

Indicators ⁽¹⁾⁽²⁾



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

(2) The UBI Banca Group was merged by incorporation into the Intesa Sanpaolo Group on 12 April 2021.

Governance and risk management

GOVERNANCE BODIES

BOARD OF DIRECTORS

| | 2021 |
|---------------------|------|
| Men | 12 |
| Women | 7 |
| <=30 | 0 |
| 30-50 | 2 |
| >50 | 17 |
| Independent* | 14 |
| Meetings | 25 |
| Attendance rate [%] | 100 |

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

MANAGEMENT CONTROL COMMITTEE

| | Members | Independent* | Meetings | Attendance rate [%] |
|------------------------------|---------|--------------|----------|---------------------|
| Management Control Committee | 5 | 5 | 46 | 100 |

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

COMMITTEES OF THE BOARD OF DIRECTORS

| Comitati | Members | Independent* | Meetings | Attendance rate [%] |
|-------------------------------------------------|---------|--------------|----------|---------------------|
| Remuneration Committee | 5 | 3 | 20 | 99 |
| Nomination Committee | 5 | 3 | 10 | 100 |
| Risks and Sustainability Committee** | 5 | 3 | 52 | 100 |
| Committee for Transactions with Related Parties | 5 | 5 | 15 | 99 |

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

** The new name will become effective as of the next date of renewal of the Bodies.

COMMUNICATION TO THE MARKET

| Presentations, roadshows and meetings [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | Intesa Sanpaolo Group (including UBI Banca Group) |
|------------------------------------------------------|---------------------------------------------------|--------|---------------------------------------------------|
| | 2019 | 2020 | 2021 |
| Group institutional presentations | 58 | 64 | 64 |
| Public financial disclosures | 179 | 261 | 175 |
| Roadshow | 69 | 38 | 51 |
| Europe | 53 | 2 | 1 |
| United States | 14 | 0 | 0 |
| Asia | 2 | 0 | 0 |
| Other* | - | 36 | 50 |
| Meetings with investors and analysts | 407 | 411 | 377 |
| of which: | | | |
| Meetings with investors and analysts on ESG issues** | 33 | 36 | 50 |
| Replies to requests received | 12,000 | 12,000 | 12,000 |

*Virtual meetings.

**ESG: Environmental, social and governance issues.

SUSTAINABILITY GOVERNANCE

| Code of Ethics: reports of alleged non-compliance [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) |
|---------------------------------------------------------|---------------------------------------------------|------------|------------|---------------------------------------------------|
| | 2019 | 2020 | 2020 | 2021 |
| Customers | 98 | 86 | 87 | 76 |
| Employees | 31 | 16 | 16 | 11 |
| Suppliers | 1 | 1 | 1 | 1 |
| Community | 0 | 0 | 0 | 0 |
| Total | 130 | 103 | 104 | 88 |

* 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

| | Intesa Sanpaolo Group (excluding UBI Banca Group) | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) |
|--------------------------------------|---------------------------------------------------|------|------------|---------------------------------------------------|
| | 2019 | 2020 | 2020 | 2021 |
| Whistleblowing [No.] | | | | |
| Reports received | 17 | 21 | 26 | 31 |
| Reports identified as not relevant | 7 | 8 | 9 | 2 |
| Reports with specific investigations | 10 | 13 | 17 | 29 |

* 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------------------------------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|------------|---------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Participants [No.] | 46,995 | 9,877 | 56,872 | 19,992 | 11,178 | 31,170 | 34,324 | 17,830 | 12,092 | 29,922 |
| Hours of specific training [No.]*** | 50,983 | 25,345 | 76,328 | 16,969 | 25,557 | 42,526 | 45,850 | 17,616 | 22,520 | 40,136 |
| Executives [%] | 46.5 | 17.3 | 36.8 | 28.9 | 58.4 | 38.5 | 33.7 | 39.3 | 67.1 | 46.8 |
| Middle managers [%] | 72.9 | 36.0 | 67.0 | 28.4 | 50.9 | 32.0 | 29.0 | 23.9 | 59.7 | 28.7 |
| Professional areas [%] | 71.4 | 45.6 | 63.1 | 34.2 | 48.8 | 38.9 | 34.9 | 23.4 | 53.2 | 31.9 |
| % 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 | 23.9 | 55.0 | 30.9 |
| % of hours for specific training on corruption prevention*** | 1.6 | 2.6 | 1.8 | 0.5 | 3.0 | 1.0 | 0.8 | 0.4 | 2.4 | 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).

** Mandatory training is cyclical and not necessarily annual. The mandatory anti-corruption and anti-money laundering initiatives launched in 2019 and 2020 are still valid and the mandatory initiatives launched in 2021 have been added to them. Participation figures must therefore be read in continuity with respect to the entire time span represented.

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

| Training for the prevention of money laundering** | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------------------------------------------|---------------------------------------------------|--------|---------|---------|--------|---------|------------|---------------------------------------------------|--------|---------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Participants [No.] | 59,899 | 13,177 | 73,076 | 55,177 | 14,966 | 70,143 | 79,221 | 59,580 | 13,880 | 73,460 |
| Hours of specific training [No.]*** | 183,231 | 47,368 | 230,599 | 280,856 | 38,012 | 318,869 | 337,893 | 178,489 | 30,113 | 208,603 |
| Executives [%] | 67.1 | 23.7 | 52.7 | 52.4 | 41.0 | 48.7 | 42.6 | 64.4 | 71.7 | 66.3 |
| Middle managers [%] | 91.3 | 50.2 | 84.8 | 85.6 | 60.6 | 81.6 | 74.3 | 78.0 | 66.6 | 76.5 |
| Professional areas [%] | 92.0 | 60.2 | 81.8 | 89.7 | 68.8 | 82.9 | 77.0 | 81.5 | 61.8 | 75.9 |
| % collaborators who have received specific training on money laundering prevention | 91.3 | 57.1 | 82.4 | 87.4 | 66.3 | 81.8 | 75.3 | 79.8 | 63.1 | 76.0 |
| % of hours for specific training on money laundering prevention*** | 5.7 | 4.8 | 5.5 | 8.0 | 4.4 | 7.3 | 6.1 | 4.4 | 3.2 | 4.2 |

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

** Mandatory training is cyclical and not necessarily annual. The mandatory anti-corruption and anti-money laundering initiatives launched in 2019 and 2020 are still valid and the mandatory initiatives launched in 2021 have been added to them. Participation figures must therefore be read in continuity with respect to the entire time span represented.

