banca Group)		
Business Loans Associated With Projects*	Category A	Category B	Category C
Total		1	
Sector			
Oil and gas			
Energy			
Infrastructure		1	
Region			
Europe, Middle East and Africa (EMEA)		1	
Type of country**			
Designated			
Not designated		1	
Independent audit			
Yes			
No		1	

* Refers to the number of projects that were financially completed in 2020

** 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. The Equator Principles envisage the assignment of a risk category to the projects to be financed (A is high, B medium and C low).

	Intesa Sanpaolo Group (excluding UBI Banca Group)								
Project finance and business loans associated with projects closed during the year*	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Projects	17	3	20	11	0	11	5	5	10
Economic Value [m euro]	955	38	993	825	0	825	247	934	1,182

* Projects that were financially completed in 2020.

SOCIAL IMPACT LOANS

Loans granted for social purposes [K euro]**	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Micro-finance	25,199	45,535	70,733	16,167	57,699	73,866	6,027	77,898	83,925	83,925
Anti-usury loans	1,680	0	1,680	1,480	0	1,480	1,305	0	1,305	7,130
Loans to the Third Sector	252,375	0	252,375	205,370	0	205,370	470,698	0	470,698	522,335
Products for vulnerable social groups	3,637,664	295,362	3,933,026	3,178,120	253,693	3,431,814	4,280,170	267,240	4,547,410	4,890,282
Support for people hit by disastrous events	197,090	0	197,090	136,907	0	136,907	32,071,647	0	32,071,647	34,778,449
Total	4,114,008	340,897	4,454,904	3,538,044	311,392	3,849,437	36,829,847	345,138	37,174,985	40,282,120

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

** It includes medium/long term loans provided by Third Sector and by Banks in Italy. 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 about 32 billion euro of such loans, almost 30 billion euro of which as part of the "Liquidity Decree".

RELATIONS WITH THE THIRD SECTOR

Third Sector Network	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2018	2019	2020	2020
Customers [No.]	64,664	65,787	88,039	112,778
Customers with loans [No.]	11,394	11,993	14,642	18,017
Loans [K euro]	1,899,200	2,098,952	2,299,908	3,000,699
Direct funding [K euro]	3,687,631	4,108,541	5,502,362	6,748,773
Indirect funding [K euro]	1,611,907	1,707,867	1,822,228	3,106,736

SUSTAINABLE INVESTMENTS

Eurizon SGR: Ethical and ESG Funds [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Ethical and ESG Funds: assets	5,619,618	8,225,273	17,726,643
Ethical Funds: assets	1,152,199	1,621,718	2,224,051
International ethical equity	140,690	260,613	359,660
Ethical bonds	430,064	503,629	577,708
Diversified Ethical Heritage	581,446	836,113	1,263,879
EIS - Flexible Equity Ethical Selection	-	21,363	22,804
ESG funds: assets	4,467,419	6,603,555	15,502,592
ESG Target 40 Fund (retail customers)	107,294	106,417	70,184
Sustainable Global Equity Fund (professional customers)	350,399	623,300	555,437
Flexible Equity Fund	3,364,371	3,675,633	3,435,793
Sustainable Discipline ESG Fund	423,298	432,862	405,594
Absolute Green Bonds Fund	152,181	725,119	2,010,185
Bond Corporate Smart ESG Fund	69,876	156,567	212,690
Equity Contrarian ESG Approach	-	61,456	134,836
Bond Emerging Markets in local currencies ESG	-	229,023	227,948
Equity Innovation	-	77,452	828,506
Equity People Heritage	-	62,404	620,651
Equity Planet	-	82,227	717,891
Equity Europe	-	196,128	134,060
Equity US	-	174,967	169,332
Sustainable Equity Europe	-	-	109,689
Sustainable Equity US	-	-	104,620
Global Dividend ESG 50	-	-	982,894
Global Leaders ESG 50	-	-	1,008,364
Eurizon Soluzione ESG 10	-	-	241,192
Eurizon Soluzione ESG 40	-	-	330,862
Eurizon Soluzione ESG 60	-	-	253,730
Eurizon Recovery Leaders ESG 40	-	-	163,880
Eurizon Top Recovery ESG	-	-	32,375
Eurizon Next - Allocazione Diversificata 20	-	-	727,198
Eurizon Next - Allocazione Diversificata 40	-	-	1,338,951
Eurizon Next - Allocazione Diversificata 70	-	-	250,906
Eurizon Next - Strategia Azionaria ESG	-	-	434,824
Percentage of ethical and ESG funds (under Italian law and delegated) with respect to the total assets of Italian law funds [%]	8.3	12.0	28.4
Total fund assets managed with ESG criteria for third parties (mandates of institutional operators) [k euro]	2,570,553	3,522,898	3,422,046

The Eurizon Ethical Funds are under Italian law.

Eurizon SGR: engagement initiatives	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Companies comprising the portfolios*	1,382	1,420	1,429
Companies for which engagement initiatives have been carried out	600	515	573
Companies for which ESG engagement initiatives have been carried out	130	77	172
% of companies included in the portfolios subject to ESG engagement	9.4	5.4	12.0
% of companies for which ESG engagement activities were carried out on the total of the companies subject to engagement	21.7	15.0	30.0

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

Fideuram Ethical and ESG Funds [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Ethical and ESG funds: assets	115,420	224,803	707,587
Ethical Funds: assets	47,909	57,624	74,207
Fonditalia Ethical Investment Class R	26,447	26,871	27,771
Fonditalia Ethical Investment Class T	21,462	30,752	46,436
ESG funds: assets	67,511	167,179	633,380
Fonditalia Millennial Equity Class R	21,336	74,311	241,932
Fonditalia Millennial Equity Class T	46,175	92,868	391,449
Total fund assets managed by Fideuram directly and on behalf of third parties [k euro]*	55,418,000	61,092,911	62,758,589

The Fideuram Ethical Funds are governed by Luxembourg law.

* The term "third party houses" refers to asset management companies other than those belonging to the Fideuram Group (Fideuram Investimenti and Fideuram Asset Management Ireland) which establish mutual investment funds which are then placed with customers.

Pramerica SGR: Ethical and SICAV Funds [K euro]	UBI Banca Group
	2020
Ethical/ESG Funds and SICAV SRI/ESG: assets	6,166,528
Ethical/ESG Funds: assets	291,248
Ethical Funds: assets	248,596
Azionario Etico	24,990
Obbligazionario Euro Corporate Etico	55,132
Bilanciato Etico	168,474
ESG Funds: assets	42,653
Rilancio Italia TR	42,653
SICAV SRI/ESG: assets	5,875,279
SICAV SRI (best in class): assets	2,726,478
SICAV Social 4 Future	1,068,857
SICAV Social 4 Planet	1,657,621
SICAV ESG: assets	3,148,801
SICAV Low Carbon Euro	552,536
SICAV Clean water	204,999
Absolute Return Moderate ESG	641,046
Social 4 Children	88,713
Euro Fixed Income	65,321
Equity High Dividend	97,337
Euro Corporate Short Term	537,830
Euro Corporate Bond	505,825
Smart Factor Euro	50,330
Strategic Bond	404,865
Percentage of Ethical/ESG funds and SICAV SRI/ESG with respect to the total assets of managed funds and SICAV [%]	16.7%

Pramerica SGR: engagement initiatives	UBI Banca Group
	2020
Companies comprising the portfolios	1,221
Companies for which engagement initiatives have been carried out	420
Companies for which ESG engagement initiatives have been carried out	420
% of companies included in the portfolios subject to ESG engagement	100%
% of companies for which ESG engagement activities were carried out on the total of the companies subject to engagement	100%

MULTI-CHANNEL

Distribution channels and automation of operations: Italy	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2018	2019	2020	2020
Multi-channel contracts (stock)*	8,329,884	9,171,390	10,304,258	12,385,916
Multi-channel contracts (stock)/no. of customers*	70.9%	78.4%	87.7%	85.1%
Bank transfers automation [%]	88.3	90.2	93.7	93.1
Securities automation [%]	67.5	66.4	85.1	84.2
Remote Banking: active contracts at date	239,358	211,645	198,876	511,151
Remote Banking: orders	127,248,285	139,179,355	127,246,358	149,404,348

* Monitoring of the 2018-2021 Business Plan is performed on customers of the Banca dei Territori Division.