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

| Total training for the prevention of corruption and money laundering | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------------------------------|---------------------------------------------------|--------|---------|---------|--------|---------|------------|---------------------------------------------------|--------|---------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Participants [No.]** | 60,645 | 16,738 | 77,383 | 57,375 | 17,136 | 74,511 | 84,515 | 61,009 | 14,884 | 75,893 |
| Hours of specific training [No.]*** | 234,214 | 72,713 | 306,927 | 297,825 | 63,569 | 361,394 | 383,743 | 196,105 | 52,634 | 248,739 |
| Executives [%] | 71.1 | 24.3 | 55.6 | 63.4 | 71.2 | 65.9 | 57.9 | 71.0 | 71.0 | 71.0 |
| Middle managers [%] | 92.5 | 59.8 | 87.3 | 90.0 | 71.6 | 87.0 | 79.8 | 80.3 | 72.7 | 79.3 |
| Professional areas [%] | 92.9 | 77.8 | 88.1 | 92.3 | 77.4 | 87.5 | 81.4 | 83.1 | 66.1 | 78.3 |
| Participants [%] | 92.4 | 72.6 | 87.3 | 90.9 | 75.9 | 86.9 | 80.4 | 81.7 | 67.7 | 78.5 |
| Hours of specific training/ Total training hours [%]** | 7.3 | 7.4 | 7.3 | 8.5 | 7.4 | 8.3 | 6.9 | 4.9 | 5.6 | 5.0 |

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

** 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.

| Training for the protection of free competition [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------------------|---------------------------------------------------|--------|-----------|-----------|--------|-----------|------------|---------------------------------------------------|--------|-----------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Participants | 54,748 | 0 | 54,748 | 57,986 | 1,448 | 59,434 | 65,422 | 64,670 | 666 | 65,336 |
| Hours of training provided (classroom + remote learning)** | 1,149,496 | 0 | 1,149,496 | 1,212,660 | 2,843 | 1,215,503 | 1,291,367 | 1,531,449 | 550 | 1,532,000 |

* 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 [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------------------|---------------------------------------------------|--------|-----------|-----------|--------|-----------|------------|---------------------------------------------------|--------|-----------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Participants | 46,342 | 1,789 | 48,131 | 58,338 | 3,362 | 61,700 | 70,849 | 69,126 | 6,595 | 75,721 |
| Hours of training provided (classroom + remote learning)** | 1,208,421 | 4,795 | 1,213,215 | 1,549,767 | 9,301 | 1,559,068 | 1,665,660 | 1,832,636 | 20,786 | 1,853,422 |

* 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 [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|------------|---------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Participants | 59,568 | 3,260 | 62,828 | 56,617 | 5,235 | 61,852 | 67,385 | 54,660 | 7,881 | 62,541 |
| Hours of training provided (classroom + remote learning)** | 73,038 | 8,472 | 81,510 | 61,831 | 10,334 | 72,165 | 77,277 | 74,524 | 12,108 | 86,632 |

* 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 on ESG issues | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------------------------------------------------------------|---------------------------------------------------|--------|---------|---------|--------|---------|------------|---------------------------------------------------|--------|---------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Participants [No.] | 54,566 | 53 | 54,619 | 57,426 | 2,324 | 59,750 | 66,807 | 70,704 | 3,632 | 74,336 |
| Hours of training provided (classroom + remote learning) [No.]** | 230,304 | 865 | 231,169 | 347,350 | 1,654 | 349,004 | 356,453 | 692,273 | 6,300 | 698,573 |
| Participants on the total [%] | 83.2 | 0.2 | 61.6 | 90.9 | 10.3 | 69.7 | 63.5 | 94.7 | 16.5 | 76.9 |
| Hours of training provided on the total training hours (classroom + remote learning) [%]** | 7.2 | 0.1 | 5.5 | 9.9 | 0.2 | 8.0 | 6.4 | 17.2 | 0.7 | 14.1 |

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

** 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Sanctions [No.] | 27 | 1 | 28 | 13 | 0 | 13 | 16 | 15 | 0 | 15 |
| Amount [K euro] | 6.4 | 1.5 | 7.9 | 1.8 | 0.0 | 1.8 | 2.8 | 3.6 | 0.0 | 3.6 |

* 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Sanctions [No.] | 20 | 2 | 22 | 7 | 0 | 7 | 7 | 14 | 1 | 15 |
| Amount [K euro] | 42.4 | 0.5 | 42.9 | 40.0 | 0.0 | 40.0 | 40.0 | 31.0 | 0.4 | 31.4 |

* 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 [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Termination of employment | 17 | 96 | 113 | 6 | 96 | 102 | 102 | 8 | 50 | 58 |
| Establishment and performance of the employment relationship | 46 | 2 | 48 | 37 | 4 | 41 | 41 | 40 | 7 | 47 |
| Duties and qualifications | 23 | 20 | 43 | 20 | 10 | 30 | 30 | 20 | 2 | 22 |
| Welfare and assistance | 2 | 3 | 5 | 1 | 3 | 4 | 4 | 1 | 1 | 2 |
| Remuneration | 12 | 47 | 59 | 8 | 42 | 50 | 50 | 11 | 31 | 42 |
| Anti-union behavior | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| Various | 3 | 28 | 31 | 1 | 28 | 29 | 34 | 3 | 8 | 11 |
| Requests made by the Provincial Directorate of Labor | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Active (promoted by the Bank towards collaborators) | 0 | 110 | 110 | 1 | 103 | 104 | 109 | 3 | 9 | 12 |