Distribution channels: Abroad	Intesa Sanpaolo Group (excluding UBI Banca Group)					
	2018		2019		2020	
	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	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/no. of customers
Albania	18,664	9%	34,919	16%	43,769	19%
Croatia	540,333	28%	572,631	37%	622,859	34%
Romania	13,893	20%	16,262	26%	20,350	35%
Serbia	833,571	49%	571,424	46%	606,586	49%
Slovakia	555,682	57%	583,873	61%	621,242	70%
Ukraine	83,479	59%	58,985	67%	69,294	82%
Hungary	316,916	85%	316,290	90%	347,726	92%
Moldova	-	-	0	0%	8,946	9%
Russian Federation	46,528	21%	38,826	27%	33,406	29%

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	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Participants	3,627	4,653	8,280	43,659	7,770	51,429	58,859	10,017	68,876	76,669
Hours of training provided (classroom + remote learning)**	7,560	6,647	14,207	205,281	16,090	221,371	185,880	28,415	214,295	225,903

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

** Hours defined as the duration of the teaching units used.

The entry into force of the General Data Protection Regulation - GDPR, specific guidelines of the IVASS Regulation and the ever-increasing attention paid by all institutions to the IT Security topic resulted in a significant investment in Cyber Security training.

CUSTOMER EXPERIENCE

Net promoter score (NPS) performance by type of customer	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Retail	16	20	21
Exclusive	3	7	15
SME	20	11	22
Third sector	-	-	25

Findings collected from Banca dei Territori customers. In 2019 it was established that the reference channel for surveys would be the telephone. Therefore, since 2019 all the data has been calculated by applying a correction that enables the votes collected through different channels to be made comparable with those gathered by telephone.

CLAIMS, COMPLAINTS AND APPEALS

Type	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Loans	24,922	4,703	29,625	18,569	4,945	23,514	26,693	8,688	35,381	41,867
Payment systems	9,640	20,616	30,256	11,275	24,328	35,603	15,426	25,559	40,985	43,808
Organisational issues, Internet site, other	10,365	7,082	17,447	12,873	7,447	20,320	17,093	6,775	23,868	24,211
Insurance products	6,088	150	6,238	8,289	115	8,404	12,905	156	13,061	13,148
Current accounts, deposits and securities dossier	5,997	5,336	11,333	4,327	6,333	10,660	5,164	5,890	11,054	12,092
Investments	2,997	209	3,206	3,391	165	3,556	3,512	222	3,734	3,921
Total	60,009	38,096	98,105	58,724	43,333	102,057	80,793	47,290	128,083	139,047

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

With regard to requests received from customers regarding personal data protection, in Italy 101 reports were received in 2020 for an alleged violation of the Privacy Code, and 8 requests for feedback from the Italian Data Protection Authority, in relation to claims submitted to it at the customer's initiative as part of the exercise of the data access right. Abroad in the EU, the local Data Protection Officers handled 418 reports for alleged breach of the data protection regulations and 2 requests for feedback from the local Data Protection Authority in relation to claims submitted to the Authorities from customers.

COMMUNITY

CONTRIBUTION TO THE COMMUNITY

Contribution to the community by type [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Monetary contribution to the community	58,964	2,721	61,685	83,304	2,820	86,124	180,474	4,011	184,485	186,910
Goods and services donated to the community	0	17	17	0	23	23	5	35	40	45
Time contributions	125	89	214	73	99	172	0	30	30	30
Operating costs	4,558	253	4,811	5,871	331	6,203	5,875	353	6,228	6,991
Overall contribution to the community	63,647	3,080	66,727	89,248	3,273	92,521	186,354	4,429	190,783	193,976

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

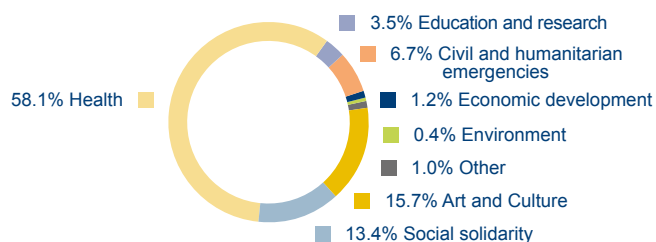
Contribution to the community: geographic distribution [K euro]**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*
	2018	2019	2020	2020
European Union	65,307	90,977	189,003	192,196
Other European countries	612	646	317	317
Africa	789	896	1,457	1,457
South America	19	2	6	6
Total contribution to the community	66,727	92,521	190,783	193,976

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

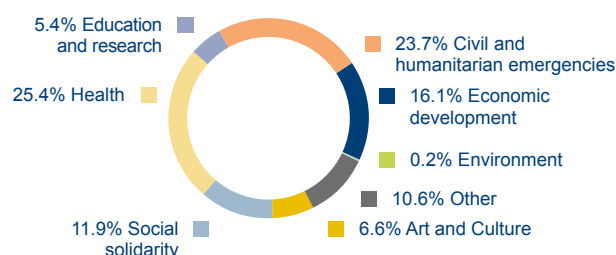
** Data recorded based on the geographic area of the Group Bank making the contribution.

Monetary contribution to the community by area of activity [%]

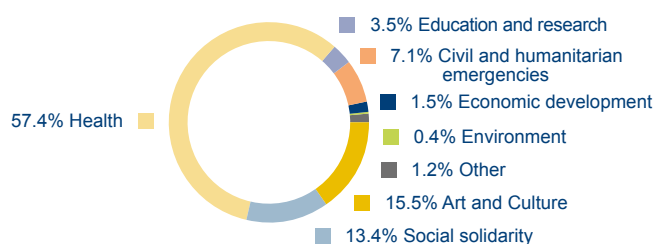
Italy



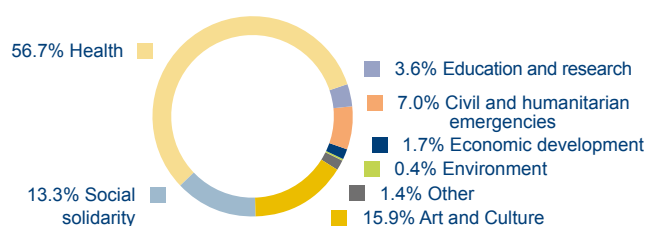
Abroad



Group



Group ISP + UBI*



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

Monetary contribution to the community by area of activity [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Art and Culture	30,417	468	30,885	50,753	491	51,243	28,380	267	28,646	29,686
Social solidarity	8,786	278	9,064	13,584	392	13,976	24,249	476	24,726	24,836
Health	1,803	246	2,048	2,113	408	2,521	104,831	1,020	105,850	106,051
Education and research	8,790	242	9,032	6,772	146	6,918	6,237	215	6,452	6,760
Civil and humanitarian emergencies	798	3	801	705	0	705	12,138	951	13,089	13,091
Economic development	4,616	776	5,391	4,879	762	5,641	2,189	647	2,836	3,105
Environment	25	5	30	831	15	847	720	10	730	730
Other	3,730	703	4,433	3,667	605	4,272	1,730	425	2,156	2,652
Total monetary contribution to the community	58,964	2,721	61,685	83,304	2,820	86,124	180,474	4,011	184,485	186,910

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

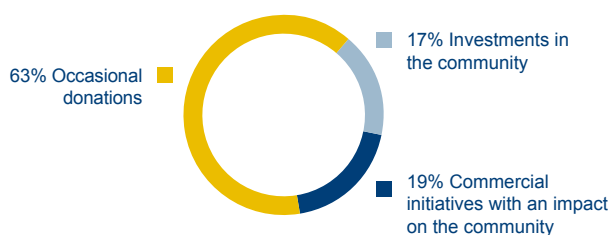
Monetary contribution to the community by reason [K euro]**	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Occasional donations	3,218	385	3,603	3,274	210	3,485	114,460	279	114,738	115,201
Investments in the community	32,428	1,430	33,858	50,842	1,523	52,366	31,478	2,904	34,382	35,542
Commercial initiatives with an impact on the community	23,318	906	24,224	29,188	1,086	30,274	34,536	829	35,365	36,167
Total monetary contribution to the community	58,964	2,721	61,685	83,304	2,820	86,124	180,474	4,011	184,485	186,910

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

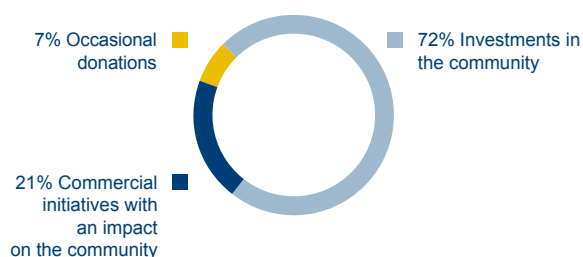
** The Group's monetary contribution to the community was significantly higher in 2020 due to the immediate support it provided to the health sector to help with the COVID-19 emergency. More specifically, among the most important actions, Intesa Sanpaolo donated 120 million euro to strengthen the national health system.