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

There are no cases of mobbing ascertained with a final judgement.

| Disciplinary measures [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Written censure and verbal or written reprimand | 292 | 108 | 400 | 225 | 74 | 299 | 322 | 191 | 90 | 281 |
| Reduction in remuneration | 0 | 49 | 49 | 0 | 59 | 59 | 59 | 0 | 89 | 89 |
| Suspension from work with subtraction of remuneration (from 1 to 10 days) | 172 | 0 | 172 | 103 | 0 | 103 | 111 | 139 | 0 | 139 |
| Dismissal for just cause or justified reason | 23 | 90 | 113 | 16 | 71 | 87 | 87 | 13 | 69 | 82 |
| 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 |

* 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 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 | 657 | 46,973 | 241 | 12,159 | 30,069 | - 1,332 | - 1,076 |
| BOSNIA AND HERZEGOVINA | 559 | 54,238 | 461 | 10,619 | 12,265 | - 1,666 | - 1,514 |
| BRAZIL | 39 | 15,110 | 399 | 2,061 | 483 | - 900 | - 1,040 |
| CZECH REPUBLIC** | - | 12,048 | 1,097 | 3,407 | 83 | 209 | - 34 |
| CHINA*** | 209 | 58,498 | 54,233 | - 1,399 | 9,062 | - 2,633 | - 1,318 |
| CROATIA | 3,967 | 520,166 | 28,217 | 148,509 | 220,999 | - 41,841 | - 30,182 |
| EGYPT | 4,274 | 662,184 | - 4 | 163,683 | 203,183 | - 16,486 | - 58,669 |
| UNITED ARAB EMIRATES** | 46 | 39,492 | 50,301 | - 30 | 3,814 | - 91 | - 80 |
| FRANCE*** | 48 | 37,164 | 36,147 | 44,905 | 4,519 | - 26,564 | - 10,233 |
| GERMANY** | 38 | 25,588 | 7,319 | 13,980 | 575 | - 4,633 | - 3,890 |
| JAPAN** | 14 | 8,055 | 4,596 | 4,155 | 483 | - 1,120 | - 1,953 |
| IRELAND | 180 | 4,135,355 | 9,242 | 452,027 | 2,776 | - 60,284 | - 54,116 |
| CAYMAN ISLANDS | 10 | 1,009 | 9 | - 2,531 | 335 | - | - |
| ITALY | 78,488 | 27,501,406 | 4,942,436 | - 91,758 | 9,685,560 | - 1,046,273 | - 292,571 |
| LUXEMBOURG | 344 | 1,394,120 | 87,553 | 439,996 | 56,958 | - 27,654 | - 108,849 |
| MOLDOVA | 353 | 13,668 | 63 | - 1,331 | 12,269 | - 743 | - |
| POLAND** | 17 | 12,731 | 11,170 | 7,188 | 504 | - 3,005 | - 1,158 |
| QATAR** | 4 | - 4 | - | 3 | 250 | - 6 | - 6 |
| UNITED KINGDOM*** | 353 | 133,306 | 98,938 | 85,857 | 18,782 | - 8,965 | - 20,517 |
| ROMANIA | 578 | 54,571 | 208 | 3,159 | 27,768 | - 480 | - |
| RUSSIA | 1,055 | 60,703 | 2,747 | 679 | 16,932 | - 1,116 | - 1,388 |
| SERBIA | 3,106 | 311,608 | 1,752 | 93,281 | 86,463 | - 16,925 | - 10,957 |
| SINGAPORE** | 27 | 15,197 | 9,919 | 10,901 | 357 | - 694 | - 1,541 |
| SLOVAKIA | 4,056 | 561,647 | - 9,778 | 116,969 | 125,933 | - 13,144 | - 16,422 |
| SLOVENIA | 639 | 77,152 | 1,411 | 15,547 | 36,151 | - 7,306 | - 2,686 |
| SPAIN** | 24 | 27,358 | 10,581 | 12,328 | 267 | - 3,492 | - 4,700 |
| SWITZERLAND | - | 27,763 | 427 | - 39,456 | 22,205 | - 223 | - |
| TURKEY** | 26 | 39,894 | 12,068 | 29,692 | 805 | - 7,561 | - 7,604 |
| U.S.A.*** | 168 | 211,088 | 167,807 | 109,173 | 717 | - 13,686 | - 8,594 |
| UKRAINE | 816 | 20,032 | 42 | - 4,613 | 8,908 | 17 | - |
| HUNGARY | 2,289 | 248,604 | 9,655 | 53,911 | 90,110 | - 14,385 | - 17,297 |
| Total Intesa Sanpaolo Group companies | 102,384 | | | 1,693,071 | | | |
| Consolidation adjustments | - | | | - 1,678,459 | | | |
| Intesa Sanpaolo Group consolidated | 102,384 | | | 3,371,530 | | | |

The figures indicated relate to the 2020 tax period; this is because, in order to meet the GRI standard, the Intesa Sanpaolo Group also uses the data collected for the Country by Country Reporting introduced, in line with the OECD work relating to the Base Erosion and Profit Shifting project (BEPS), by Italian tax legislation (article 1, paragraph 145 of law no. 208/2015) which must be sent to the local tax authorities within 12 months of the end of the relevant tax period ("OECD CbCR").

As regards the source of the OECD CbCR data, they are mainly derived from the process for the preparation of the consolidated financial statements ("reporting package"). In line with OECD guidelines, the values of the columns "Revenues from third party sales", "Revenues from intra-group transactions or with other tax jurisdictions", "Tangible assets other than cash and cash equivalents", "Corporate income tax accrued on profit/loss" drawn from the OECD CbCR, not being subject to consolidation adjustments, are not reconciled with the data included in the consolidated financial statements.

The value referring to the "Corporate income tax paid on a cash basis" is not included in the reporting package of the consolidated financial statements; consequently, an additional form was sent to all group entities.

The values indicated in the "Profit/loss before tax" column are instead drawn from the Country by Country Reporting required by the CRD IV Directive [1] and are reconciled with the data included in the consolidated financial statements.

The values indicated in the "Full-time equivalent employees" column are also drawn from the Country by Country Reporting required by the CRD IV Directive. Compared to the disclosure included in the consolidated financial statements, the values are calculated on a full-time equivalent basis, according to the specific instructions given by 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; to local tax increases or decreases.

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 2020 (page 399).

* 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.

** In these jurisdictions, the Intesa Sanpaolo Group is present only with permanent establishments/branches that do not apply the branch exemption regime, whose income, therefore, is subject to the taxation of the parent company's country. (see Countries' company business)

*** In these jurisdictions, the Intesa Sanpaolo Group is present with various entities, including 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) | Intesa Sanpaolo Group (including UBI Banca Group) |
|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------|
| Personnel efficiency indexes [m euro] | 2020 | 2021 |
| Loans to customers / Number of employees | 4.58 | 4.76 |
| Operating income / Number of employees | 0.20 | 0.21 |
| Financial assets of customers ² / Number of employees | 11.74 | 13.06 |
| Capital ratios | 2020 | 2021 |
| Shareholders' equity / Loans to customers | 14.2% | 13.7% |
| Shareholders' equity / Financial assets of customers ² | 5.6% | 5.0% |
| Solvency coefficients | 2020 | 2021 |
| Common Equity Tier 1 capital net (CET1) of regulatory adjustments / Risk-weighted assets (Common Equity Tier 1 ratio) | 14.7% | 14.5% |
| Tier 1 Capital (TIER 1) / Risk-weighted assets | 16.9% | 16.4% |
| Total own funds / Risk-weighted assets | 19.6% | 19.1% |
| Income ratios | 2020 | 2021 |
| Income for the year / Average shareholders' equity ³ | 5.9% | 7.6% |
| Operating costs / Operating income (Cost income Ratio) | 54.1% | 52.5% |
| Risk ratios | 2020 | 2021 |
| Net bad loans / Loans to customers | 0.9% | 0.5% |
| Cumulated adjustments on bad loans / Gross bad loans to customers | 58.3% | 70.4% |

1. The indicators were calculated with reference to reclassified statements and figures published in the Intesa Sanpaolo Group's 2021 Consolidated Financial Statements. Figures were restated, where necessary and material, considering the changes in the scope of consolidation and discontinued operations. Comparative figures restated, where necessary and material, considering the changes in the scope of consolidation and discontinued operations. The "redetermined" figures in the reclassified income statement take account of both the acquisition of the UBI Group and the entry of the 100% equity investments in insurance companies with which the UBI Group had long-term partnerships – completed in the second quarter – and the effects of the related sales of branches in the first half of the year (in this regard, reference is made to paragraph "Highlights" of the 2021 Consolidated Financial Statements of the Intesa Sanpaolo Group). Details regarding the calculation of the "redetermined" figures are provided in the chapters "Economic results" and "Balance sheet aggregates" of the 2021 Consolidated Financial Statements of the Intesa Sanpaolo Group.

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 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 further information on the impacts of COVID-19 on financial performance, reference is made to the Group's Consolidated Financial Statements for the years 2020 and 2021.

CALCULATION AND DISTRIBUTION OF ECONOMIC VALUE

| FINANCIAL STATEMENT ITEMS* [M EURO] | | Intesa Sanpaolo Group (including UBI Banca Group)* | Intesa Sanpaolo Group (including UBI Banca Group) |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------|
| | | 2020 | 2021 |
| 10. | Interest and similar income | 10,183 | 10,473 |
| 20. | Interest and similar expense | -2,451 | -2,480 |
| 40. | Active commissions | 10,312 | 12,087 |
| 50. | Passive commissions ¹ | -1,581 | -1,804 |
| 70. | Dividend and similar income | 86 | 161 |
| 80. | Profits (Losses) on trading | 628 | 503 |
| 90. | Fair value adjustments in hedge accounting | 71 | 36 |
| 100. | Profits (Losses) on disposal or repurchase of: | 633 | 758 |
| | a) financial assets measured at amortised cost | -193 | 201 |
| | b) financial assets measured at fair value through other comprehensive income | 870 | 611 |
| | c) financial liabilities | -44 | -54 |
| 110. | Profits (Losses) on other financial assets and liabilities measured at fair value through profit or loss | -9 | 71 |
| | a) financial assets and liabilities designated at fair value | 57 | -42 |
| | b) other financial assets mandatorily measured at fair value | -66 | 113 |
| 115. | Profits (Losses) on financial assets and liabilities pertaining to insurance companies pursuant to IAS 39 | 3,463 | 4,754 |
| 130. | Net losses/recoveries for credit risks associated with: | -4,364 | -2,843 |
| | a) financial assets measured at amortised cost | -4,356 | -2,813 |
| | b) financial assets measured at fair value through other comprehensive income | -8 | -30 |
| 135. | Net losses/recoveries pertaining to insurance companies pursuant to IAS39 | -81 | -26 |
| 140. | Profits (Losses) on changes in contracts without derecognition | -29 | -29 |
| 160. | Net insurance premiums | 10,842 | 10,557 |
| 170. | Other net insurance income (expense) | -12,802 | -13,525 |
| 230. | Other operating expenses (income) ² | 3,347 | 993 |
| 250. (partial) | Profits (Losses) on investments in associates and companies subject to joint control (realised gains/losses) ³ | 5 | 62 |
| 280. | Profits (Losses) on disposal of investments | 101 | 289 |
| 320. | Profit (loss) from discontinued operations after tax | 1,136 | - |
| A | Total economic value generated | 19,490 | 20,037 |
| 190.b (partial) | Other administrative expenses (net of indirect taxes and donations and charges for resolution funds and deposit guarantee) ⁴ | -2,855 | -2,894 |
| | ECONOMIC VALUE DISTRIBUTED TO SUPPLIERS | -2,855 | -2,894 |
| 190.a | Personnel expenses ⁵ | -8,315 | -8,106 |
| | ECONOMIC VALUE DISTRIBUTED TO EMPLOYEES AND COLLABORATORS | -8,315 | -8,106 |
| 340. | Minority interests | -8 | 142 |
| | ECONOMIC VALUE DISTRIBUTED TO THIRD PARTIES | -8 | 142 |
| 350. (partial) | Parent Company net income (loss) - Share allocated to Shareholders ⁶ | -2,626 | -2,932 |
| 350. (partial) | Parent Company net income (loss) - Share allocated to holders of equity instruments ⁷ | -278 | -277 |
| | ECONOMIC VALUE DISTRIBUTED TO SHAREHOLDERS AND HOLDERS OF EQUITY INSTRUMENTS | -2,904 | -3,209 |
| 190.b (partial) | Other administrative expenses: indirect taxes | -1,021 | -1,170 |
| 190.b (partial) | Other administrative expenses: charges for resolution funds and deposit guarantee | -710 | -761 |
| 300. (partial) | Income taxes for the year (current taxes) ⁸ | -429 | 500 |
| | ECONOMIC VALUE DISTRIBUTED TO GOVERNMENT, ORGANISATIONS AND INSTITUTIONS | -2,160 | -1,431 |
| 190.b (partial) | Other administrative expenses: donations ⁹ | -12 | - |
| 230. (partial) | Other operating expenses/income: donations ⁹ | - | -13 |
| 350. (partial) | Parent Company net income (loss) - Share allocated to charity funds ¹⁰ | -17 | -16 |
| | ECONOMIC VALUE DISTRIBUTED TO THE COMMUNITY AND ENVIRONMENT | -29 | -29 |
| B | Total economic value distributed | -16,271 | -15,527 |
| C | Total economic value retained (withdrawn) by the corporate system¹¹ | 3,219 | 4,510 |