Monetary contribution to the community by reason [%]

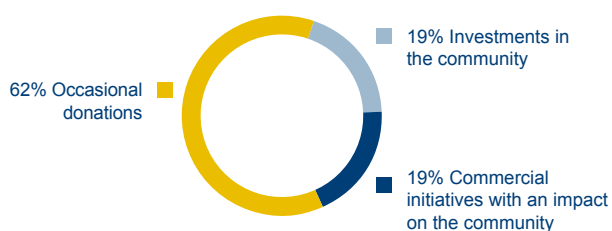
Italy



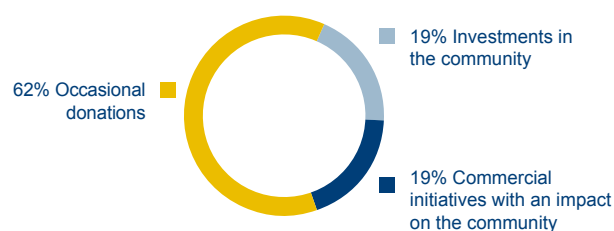
Abroad



Group



Group ISP + UBI*



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

CONTRIBUTION TO THE COMMUNITY

Company voluntary work	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total monetary contribution of hours of company voluntary work [K euro]	125	89	214	73	99	172	0	30	30
Hours of company voluntary work	2,897	9,626	12,523	2,190	8,142	10,332	0	2,310	2,310
Staff involved in company voluntary work [No.]	393	931	1,324	295	1,198	1,493	0	205	205

MEDIA RELATIONS

Type [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Press releases and analysis	1,461	1,988	2,104
Press conferences and interviews	709	963	1,106
Speeches by managers at events covered by the press office	351	480	663

SUPPLIERS

Total gross revenue (Group)	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*
	2018	2019	2020	2020
Total gross revenue [K euro]	2,784,000	2,488,000	2,460,000	2,761,433

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

Suppliers - Supplier Gate*	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2018	2019	2020	2020
Suppliers [No.]	3,161	5,569	7,352	9,004
of which:				
Italy [No.]	2,860	3,572	4,237	5,778
Europe (excluding Italy) [No.]	239	1,871	2,937	3,016
Rest of the world [No.]	62	126	178	210
Share of orders from Europe to (Breakdown by supplier registered office)				
Europe [%]	98	98	99	99
Rest of the world [%]	2	2	1	1

* The figures refer exclusively to suppliers whose registration with the Intesa Sanpaolo Group's Supplier Gate is ongoing or has been completed.

Group's people

COMPOSITION

Group staff breakdown by country	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2020			2020
	Men	Women	Total	Group
Italy	30,707	32,439	63,146	82,613
Luxembourg	133	73	206	206
Ireland	18	13	31	31
Egypt	3,161	1,113	4,274	4,274
Albania	192	465	657	657
Croatia	1,412	3,670	5,082	5,082
Romania	164	416	580	580
Serbia	830	2,273	3,103	3,103
Hungary	714	1,564	2,278	2,278
Slovakia	1,176	2,869	4,045	4,045
Ukraine	172	644	816	816
Russian Federation	286	769	1,055	1,055
Brazil	27	12	39	39
Moldova	118	237	355	355
United States	36	13	49	49
Group	39,146	46,570	85,716	105,183

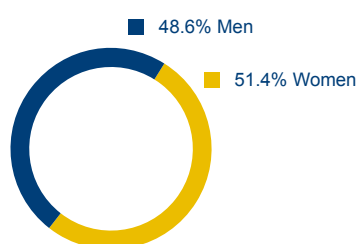
The figures exclude employees with atypical contracts.

Employees from foreign subsidiaries of Italian companies are included in the scope of Italy. In particular, with reference to ISP + UBI Group Italian employees, 1.6% of them work in foreign branches and subsidiaries controlled by Italian companies.

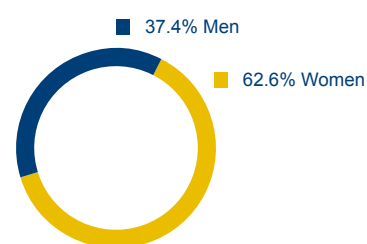
The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

Breakdown of staff by gender

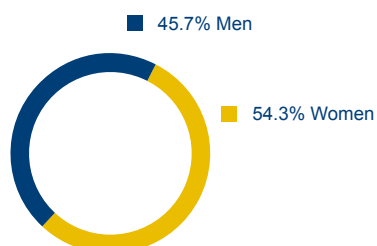
Italy



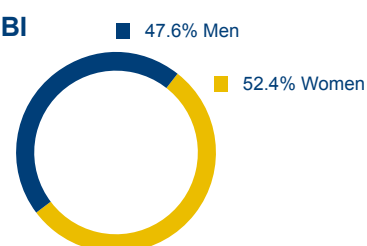
Abroad



Group



Group ISP + UBI



Female bank employees in Italy account for 46.9% of staff, against 53.1% male employees.

Employees by type of contract and gender [no.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Open-ended contracts	68,343	20,704	89,047	65,593	20,300	85,893	63,126	20,029	83,155	102,495
Men	33,809	7,697	41,506	32,178	7,516	39,694	30,699	7,333	38,032	48,930
Women	34,534	13,007	47,541	33,415	12,784	46,199	32,427	12,696	45,123	53,565
Fixed-term contracts	47	2,312	2,359	19	2,654	2,673	20	2,424	2,444	2,455
Men	26	1,034	1,060	10	1,114	1,124	8	1,067	1,075	1,081
Women	21	1,278	1,299	9	1,540	1,549	12	1,357	1,369	1,374
Apprenticeships	2	118	120	0	116	116	0	117	117	233
Men	0	40	40	0	42	42	0	39	39	97
Women	2	78	80	0	74	74	0	78	78	136

Employees by type of contract and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Open-ended contracts	99.93	89.50	97.29	99.97	87.99	96.86	99.97	88.74	97.01	97.44
Men	49.43	33.27	45.35	49.04	32.58	44.76	48.62	32.49	44.37	46.52
Women	50.49	56.22	51.94	50.93	55.41	52.10	51.35	56.25	52.64	50.93
Fixed-term contracts	0.07	9.99	2.58	0.03	11.50	3.01	0.03	10.74	2.85	2.33
Men	0.04	4.47	1.16	0.02	4.83	1.27	0.01	4.73	1.25	1.03
Women	0.03	5.52	1.42	0.01	6.68	1.75	0.02	6.01	1.60	1.31
Apprenticeships	0.00	0.51	0.13	0.00	0.50	0.13	0.00	0.52	0.14	0.22
Men	0.00	0.17	0.04	0.00	0.18	0.05	0.00	0.17	0.05	0.09
Women	0.00	0.34	0.09	0.00	0.32	0.08	0.00	0.35	0.09	0.13

Figures for Italy for bank staff are as follows: open-ended contracts (98.5%), fixed-term contracts (0.7%) and apprenticeships (0.8%).

Other types of work	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2018	2019	2020	2020
Employees hired with mixed employment contracts [No.]*	50	153	380	380

* The data have been considered since this type of contract was used and do not refer solely to the indicated year.

Adhesions to flexible work	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2018	2019	2020	2020
Employees adhering to flexible work [No.]	11,500	17,250	65,500	80,500

Atypical contracts and work placements	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Temporary agency employment contracts	31	107	138	18	117	135	38	56	94	101
Men	11	44	55	6	42	48	18	29	47	51
Women	20	63	83	12	75	87	20	27	47	50
Temporary employment contracts	28	0	28	24	0	24	26	0	26	26
Men	26	0	26	21	0	21	23	0	23	23
Women	2	0	2	3	0	3	3	0	3	3
Work placements	236	132	368	304	133	437	454	134	588	611
Men	130	62	192	176	51	227	225	45	270	280
Women	106	70	176	128	82	210	229	89	318	331

Financial advisors*	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy								
Financial advisors	5,995			5,834			5,727		
Men	4,740			4,590			4,491		
Women	1,255			1,244			1,236		

* UBI Banca financial advisors are not reported as employees of the Group.

Overall workforce	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Overall workforce	74,682	23,373	98,055	71,792	23,320	95,112	69,391	22,760	92,151	111,648
Men	38,742	8,877	47,619	36,981	8,765	45,746	35,464	8,513	43,977	54,953
Women	35,940	14,496	50,436	34,811	14,555	49,366	33,927	14,247	48,174	56,695

Includes staff, other employees (with various types of contracts) and financial advisors.