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

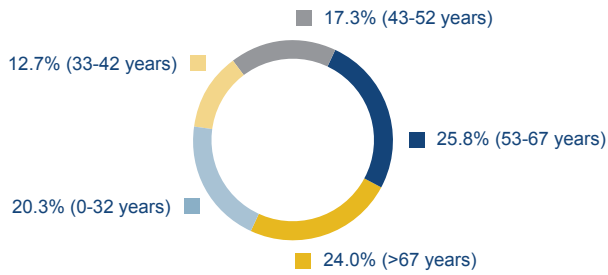
- The figures differ from those of the income statement in the annual report, as the remuneration of the financial consultant networks was reclassified as "Personnel expenses". The 2020 figure also includes the charges relating to the agreement on staff exit incentives signed with the trade unions as a result of the integration with UBI Banca.
- The 2020 figure includes the negative goodwill recognised on the UBI Group acquisition. The 2021 figure differs from the figure shown in the annual report due to the exclusion of the amounts relating to donations, recognised in a separate item.
- 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.
- The figures differ from the income statement figures shown in the annual report due to the exclusion of indirect taxes and donations (for 2020) and taxes and other charges relating to the banking system, recognised in a separate item.
- 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.
- For the 2021 financial year, the amount takes into account the interim dividend distributed in November totalling 1,399 million euro (net of the undistributed portion of treasury shares held at the record date, amounting to approximately 2 million euro). For the 2020 financial year, the amount indicated takes into account the total dividends resolved by the Shareholders' Meeting on 28 April 2021, totalling 694 million euro (equal to the maximum then allowed by the European Central Bank Recommendation of 15 December 2020), and the subsequent additional cash distribution, resolved by the Shareholders' Meeting of 14 October 2021, totalling 1,932 million euro.
- Accrued interest relative to coupons on additional class 1 (AT1) equity instruments, recognised directly in the shareholders' equity.
- 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 item.
- The figures differ from those in the "Community support" chapter since they only consider the amounts classified as "Donations" pursuant to the Group's accounting rules, recorded in this item.
- The figures include the amounts assigned to charity funds at the time of allocation of the operating profit.
- Net adjustments to/recoveries and provisions, deferred tax assets and liabilities and consolidated income net of dividends of the Parent Company.

The relationship with customers

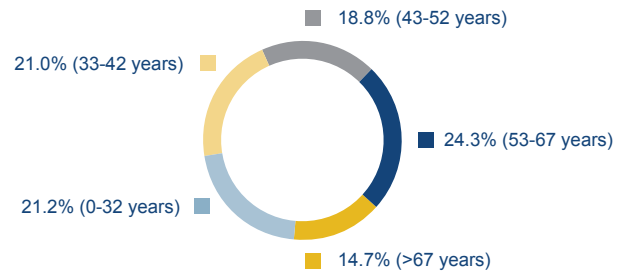
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

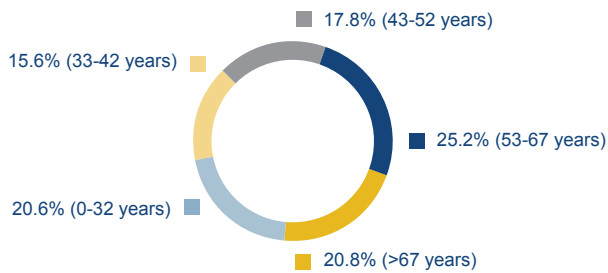
Italy



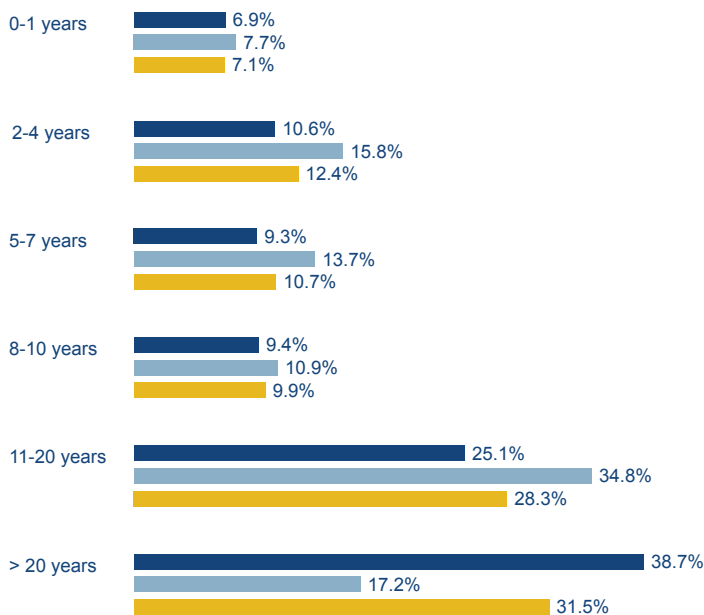
Abroad



Group



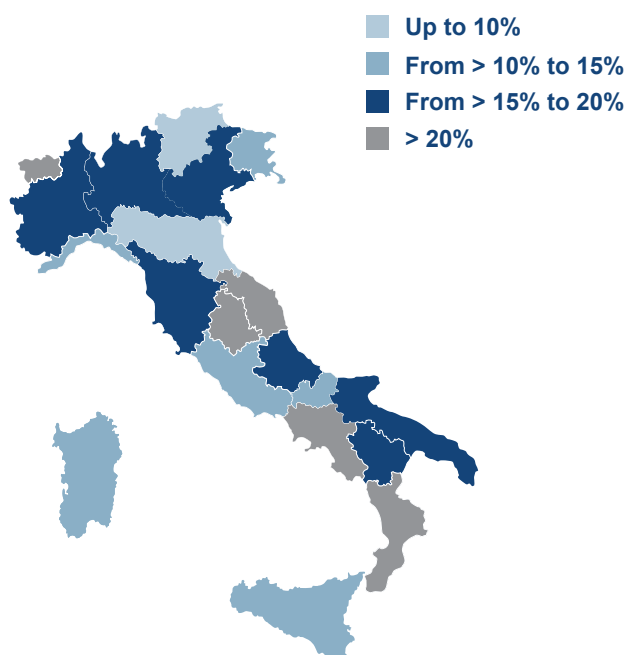
Retail customers by years of relationship with the bank [years - %]



Italy
Abroad
Group

Average in Italy: 17 years
Average abroad: 11 years
Average for the Group: 15 years

Market share of branches in Italy by region



| Presence in Italian regions with a low population density [No.]* | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | ISP + UBI | | Intesa Sanpaolo Group (including UBI Banca Group) | |
|------------------------------------------------------------------|---------------------------------------------------|-----|----------|-----|-----------|-----|---------------------------------------------------|-----|
| | 2019 | | 2020 | | 2020 | | 2021 | |
| | Branches | Atm | Branches | Atm | Branches | Atm | Branches | Atm |
| Valle d'Aosta | 19 | 43 | 19 | 41 | 20 | 42 | 17 | 38 |
| Basilicata | 34 | 48 | 31 | 49 | 48 | 69 | 33 | 64 |
| Sardegna | 80 | 143 | 74 | 139 | 75 | 140 | 64 | 131 |
| Molise | 9 | 21 | 9 | 21 | 16 | 31 | 9 | 23 |
| Trentino Alto Adige | 49 | 66 | 0 | 59 | 43 | 60 | 38 | 56 |

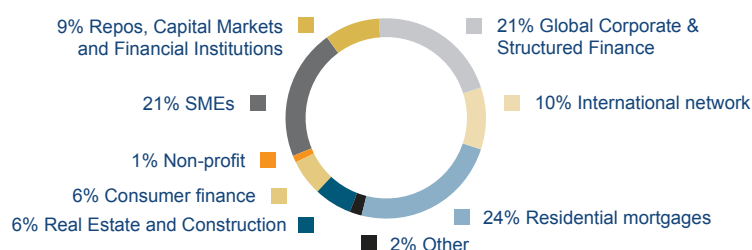
* Source: ISTAT 2021 Yearbook, resident population at 01/01/2021 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

| Intesa Sanpaolo Group banks abroad [No.]* | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | Intesa Sanpaolo Group (including UBI Banca Group) | |
|-------------------------------------------|---------------------------------------------------|-------|----------|-------|---------------------------------------------------|-------|
| | 2019 | | 2020 | | 2021 | |
| | Branches | Atm | Branches | Atm | Branches | Atm |
| Albania | 35 | 53 | 35 | 57 | 35 | 60 |
| Croatia | 278 | 1,140 | 254 | 1,141 | 244 | 1,073 |
| Romania | 33 | 41 | 32 | 34 | 33 | 35 |
| Serbia | 155 | 309 | 155 | 337 | 147 | 366 |
| Slovakia | 193 | 603 | 187 | 598 | 168 | 581 |
| Ukraine | 45 | 117 | 45 | 104 | 45 | 101 |
| Hungary | 64 | 123 | 63 | 122 | 61 | 120 |
| Moldova | 17 | 64 | 17 | 67 | 17 | 72 |
| Egypt | 175 | 437 | 176 | 481 | 175 | 544 |
| Russian Federation | 29 | 43 | 28 | 41 | 27 | 37 |