Employees by category and gender [% of total employees]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Executives	1.5	2.3	1.7	1.6	2.2	1.7	1.6	2.2	1.8	1.8
Men	1.2	1.4	1.3	1.2	1.3	1.3	1.3	1.4	1.3	1.3
Women	0.3	0.9	0.5	0.3	0.9	0.5	0.4	0.9	0.5	0.4
Middle managers	42.5	23.4	37.7	42.4	22.8	37.3	42.2	22.7	37.1	38.1
Men	25.8	13.8	22.8	25.6	12.9	22.3	25.3	12.8	22.0	23.5
Women	16.6	9.6	14.9	16.7	9.8	14.9	16.9	9.9	15.0	14.6
Professional areas	56.0	74.3	60.6	56.1	75.0	61.0	56.2	75.1	61.2	60.1
Men	22.4	22.7	22.5	22.2	23.3	22.5	22.0	23.2	22.4	22.8
Women	33.6	51.6	38.1	33.9	51.7	38.5	34.2	51.8	38.8	37.3

Figures for Italy for bank staff are as follows: executives (2.3%), middle managers (41.7%) and professional areas (56.0%).

Employees - Breakdown by category and gender [% of the category total]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	
	2018		2019		2020		2020	
	Men	Women	Men	Women	Men	Women	Men	Women
Executives	73.9	26.1	73.4	26.6	72.6	27.4	75.4	24.6
Middle managers	60.5	39.5	60.0	40.0	59.4	40.6	61.6	38.4
Executives + Middle managers	61.1	38.9	60.6	39.4	60.0	40.0	62.3	37.7
Professional areas	37.1	62.9	36.8	63.2	36.6	63.4	37.9	62.1

Part-time employees by gender	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Number of part-time employees/ total staff [%]	15.4	1.1	11.8	15.7	1.3	11.9	16.0	1.4	12.2	12.7
Breakdown of part-time employees by gender [No.]	10,531	248	10,779	10,287	290	10,577	10,115	326	10,441	13,365
Men	678	29	707	724	49	773	894	50	944	1,133
Women	9,853	219	10,072	9,563	241	9,804	9,221	276	9,497	12,232

In Italy, part-time personnel account for 16%, about 3.4% more than the Italian figure for the banking sector (12.6%).

Average age of employees	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Average age of employees	47.9	41.5	46.3	48.2	41.0	46.3	48.4	41.1	46.5	46.7
Men	49.2	42.6	47.9	49.4	41.8	47.8	49.6	41.6	47.9	48.1
Women	46.7	40.8	44.9	47.0	40.6	45.1	47.4	40.7	45.4	45.5
Executives	52.8	45.4	50.3	53.3	46.2	50.9	53.7	46.7	51.4	51.9
Middle managers	51.0	46.6	50.4	51.3	46.4	50.5	51.5	46.2	50.7	50.7
Professional areas	45.4	39.7	43.7	45.7	39.3	43.6	46.0	39.3	43.8	44.0

Figures for Intesa Sanpaolo and Italy for leading banks are comparable: average age of employees (47.9), men (49.1), women (46.6), executives (52.8), middle managers (50.7) and professional areas (45.5).

Employees by age bracket [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
≤30	3.1	14.6	6.0	3.1	16.7	6.6	2.9	17.8	6.8	6.5
Men	1.6	5.4	2.6	1.7	6.4	2.9	1.6	7.0	3.0	2.9
Women	1.4	9.2	3.4	1.4	10.3	3.7	1.3	10.7	3.8	3.6
31-50	53.3	62.4	55.6	52.0	62.0	54.6	51.0	61.5	53.8	54.2
Men	22.6	21.1	22.2	21.9	21.1	21.7	21.4	21.2	21.3	22.8
Women	30.7	41.3	33.4	30.1	40.9	32.9	29.6	40.4	32.5	31.4
>50	43.6	23.0	38.4	44.9	21.3	38.8	46.1	20.7	39.4	39.4
Men	25.2	11.4	21.8	25.5	10.1	21.5	25.6	9.2	21.3	22.0
Women	18.4	11.6	16.7	19.4	11.2	17.3	20.4	11.5	18.1	17.4

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (4.4%), 31 - 50 (54.3%) e > 50 (41.3%).

Foreign Banks: senior manager hired in the local community	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2020		
	First line managers	First line managers (local recruitment)	Front line managers hired in the local community/front line managers [%]
Albania	11	10	90.9
Croatia	41	34	82.9
Romania	11	9	81.8
Serbia	13	12	92.3
Slovakia	19	15	78.9
Ukraine	12	8	66.7
Hungary	12	10	83.3
Moldova	8	5	62.5
Egypt	14	11	78.6
Russian Federation	17	16	94.1

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

Employees by level of education and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Graduates	38.5	69.3	46.3	40.2	71.3	48.3	41.6	72.2	49.6	49.2
Men	18.8	28.5	21.3	19.5	28.8	21.9	20.0	29.1	22.4	22.8
Women	19.7	40.8	25.0	20.7	42.5	26.4	21.6	43.1	27.2	26.5
High school certificate	56.6	26.6	49.0	55.0	26.1	47.5	53.5	25.3	46.0	46.7
Men	27.1	7.4	22.1	26.1	7.2	21.2	25.2	6.9	20.4	22.1
Women	29.5	19.2	26.9	28.9	18.8	26.2	28.3	18.4	25.7	24.6
Other	4.9	4.1	4.7	4.8	2.6	4.3	4.9	2.6	4.3	4.1
Men	3.5	2.0	3.2	3.4	1.6	3.0	3.4	1.4	2.9	2.7
Women	1.4	2.1	1.5	1.4	1.0	1.3	1.6	1.1	1.4	1.3

Intesa Sanpaolo and Italian industry figures for education of leading banks are comparable: graduates and post-graduates (44.1%), high school certificate (51.7%), other (4.2%).

Average employee seniority [years]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total average seniority	21.6	13.3	19.5	21.6	12.7	19.3	21.7	11.6	19.1	19.3
Men	22.0	14.1	20.4	22.0	13.1	20.1	22.0	11.8	19.8	20.1
Women	21.1	12.8	18.7	21.3	12.5	18.6	21.5	11.4	18.4	18.6
Executives	20.1	12.8	17.6	20.5	13.3	18.1	20.8	12.6	18.1	18.5
Middle managers	24.6	18.8	23.7	24.6	18.5	23.6	24.7	17.2	23.5	23.5
Professional areas	19.3	11.6	16.9	19.4	11.0	16.7	19.5	9.8	16.4	16.7

Employees belonging to protected categories [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Disabled persons	4.7	1.8	4.0	4.8	1.7	4.0	4.9	1.8	4.1	4.4
Men	2.7	0.7	2.2	2.7	0.6	2.1	2.7	0.7	2.1	2.3
Women	2.0	1.1	1.8	2.1	1.1	1.9	2.2	1.1	1.9	2.0
Protected categories	1.4	1.0	1.3	1.4	1.0	1.3	1.3	0.9	1.2	1.2
Men	0.8	0.0	0.6	0.7	0.1	0.6	0.7	0.1	0.5	0.5
Women	0.6	1.0	0.7	0.6	1.0	0.7	0.6	0.8	0.7	0.7

Employment by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	1,073	2,901	3,974	1,196	3,225	4,421	785	2,246	3,031	3,071
Men	609	1,079	1,688	678	1,211	1,889	431	858	1,289	1,314
Women	464	1,822	2,286	518	2,014	2,532	354	1,388	1,742	1,757
≤30	522	1,436	1,958	631	1,807	2,438	432	1,180	1,612	1,636
31-50	504	1,365	1,869	531	1,336	1,867	336	1,012	1,348	1,363
>50	47	100	147	34	82	116	17	54	71	72

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

Employment rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.6	12.5	4.3	1.8	14.0	5.0	1.2	10.0	3.5
Men	1.8	12.3	4.0	2.1	14.0	4.6	1.4	10.2	3.3
Women	1.3	12.7	4.7	1.5	14.0	5.3	1.1	9.8	3.7
≤30	25.0	42.5	35.8	31.5	46.9	41.7	23.4	29.4	27.5
31-50	1.4	9.5	3.7	1.6	9.3	3.9	1.0	7.3	2.9
>50	0.2	1.9	0.4	0.1	1.7	0.3	0.1	1.2	0.2