* 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 TO CUSTOMERS

Breakdown by business area



Breakdown by economic business sector

| Intesa Sanpaolo Group (including UBI Banca Group) | |
|----------------------------------------------------------------|---------------|
| Breakdown by economic business sector | 2021 |
| Loans of the Italian banks and companies of the Group | |
| Households | 30.4% |
| Public Administration | 3.7% |
| Financial companies | 7.8% |
| Non-financial companies of which: | 45.5% |
| Utilities | 4.8% |
| Services | 4.3% |
| Real Estate | 3.6% |
| Transportation means | 3.4% |
| Distribution | 3.0% |
| Construction and materials for construction | 2.9% |
| Transport | 2.5% |
| Food and drink | 2.5% |
| Metals and metal products | 2.4% |
| Infrastructure | 2.2% |
| Fashion | 2.1% |
| Energy and extraction | 2.0% |
| Mechanical | 1.6% |
| Tourism | 1.6% |
| Agriculture | 1.5% |
| Chemicals, rubber and plastics | 1.4% |
| Electrical components and equipment | 0.8% |
| Pharmaceutical | 0.8% |
| Furniture and white goods | 0.7% |
| Media | 0.5% |
| Wood and paper | 0.5% |
| Other consumption goods | 0.2% |
| Loans of international banks and companies of the Group | 11.0% |
| Non-performing loans | 1.5% |
| TOTAL | 100.0% |

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

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING

| Project Finance [No.]* | Category A | Category B | Category C |
|---------------------------------------|------------|------------|------------|
| Total | 4 | 9 | 2 |
| Sector | | | |
| Oil and gas | 2 | | |
| Mining | | | |
| Energy | 2 | 6 | |
| Infrastructure | | 2 | 1 |
| Other | | 1 | 1 |
| Region | | | |
| Americas | | | |
| Europe, Middle East and Africa (EMEA) | 3 | 4 | 1 |
| Asia and Oceania | 1 | 5 | 1 |
| Type of country** | | | |
| Designated | | 3 | 1 |
| Not designated | 4 | 6 | 1 |
| Independent audit | | | |
| Yes | 4 | 8 | 1 |
| No | | 1 | 1 |

| Business Loans Associated With Projects [No.]* | Category A | Category B | Category C |
|------------------------------------------------|------------|------------|------------|
| Total | 1 | 3 | |
| Sector | | | |
| Oil and gas | | | |
| Energy | | 1 | |
| Infrastructure | 1 | 1 | |
| Other | | 1 | |
| Region | | | |
| Americas | 1 | 2 | |
| Europe, Middle East and Africa (EMEA) | | 1 | |
| Type of country** | | | |
| Designated | 1 | 1 | |
| Not designated | | 2 | |
| Independent audit | | | |
| Yes | 1 | 3 | |
| No | | | |

* Refers to the number of projects that were financially completed in 2021.

** 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).

| Project finance and business loans associated with projects closed during the year* | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Projects [No.] | 11 | 0 | 11 | 5 | 5 | 10 | 13 | 6 | 19 |
| Economic Value [m euro] | 825 | 0 | 825 | 247 | 934 | 1,182 | 836 | 592 | 1,428 |

* Projects that were financially completed during the year.

SOCIAL IMPACT LOANS

| Loans granted for social purposes [K euro]** | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------|---------------------------------------------------|----------------|------------------|-------------------|----------------|-------------------|-------------------|---------------------------------------------------|----------------|-------------------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Micro-finance | 16,167 | 57,699 | 73,866 | 6,027 | 77,898 | 83,925 | 83,925 | 10,023 | 87,218 | 97,241 |
| Anti-usury loans | 1,480 | 0 | 1,480 | 1,305 | 0 | 1,305 | 7,130 | 14,661 | 0 | 14,661 |
| Loans to the Third Sector | 205,370 | 0 | 205,370 | 470,698 | 0 | 470,698 | 522,335 | 460,379 | 0 | 460,379 |
| Products for vulnerable social groups | 3,178,120 | 253,693 | 3,431,814 | 4,280,170 | 267,240 | 4,547,410 | 4,890,282 | 5,499,202 | 292,955 | 5,792,157 |
| Support for people hit by disastrous events | 136,907 | 0 | 136,907 | 32,071,647 | 0 | 32,071,647 | 34,778,449 | 14,264,890 | 0 | 14,264,890 |
| Total | 3,538,044 | 311,392 | 3,849,437 | 36,829,847 | 345,138 | 37,174,985 | 40,282,120 | 20,249,155 | 380,173 | 20,629,328 |

* 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 the Third Sector network and by Banks in Italy. In 2021, the total of high social impact loans accounted for 26.6% of total loans disbursed by the Group (vs 42.5% in 2020). The trend of high social impact loans is mainly influenced by the disbursements relating to 2020 in favour of the category most hard hit by COVID-19, in response to the first phase of the pandemic, which were higher than in 2021. More specifically, in 2021 almost 14 billion euro in loans were granted by the Group as part of the "Liquidity Decree" (approximately 43 billion euro since the start of the health emergency).

RELATIONS WITH THE THIRD SECTOR

| Third Sector Network | Intesa Sanpaolo Group (excluding UBI Banca Group) | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) |
|----------------------------|---------------------------------------------------|-----------|-----------|---------------------------------------------------|
| | 2019 | 2020 | 2020 | 2021 |
| Customers [No.] | 65,787 | 88,039 | 112,778 | 102,023 |
| Customers with loans [No.] | 11,993 | 14,642 | 18,017 | 16,781 |
| Loans [K euro] | 2,098,952 | 2,299,908 | 3,000,699 | 2,801,640 |
| Direct funding [K euro] | 4,108,541 | 5,502,362 | 6,748,773 | 6,916,666 |
| Indirect funding [K euro] | 1,707,867 | 1,822,228 | 3,106,736 | 2,127,330 |

SUSTAINABLE INVESTMENTS

| Eurizon SGR: Funds pursuant to SFDR* | Intesa Sanpaolo Group (including UBI Banca Group) |
|----------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| | 2021 |
| Funds pursuant to arts. 8 and 9 [No.] | 172 |
| Funds pursuant to arts. 8 and 9: assets [billion euro] | 110.6 |
| Percentage of Funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the Funds managed [%] | 46 |