Termination by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	4,360	3,949	8,309	3,819	3,599	7,418	3,363	2,709	6,072	6,237
Men	2,560	1,474	4,034	2,206	1,426	3,632	1,969	1,061	3,030	3,138
Women	1,800	2,475	4,275	1,613	2,173	3,786	1,394	1,648	3,042	3,099
≤30	187	916	1,103	159	796	955	114	661	775	792
31-50	451	2,169	2,620	460	1,818	2,278	300	1,372	1,672	1,737
>50	3,722	864	4,586	3,200	985	4,185	2,949	676	3,625	3,708

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

Termination rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	6.4	17.1	9.1	5.8	15.6	8.4	5.3	12.0	7.1
Men	7.6	16.8	9.5	6.9	16.4	8.9	6.4	12.6	7.7
Women	5.2	17.2	8.7	4.8	15.1	7.9	4.3	11.7	6.5
≤30	8.9	27.1	20.2	7.9	20.7	16.3	6.2	16.5	13.2
31-50	1.2	15.0	5.1	1.3	12.7	4.7	0.9	9.9	3.6
>50	12.5	16.2	13.0	10.9	20.0	12.2	10.1	14.5	10.7

Termination by reason [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Employment ended in the year	4,360	3,949	8,309	3,819	3,599	7,418	3,363	2,709	6,072	6,237
Resignation	601	1,394	1,995	619	1,382	2,001	427	904	1,331	1,423
Retirement	71	206	277	162	187	349	135	182	317	320
Exit incentives	3,446	0	3,446	2,838	0	2,838	2,663	0	2,663	2,711
Death	78	26	104	86	22	108	73	34	107	115
Other reasons - with incentives	23	902	925	14	824	838	10	578	588	588
Other reasons - without incentives	68	1,199	1,267	55	1,014	1,069	42	801	843	853
Expiry of fixed-term contracts	73	222	295	45	170	215	13	210	223	227

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

Turnover by gender and age	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	-3,287	-1,048	-4,335	-2,623	-374	-2,997	-2,578	-463	-3,041	-3,166
Men	-1,951	-395	-2,346	-1,528	-215	-1,743	-1,538	-203	-1,741	-1,824
Women	-1,336	-653	-1,989	-1,095	-159	-1,254	-1,040	-260	-1,300	-1,342
≤30	335	520	855	472	1,011	1,483	318	519	837	844
31-50	53	-804	-751	71	-482	-411	36	-360	-324	-374
>50	-3,675	-764	-4,439	-3,166	-903	-4,069	-2,932	-622	-3,554	-3,636

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

Turnover rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-4.6	-4.3	-4.5	-3.8	-1.6	-3.3	-3.9	-2.0	-3.4
Men	-5.5	-4.3	-5.2	-4.5	-2.4	-4.1	-4.8	-2.3	-4.3
Women	-3.7	-4.3	-3.9	-3.2	-1.1	-2.6	-3.1	-1.8	-2.7
≤30	19.1	18.2	18.5	30.8	35.6	33.9	20.8	14.9	16.7
31-50	0.1	-5.3	-1.5	0.2	-3.3	-0.8	0.1	-2.5	-0.7
>50	-11.0	-12.6	-11.2	-9.7	-15.5	-10.6	-9.2	-11.8	-9.5

The turnover rate is determined as the delta between the percentage incidence of hires and terminations of the reference year in relation to the workforce at the start of the year. The workforce at the start of the year is given by the workforce at the end of the year by subtracting the hires and including the terminations that occurred in the period.

PROFESSIONAL DEVELOPMENT

Number of promotions by gender	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	2,773	2,901	5,674	2,958	2,960	5,918	3,371	2,179	5,550	7,216
Men	1,352	1,645	2,997	1,414	1,463	2,877	1,547	1,274	2,821	3,738
Women	1,421	1,256	2,677	1,544	1,497	3,041	1,824	905	2,729	3,478
Staff promoted [%]	4.1	12.5	6.2	4.5	12.8	6.7	5.3	9.7	6.5	6.9

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

Average gross base salary by category and gender - FTE* [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	146.6	69.4	122.1	153.3	70.6	125.8	156.0	76.7	129.6
Men	150.6	79.7	132.0	159.4	79.3	137.0	163.0	88.6	141.5
Women	129.1	52.3	91.9	129.7	56.5	94.7	132.1	56.8	98.1
Middle managers	58.4	19.9	52.3	58.4	22.2	52.6	59.7	23.3	53.8
Men	60.4	18.8	54.0	60.4	20.6	54.3	61.7	23.4	55.9
Women	55.2	21.5	49.7	55.2	24.4	49.9	56.5	23.1	50.6
Professional areas	39.4	12.9	31.0	39.4	13.6	30.8	40.4	13.6	31.4
Men	39.5	13.5	32.7	39.4	14.3	32.4	40.4	15.2	33.3
Women	39.4	12.6	29.9	39.4	13.3	29.9	40.4	12.9	30.3

Basic salary levels for female staff, with comparable roles and seniority terms, do not differ from salary levels for male staff.

* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

Average remuneration by category and gender - FTE* [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Male executives	224.9	103.2	192.9	256.2	112.6	215.9	267.8	115.7	224.0
Female executives	188.5	63.4	127.9	205.4	71.5	141.5	210.1	70.4	146.9
Male middle managers	66.9	22.2	60.0	67.9	26.4	61.5	70.6	28.2	64.1
Female middle managers	60.5	24.5	54.6	61.5	27.6	55.6	63.6	26.4	57.1
Male professional areas	41.9	15.0	34.8	42.0	16.0	34.8	43.5	17.1	36.0
Female professional areas	41.7	13.9	31.8	42.1	14.4	32.0	43.5	13.8	32.6
Average annual remuneration of all employees	54.5	18.0	45.2	55.5	19.5	45.9	57.6	19.6	47.3
Ratio between the CEO's remuneration and the average remuneration of all employees**	75.2			77.9			74.0		
Median annual total compensation of all employees	48.8			49.0			50.5		
Ratio between the CEO's remuneration and the median annual total compensation for all employees**	84.0			88.2			84.5		

This includes the basic gross average salary and the variable component.

* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

** Between 2019 and 2020 an inverse trend was recorded in the ratio between the year-on-year change in the median remuneration of all employees compared to that paid to the CEO. This phenomenon is solely due to the decline in the 2019 variable component paid to the CEO following the waiver of 30% thereof by the latter (amount intended for donations in support of health initiatives related to the COVID-19 epidemiological emergency). Conversely, the amount of financial resources allocated, through the Variable Result Bonus negotiated with the Trade unions, to reward the wider population remained unchanged, also to recognise the particularly extensive effort by the Networks to provide an essential public service in an emergency situation.

Women/men base salary and remuneration ratio - FTE* [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Ratio of gross base salary - women vs. men - FTE									
Executives	0.9	0.7	0.7	0.8	0.7	0.7	0.8	0.6	0.7
Middle managers	0.9	1.1	0.9	0.9	1.2	0.9	0.9	1.0	0.9
Professional areas	1.0	0.9	0.9	1.0	0.9	0.9	1.0	0.8	0.9
Ratio of total remuneration - women vs. men - FTE									
Executives	0.8	0.6	0.7	0.8	0.6	0.7	0.8	0.6	0.7
Middle managers	0.9	1.1	0.9	0.9	1.0	0.9	0.9	0.9	0.9
Professional areas	1.0	0.9	0.9	1.0	0.9	0.9	1.0	0.8	0.9

Basic salary is annual, before tax. Remuneration is calculated as the salary plus any bonus/reward system.

* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

Ratios of standard salary of new employee* by gender compared to local minimum wage**	Intesa Sanpaolo Group (excluding UBI Banca Group)			
	2019		2020	
	Man	Woman	Man	Woman
Italy	1.0	1.0	1.0	1.0
Luxembourg	1.0	1.1	1.0	1.2
Ireland	2.0	2.2	2.0	1.9
Egypt	1.0	1.0	1.0	1.0
Albania	1.0	1.0	1.0	1.0
Croatia	1.8	1.8	1.1	1.1
Bosnia	1.8	1.8	2.0	2.0
Slovenia	1.0	1.0	1.1	1.1
Romania	1.2	1.2	1.1	1.1
Serbia	1.1	1.1	1.1	1.1
Hungary	1.2	1.1	1.2	1.1
Slovakia	1.3	1.1	1.1	1.1
Ukraine	1.0	1.0	1.2	0.9
Russian Federation	2.1	2.1	2.0	2.0
Brazil	5.2	4.4	4.2	3.7
Moldova	2.2	2.2	2.0	2.0
United States	-	-	2.9	3.3

* The standard salary of a new employee is understood to mean the lower base salary paid to him/her in the reference year.

** Local minimum wage is understood to mean the minimum wage envisaged by collective bargaining agreements (where applicable) or by the regulations in force - if any - in the countries in which the Group operates. In countries with the greatest presence of employees (about 90%), hiring provisions are applied that are substantially in line with the provisions of collective bargaining agreements or local regulations.

Performance evaluation	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	Abroad		
	2018	2019	2020
Employees subject to annual performance assessment [%]	86.2	85.9	91.0
Men	93.6	92.3	96.5
Women	81.7	82	87.8
Executives [%]	-	95.7	96.6
Men	-	98.7	98.4
Women	-	91	93.8
Middle managers [%]	-	93.1	97.3
Men	-	96.4	99.1
Women	-	88.6	95.1
Professional areas [%]	-	83.4	88.9
Men	-	89.6	94.9
Women	-	80.6	86.3
Employees subject to annual performance assessment [No.]	19,945	19,812	20,543
Men	8,208	8,003	8,140
Women	11,737	11,809	12,403
Executives [No.]	-	488	483
Men	-	306	303
Women	-	182	180
Middle managers [No.]	-	4,885	4,991
Men	-	2,879	2,858
Women	-	2,006	2,133
Professional areas [No.]	-	14,439	15,069
Men	-	4,818	4,979
Women	-	9,621	10,090

In Italy, all staff have a performance appraisal.

Breakdown of branch personnel by category and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Directors	12.2	9.3	11.5	11.9	9.2	11.2	10.8	9.3	10.4	10.6
Men	8.0	4.1	7.1	7.6	4.0	6.7	6.9	4.0	6.1	6.7
Women	4.2	5.2	4.4	4.2	5.3	4.5	3.9	5.2	4.3	3.8
Executive directors	59.8	46.5	56.7	60.4	36.6	54.5	61.9	39.6	56.2	56.1
Men	21.1	12.7	19.1	21.0	12.0	18.8	21.5	12.6	19.2	20.8
Women	38.7	33.9	37.6	39.4	24.6	35.7	40.4	27.0	36.9	35.4
Other	28.0	44.1	31.8	27.8	54.2	34.3	27.3	51.1	33.4	33.3
Men	14.5	14.7	14.6	14.1	14.3	14.1	13.7	14.2	13.9	14.3
Women	13.5	29.4	17.2	13.7	39.9	20.2	13.6	36.9	19.6	19.0

TRAINING

Training by professional category [hours]**	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Executives	34,552	36,878	71,430	63,340	27,981	91,321	63,466	35,271	98,736	109,703
Men	28,010	20,661	48,671	49,745	16,015	65,761	50,559	20,490	71,049	80,990
Women	6,542	16,217	22,759	13,595	11,965	25,560	12,906	14,781	27,687	28,713
Middle managers	2,922,599	288,149	3,210,748	3,642,927	244,972	3,887,899	3,897,981	269,125	4,167,106	4,772,837
Men	1,721,452	147,074	1,868,526	2,146,559	113,636	2,260,195	2,286,012	114,728	2,400,740	2,822,137
Women	1,201,147	141,075	1,342,222	1,496,367	131,336	1,627,703	1,611,969	154,397	1,766,366	1,950,700
Professional areas	4,182,800	1,214,975	5,397,775	5,102,961	1,221,379	6,324,339	6,120,470	1,280,945	7,401,415	8,103,620
Men	1,578,504	317,566	1,896,070	1,940,807	307,251	2,248,058	2,285,266	316,917	2,602,183	2,905,962
Women	2,604,296	897,409	3,501,705	3,162,154	914,128	4,076,282	3,835,204	964,028	4,799,231	5,197,658
Total	7,139,951	1,540,002	8,679,953	8,809,227	1,494,331	10,303,559	10,081,917	1,585,340	11,667,257	12,986,160
Men	3,327,966	485,302	3,813,268	4,137,112	436,902	4,574,014	4,621,838	452,135	5,073,973	5,809,089
Women	3,811,985	1,054,700	4,866,685	4,672,116	1,057,429	5,729,545	5,460,079	1,133,205	6,593,284	7,177,071

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

** The figures are shown on the basis of a recalculation that takes into account training effectiveness parameters. The figures do not include the hours of training provided to employees that left during the year, as well as the training provided via Web TV.

Training by professional category [No. of participants]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Executives	925	451	1,376	961	436	1,397	989	464	1,453	1,739
Men	751	275	1,026	767	266	1,033	767	284	1,051	1,308
Women	174	176	350	194	170	364	222	180	402	431
Middle managers	27,167	5,120	32,287	26,627	4,594	31,221	26,137	4,599	30,736	38,739
Men	16,486	3,136	19,622	16,150	2,598	18,748	15,697	2,562	18,259	23,865
Women	10,681	1,984	12,665	10,477	1,996	12,473	10,440	2,037	12,477	14,874
Professional areas	35,415	14,840	50,255	35,686	15,129	50,815	34,703	15,363	50,066	59,966
Men	13,817	4,389	18,206	13,910	4,665	18,575	13,466	4,766	18,232	22,587
Women	21,598	10,451	32,049	21,776	10,464	32,240	21,237	10,597	31,834	37,379
Total	63,507	20,411	83,918	63,274	20,159	83,433	61,829	20,426	82,255	100,444
Men	31,054	7,800	38,854	30,827	7,529	38,356	29,930	7,612	37,542	47,760
Women	32,453	12,611	45,064	32,447	12,630	45,077	31,899	12,814	44,713	52,684

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

Training by content [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Managerial	6.1	6.9	6.3	5.9	7.8	6.4	9.2	9.1	9.2	8.9
Commercial	5.6	13.4	7.7	4.0	16.2	6.8	5.6	17.3	7.9	8.9
Operational	36.7	24.8	33.4	41.9	27.5	38.5	38.7	22.5	35.6	34.0
Credit	3.5	8.9	5.0	1.9	6.5	3.0	5.7	7.1	6.0	5.5
Finance	41.5	10.5	33.1	36.7	10.1	30.4	32.5	10.7	28.2	29.1
Abroad	0.2	0.2	0.2	0.1	0.1	0.1	0.0	0.1	0.1	0.1
IT	1.7	4.5	2.5	0.7	2.7	1.2	3.2	2.5	3.0	4.3
Specialist	2.4	25.8	8.8	1.9	24.1	7.1	3.8	25.8	8.1	7.2
Language	2.4	5.0	3.1	6.9	5.1	6.5	1.2	4.9	1.9	2.1

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

Aid and benefits received relative to personnel [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	9,243	87	9,330	3,506	101	3,607	497	193	691	1,819
of which training funded amount (Italy only)	9,243	0	9,243	3,506	0	3,506	497	0	497	1,051
of which other	0	87	87	0	101	101	0	193	193	768

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

Training by category and gender [average hours]*	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executive	25.1	48.2	32.8	33.8	41.0	36.2	28.1	41.4	32.4
Men	24.7	46.7	30.7	33.0	39.4	34.8	28.0	38.2	30.8
Women	26.5	50.5	39.0	36.9	43.4	40.1	28.6	46.5	36.8
Middle managers	38.4	37.4	38.2	47.9	33.3	45.6	51.4	31.8	48.3
Men	37.7	34.1	37.2	47.0	28.5	44.2	50.5	24.9	46.6
Women	39.4	42.2	39.9	49.3	39.6	47.7	52.8	40.8	50.7
Professional areas	40.3	45.1	41.8	50.0	45.7	48.6	59.4	39.6	53.0
Men	39.4	44.3	40.6	49.0	41.5	46.9	56.9	35.9	51.2
Women	41.0	45.5	42.5	50.6	47.6	49.6	61.0	41.2	54.0
Hours of training per employee [No.]*	39.3	43.4	40.3	48.8	42.8	47.3	55.5	37.9	50.9

* Hours defined as the duration of the teaching units used.

Training by procedure	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	6.4	48.0	13.7	4.6	49.0	11.0	2.2	30.9	6.1
Remote training [% of hours]*	93.6	52.0	86.3	95.4	51.0	89.0	97.8	69.1	93.9
Number of persons registered	63,507	20,411	83,918	63,274	20,159	83,433	61,829	20,426	82,255
Hours of training provided (classroom + remote learning) [No.]*	7,139,951	1,540,002	8,679,953	8,809,227	1,494,332	10,303,559	10,081,917	1,585,340	11,667,257

* The figures are shown on the basis of a recalculation that takes into account training effectiveness parameters. The figures do not include the hours of training provided to employees that left during the year, as well as the training provided via Web TV.

Training costs	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training costs [K euro]	30,613	6,547	37,160	20,925	6,503	27,428	9,919	3,340	13,259
Training costs per staff member [euro]	448	283	406	319	282	309	157	148	155

EMPLOYEE SATISFACTION AND COMMUNICATION

Company climate	Intesa Sanpaolo Group (excluding UBI Banca Group)					
	2018		2019		2020	
	Italy	Abroad	Italy	Abroad	Italy	Abroad
Climate analysis (% taking part in the survey out of the selected sample)	-	-	54.8	48.7	-	-
Employee satisfaction index [%]	-	-	69.0*	78.0	-	-
Change in the employee satisfaction index compared to the previous period	-	-	-9.0	1.0	-	-
Climate analysis**	-	-	1	1	-	-
Internal communication events	148	336	176	327	157	386
Focus groups	12	16	13	2	18	18
Participants in focus groups	120	580	130	16	144	4,411

* Survey carried out among Professional Areas and Middle Managers.

** No climate surveys were conducted in 2020 and 2018.

Web Tv Access and House organ	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Web Tv total access*	661,680	497,454	507,630
House organ: total number of online visits	473,000	438,500	350,225

* The average daily unique accesses to the company intranet in 2020 are 60,100.

FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Employees registered with a trade union [No.]	50,603	7,158	57,761	47,684	7,288	54,972	45,581	6,937	52,519	68,606
Executives	190	58	248	173	65	238	157	58	215	323
Middle managers	20,528	2,470	22,998	19,350	2,458	21,808	18,399	2,421	20,819	27,538
Professional areas	29,885	4,630	34,515	28,160	4,765	32,925	27,026	4,459	31,485	40,745
Employees registered with a trade union [%]*	77.7	31.9	66.0	76.6	32.3	64.8	76.3**	31.4	64.2	68.2
Days absence for trade union reasons (all permits for trade unionists)	96,336	607	96,943	92,987	683	93,670	77,142	604	77,746	90,697
Days absence for meetings/ strikes (also employees who are not trade unionists)	6,514	126	6,640	7,193	208	7,401	1,420	96	1,516	1,519
Men	3,004	67	3,071	3,314	145	3,459	600	52	652	653
Women	3,510	59	3,569	3,879	63	3,942	820	44	864	866
Days absence for involvement in strikes	136	0	136	102	0	102	30	0	30	33
Men	68	0	68	49	0	49	18	0	18	19
Women	68	0	68	53	0	53	12	0	12	14
Days absence for meetings	6,378	126	6,504	7,091	835	7,926	1,390	96	1,486	1,486
Men	2,936	67	3,003	3,266	400	3,666	582	52	634	634
Women	3,442	59	3,501	3,826	435	4,261	808	44	852	852

The National Collective Bargaining Agreement for the sector covers all employees in Italy and 53.42% of employees abroad.

* Data were recalculated on the basis of the Full Time Equivalents - FTEs.

** The percentage of employees in Italy covered by the collective bargaining agreement for the credit sector that are members of a trade union is 79.10%.

COMPANY WELFARE, HEALTH AND SAFETY

Contributions for staff [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Insurance and accident policies	20,296	671	20,967	15,960	791	16,752	20,805	21,159	41,964	42,022
Loyalty bonus	16,801	306	17,107	11,702	223	11,925	11,042	323	11,366	11,366
Study contributions for employees' children	3,602	107	3,709	3,621	84	3,705	3,620	90	3,710	6,918
Recreational and cultural activities	3,819	1,513	5,332	2,911	1,689	4,599	3,407	1,570	4,978	5,127
Contributions for employees' children with disabilities	2,742	18	2,760	3,068	25	3,093	2,975	21	2,995	3,710

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

Supplementary healthcare and welfare	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Contributions paid by the Bank for supplementary healthcare assistance [K euro]	76,638	2,495	79,133	78,429	2,972	81,400	75,914	4,612	80,526	80,594
Health assistance: persons assisted	70,985	10,179	81,164	67,114	9,930	77,044	64,440	10,247	74,687	95,254
Contributions paid by the Bank for supplementary retirement benefits [K euro]	150,787	3,517	154,304	144,497	3,405	147,903	140,509	3,644	144,153	183,633
Supplementary retirement benefits: persons assisted	68,545	3,529	72,074	65,172	3,551	68,723	63,012	3,573	66,585	86,031

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

Credit facilities for staff	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Mortgages [No.]	3,487	876	4,363	2,983	979	3,962	3,180	884	4,064	4,492
Total mortgages disbursed [K euro]	542,911	60,822	603,733	478,433	52,612	531,045	524,055	55,544	579,599	628,462
Loans [No.]	16,689	5,188	21,877	17,295	5,429	22,724	13,209	3,768	16,977	17,997
Total loans disbursed [K euro]	175,001	36,440	211,441	161,137	36,272	197,409	116,643	43,555	160,197	180,679

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

Loans granted to all personnel with an open-ended contract, with the exception of loans at special rates granted to staff with apprenticeships.

Maternity leave*	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2020								
	Italy								
Employees entitled to maternity leave	63,146								
Men	30,707								
Women	32,439								
Employees using mandatory maternity leave	994								
Men	29								
Women	965								
Employees returning to work after mandatory maternity leave	804								
Men	27								
Women	777								
Employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	1,039								
Men	19								
Women	1,020								

* The 2020 figures are not comparable with those of previous years, and have therefore not been included in this document, as a new calculation method has been applied.

		Intesa Sanpaolo Group (excluding UBI Banca Group)	
		2020	
Maternity leave - Rates [%]*		Italia	
Rate of return to work after mandatory maternity leave		99.1%	
Men		100.0%	
Women		99.1%	
Retention rate of employees returning to work after mandatory maternity leave, who are still bank employees		99.3%	
Men		90.5%	
Women		99.5%	

* The 2020 figures are not comparable with those of previous years, and have therefore not been included in this document, as a new calculation method has been applied.

Absence by reason and gender - days lost [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total absences	1,141,276	810,122	1,951,398	1,036,995	707,917	1,744,912	1,101,973	679,317	1,781,290	1,948,269
Illness	584,675	161,661	746,337	531,596	145,088	676,684	501,957	142,808	644,765	767,520
Men	268,465	26,978	295,443	242,421	21,902	264,322	219,274	20,028	239,301	301,858
Women	316,211	134,683	450,893	289,175	123,186	412,362	282,683	122,780	405,463	465,662
Injury	17,738	4,313	22,051	14,800	4,116	18,916	10,220	4,013	14,233	15,534
Men	7,727	703	8,430	6,515	968	7,483	4,124	577	4,701	5,450
Women	10,012	3,610	13,622	8,285	3,148	11,433	6,095	3,436	9,531	10,083
Child care	246,325	383,551	629,876	209,152	350,920	560,072	151,927	343,172	495,099	515,728
Men	8,853	4,485	13,337	8,743	5,304	14,047	7,843	4,502	12,345	12,821
Women	237,472	379,067	616,539	200,409	345,616	546,025	144,084	338,670	482,754	502,906
Personal and family reasons	116,398	233,361	349,760	111,537	190,344	301,881	89,320	167,430	256,750	266,638
Men	44,337	136,535	180,872	46,506	102,737	149,243	39,727	83,967	123,693	128,055
Women	72,061	96,826	168,887	65,031	87,607	152,638	49,593	83,463	133,056	138,583
Leave for public positions	9,598	846	10,444	9,032	792	9,824	8,513	885	9,398	10,824
Men	6,727	396	7,123	6,349	382	6,731	5,745	325	6,070	7,208
Women	2,871	450	3,321	2,683	410	3,093	2,768	560	3,328	3,616
Leave for blood and other donations	9,675	348	10,024	9,201	306	9,507	7,175	268	7,443	8,198
Men	7,022	174	7,195	6,753	134	6,888	5,084	127	5,211	5,799
Women	2,653	175	2,828	2,447	172	2,619	2,091	141	2,232	2,398
Disability	137,502	1,921	139,423	135,267	1,796	137,062	151,581	942	152,523	162,709
Men	57,730	353	58,083	57,350	190	57,539	61,411	370	61,781	66,629
Women	79,772	1,568	81,340	77,917	1,606	79,523	90,171	572	90,743	96,080
Other	19,364	24,120	43,484	16,411	14,556	30,966	181,281	19,799	201,079	201,118
Men	10,858	4,139	14,997	10,250	3,016	13,266	83,516	2,478	85,994	85,994
Women	8,506	19,981	28,487	6,161	11,539	17,700	97,764	17,321	115,086	115,125

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020). Days lost are calculated based on calendar business days.

Absence by reason and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absence/theoretical working days	7.59	15.92	9.69	7.18	13.95	8.94	7.93	13.68	9.45
Men	2.74	3.41	2.91	2.67	2.65	2.66	3.07	2.26	2.86
Women	4.85	12.50	6.78	4.52	11.30	6.28	4.86	11.42	6.59
Illness	3.89	3.18	3.71	3.68	2.86	3.47	3.61	2.88	3.42
Men	1.78	0.53	1.47	1.68	0.43	1.35	1.58	0.40	1.27
Women	2.10	2.65	2.24	2.00	2.43	2.11	2.03	2.47	2.15
Injury	0.12	0.08	0.11	0.10	0.08	0.10	0.07	0.08	0.08
Men	0.05	0.01	0.04	0.05	0.02	0.04	0.03	0.01	0.02
Women	0.07	0.07	0.07	0.06	0.06	0.06	0.04	0.07	0.05
Child care	1.64	7.54	3.13	1.45	6.91	2.87	1.09	6.91	2.63
Men	0.06	0.09	0.07	0.06	0.10	0.07	0.06	0.09	0.07
Women	1.58	7.45	3.06	1.39	6.81	2.80	1.04	6.82	2.56
Personal and family reasons	0.77	4.59	1.74	0.77	3.75	1.55	0.64	3.37	1.36
Men	0.29	2.68	0.90	0.32	2.02	0.76	0.29	1.69	0.66
Women	0.48	1.90	0.84	0.45	1.73	0.78	0.36	1.68	0.71
Leave for public positions	0.06	0.02	0.05	0.06	0.02	0.05	0.06	0.02	0.05
Men	0.04	0.01	0.04	0.04	0.01	0.03	0.04	0.01	0.03
Women	0.02	0.01	0.02	0.02	0.01	0.02	0.02	0.01	0.02
Leave for blood and other donations	0.06	0.01	0.05	0.06	0.01	0.05	0.05	0.01	0.04
Men	0.05	0.00	0.04	0.05	0.00	0.04	0.04	0.00	0.03
Women	0.02	0.00	0.01	0.02	0.00	0.01	0.02	0.00	0.01
Disability	0.91	0.04	0.69	0.94	0.04	0.70	1.09	0.02	0.81
Men	0.38	0.01	0.29	0.40	0.00	0.29	0.44	0.01	0.33
Women	0.53	0.03	0.40	0.54	0.03	0.41	0.65	0.01	0.48
Other	0.13	0.47	0.22	0.11	0.29	0.16	1.30	0.40	1.07
Men	0.07	0.08	0.07	0.07	0.06	0.07	0.60	0.05	0.46
Women	0.06	0.39	0.14	0.04	0.23	0.09	0.70	0.35	0.61

Absenteeism and occupational disease - rates	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Rate of absenteeism*	5.09	3.32	4.64	4.90	3.00	4.40	4.90	3.00	4.40
Men	4.71	1.49	4.05	4.56	1.24	3.85	4.39	1.16	3.69
Women	5.46	4.45	5.16	5.23	4.06	4.88	5.39	4.10	5.00
Rate of occupational disease**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* The absentee rate is the ratio between the number of days lost for illness, injuries (including injuries requiring first aid), public office, blood donation and other leave, disability, meeting / strikes and theoretical working days.

** The occupational disease rate is equal to the total number of claims for occupational diseases divided by the total number of hours worked.

Injuries by year and gender	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total injuries in the year [No.]	764	109	873	712	119	831	380	63	443	481
Men	304	25	329	272	24	296	162	10	172	190
Women	460	84	544	440	95	535	218	53	271	291
Injury rate**	7.94	3.41	6.80	7.69	3.66	6.63	4.31	1.97	3.68	-
Men	5.95	2.06	5.23	5.58	1.95	4.87	3.52	0.83	2.98	-
Women	10.18	4.25	8.32	10.03	4.69	8.30	5.16	2.66	4.34	-
Working days lost [No.]	17,738	4,313	22,051	14,800	4,116	18,916	10,220	4,013	14,233	15,534
Men	7,727	703	8,430	6,515	968	7,483	4,124	577	4,701	5,450
Women	10,012	3,610	13,622	8,285	3,148	11,433	6,095	3,436	9,531	10,083
Rate of working days lost (severity index)***	0.17	0.11	0.16	0.15	0.11	0.14	0.11	0.11	0.11	-
Men	0.14	0.05	0.12	0.12	0.07	0.11	0.08	0.04	0.07	-
Women	0.20	0.15	0.19	0.18	0.13	0.16	0.13	0.15	0.14	-
Injuries / Total employees [%]	1.1	0.5	1.0	1.1	0.5	0.9	0.6	0.3	0.5	0.5

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

** Injury rate = (total number of injuries in the year / total hours worked) x 1,000,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000,000 (hours worked).

*** Rate of working days lost (or severity index) = (number of days lost / total number of working hours) x 1,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000 (hours worked). Working days lost include injuries requiring first aid.

Injuries at work and on the way to/from work	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Injuries at work [No.]	229	31	260	217	51	268	149	24	173	189
Men	79	2	81	67	8	75	62	3	65	75
Women	150	29	179	150	43	193	87	21	108	114
Rate of injuries at work**	2.38	0.97	2.03	2.34	1.57	2.14	1.69	0.75	1.44	-
Men	1.55	0.16	1.29	1.37	0.65	1.23	1.35	0.25	1.12	-
Women	3.32	1.47	2.74	3.42	2.12	2.99	2.06	1.05	1.73	-
Injuries on the way to/from work [No.]	535	78	613	495	68	563	231	39	270	292
Men	225	23	248	205	16	221	100	7	107	115
Women	310	55	365	290	52	342	131	32	163	177
Rate of injuries on the way to/from work***	5.56	2.44	4.78	5.35	2.09	4.49	2.62	1.22	2.24	-
Men	4.41	1.89	3.94	4.21	1.30	3.63	2.18	0.58	1.85	-
Women	6.86	2.78	5.58	6.61	2.57	5.30	3.10	1.61	2.61	-

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

** Rate of injuries at work = (total number of injuries at work in the year / total hours worked) x 1,000,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000,000 (hours worked).

*** Rate of injuries on the way to/from work = (total number of injuries on the way to/from work in the year / total hours worked) x 1,000,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000,000 (hours worked).

Injuries by type	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries	764	109	873	712	119	831	380	63	443
Injuries while driving	352	23	375	328	15	343	145	10	155
Falls/slipping	105	39	144	85	48	133	129	29	158
Robberies	3	5	8	3	12	15	1	3	4
Other	304	42	346	296	44	340	105	21	126

Serious injuries and deaths	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Cases presented for occupational disease	5	0	5	8	0	8	3	0	3	4
Serious/very serious injuries	165	8	173	94	8	102	120	12	132	132
Injuries at work	41	2	43	28	1	29	56	2	58	58
Injuries on the way to/from work	124	6	130	66	7	73	64	10	74	74
Serious/very serious injuries with res judicata sentence	0	0	0	0	0	0	0	0	0	0
Deaths at work, with res judicata sentence	0	0	0	0	0	0	0	0	0	0

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

Training on health and safety	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Hours of training on health and safety**	34,224	10,655	44,879	138,164	8,321	146,485	140,789	18,888	159,677	186,851
Employees who have attended health and safety training [No.]	5,895	3,476	9,371	26,147	2,747	28,894	26,697	6,582	33,279	41,024
Employees who have attended health and safety training [%]	9	15	10	40	12	33	42	29	39	39
Costs of health and safety training [K euro]	336	1,417	1,753	649	19	667	45	15	60	173
Hours of health and safety training per employee	0.5	0.5	0.5	2.1	0.4	1.7	2.2	0.8	1.9	1.8

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

** Hours defined as the duration of the teaching units used.

Robberies	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Robberies	12	1	13	13	7	20	3	2	5	10
Robberies for every 100 bank counters	0.3	0.1	0.3	0.4	0.7	0.5	0.1	0.2	0.1	0.2
Interviews of psychological counselling to employees who have suffered robberies	156	0	156	73	0	73	26	0	26	34
On-site inspections on workplaces to assess risks for robbery	836	0	836	694	0	694	142	0	142	316

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

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

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

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

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

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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** 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 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

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

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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