*Sustainable Finance Disclosure Regulation.

| Eurizon SGR: engagement initiatives | Intesa Sanpaolo Group (excluding UBI Banca Group) | | Intesa Sanpaolo Group (including UBI Banca Group) |
|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|-------|---------------------------------------------------|
| | 2019 | 2020 | 2021 |
| Companies comprising the portfolios [No.]* | 1,420 | 1,429 | 1,646 |
| Companies for which engagement initiatives have been carried out [No.] | 515 | 573 | 644 |
| Companies for which ESG engagement initiatives have been carried [No.] | 77 | 172 | 240 |
| Companies included in the portfolios subject to ESG engagement [%] | 5.4 | 12.0 | 14.6 |
| Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%] | 15.0 | 30.0 | 37.3 |

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

| Fideuram: Funds pursuant to SFDR* | | 2021 |
|----------------------------------------------------------------------------------------------------------|--|------|
| Funds pursuant to arts. 8 and 9 [No.] | | 8 |
| Funds pursuant to arts. 8 and 9: assets [billion euro] | | 2.6 |
| Percentage of Funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the Funds managed [%] | | 3 |

*Sustainable Finance Disclosure Regulation.

The figures refer to the products managed by Fideuram Asset Management Ireland classified pursuant to arts. 8 and 9 SFDR as of December 31, 2021.

MULTI-CHANNEL

| Distribution channels and automation of operations: Italy | Intesa Sanpaolo Group (excluding UBI Banca Group) | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) |
|-----------------------------------------------------------|---------------------------------------------------|-------------|--------------|---------------------------------------------------|
| | 2019 | 2020 | 2020 | 2021 |
| Multi-channel contracts (stock)* | 9,171,390 | 10,304,258 | 11,525,906** | 12,866,019 |
| Multi-channel contracts (stock)/no. of customers* | 78.4% | 87.7% | 82.8%** | 96.2% |
| Bank transfers automation [%] | 90.2 | 93.7 | 93.1 | 94.4% |
| Securities automation [%] | 66.4 | 85.1 | 84.2 | 85.2% |
| Remote Banking: active contracts at date | 211,645 | 198,876 | 511,151 | 237,721 |
| Remote Banking: orders | 139,179,355 | 127,246,358 | 149,404,348 | 142,582,424 |

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

** Data recalculated considering the disposal of branches sold in 1H21.

| Distribution channels: Abroad | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | Intesa Sanpaolo Group (including UBI Banca Group) | |
|-------------------------------|---------------------------------------------------|---------------------------------------------------------|----------------------------------------|---------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------|
| | 2019 | | 2020 | | 2021 | |
| | 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 | 34,919 | 16% | 43,769 | 19% | 53,478 | 23% |
| Croatia | 572,631 | 37% | 622,859 | 34% | 676,709 | 36% |
| Romania | 16,262 | 26% | 20,350 | 35% | 19,415 | 33% |
| Serbia | 571,424 | 46% | 606,586 | 49% | 648,863 | 52% |
| Slovakia | 583,873 | 61% | 621,242 | 70% | 642,577 | 73% |
| Ukraine | 58,985 | 67% | 69,294 | 82% | 75,998 | 100% |
| Hungary | 316,290 | 90% | 347,726 | 92% | 349,736 | 92% |
| Moldova | 0 | 0% | 8,946 | 9% | 12,543 | 16% |
| Russian Federation | 38,826 | 27% | 33,406 | 29% | 23,349 | 36% |

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).

CYBERSECURITY

| Training [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------------------|---------------------------------------------------|--------|---------|---------|--------|---------|------------|---------------------------------------------------|--------|---------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Participants | 43,659 | 7,770 | 51,429 | 58,859 | 10,017 | 68,876 | 76,669 | 70,567 | 8,674 | 79,241 |
| Hours of training provided (classroom + remote learning)** | 205,281 | 16,090 | 221,371 | 185,880 | 28,415 | 214,295 | 225,903 | 183,671 | 30,125 | 213,796 |

* 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 cybersecurity training.

CUSTOMER EXPERIENCE

| Net Promoter Score (NPS) performance by type of customer | Intesa Sanpaolo Group (excluding UBI Banca Group) | | |
|----------------------------------------------------------------|---------------------------------------------------|------|------|
| | 2019 | 2020 | 2021 |
| Retail* | 20 | 21 | 21 |
| Exclusive* | 7 | 15 | 19 |
| Businesses | 11 | 22 | 20 |
| Third Sector* | - | 25 | 25 |
| Agribusiness** | - | - | 14 |

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.

* Since 2020, the results for Retail and Exclusive customers refer to the Individuals Service Model in force since January 2020, and are compared with the 2019 and 2018 results (already published in the relevant CNFS), which corresponded to the Retail and Personal segments (both to the previous Service Model). Furthermore, the 2020 figure includes the Third Sector for the first time and the Retail Business responses as part of the general Retail responses.

** Surveys on Agribusiness customers were launched for the first time in June 2021.

CLAIMS, COMPLAINTS AND APPEALS

| Type [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------------|---------------------------------------------------|--------|---------|--------|--------|---------|------------|---------------------------------------------------|--------|---------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Loans | 18,569 | 4,945 | 23,514 | 26,693 | 8,688 | 35,381 | 41,867 | 31,814 | 7,504 | 39,318 |
| Payment systems | 11,275 | 24,328 | 35,603 | 15,426 | 25,559 | 40,985 | 43,808 | 22,235 | 29,139 | 51,374 |
| Organisational issues, Internet site, other | 12,873 | 7,447 | 20,320 | 17,093 | 6,775 | 23,868 | 24,211 | 19,614 | 5,469 | 25,083 |
| Insurance products | 8,289 | 115 | 8,404 | 12,905 | 156 | 13,061 | 13,148 | 13,803 | 195 | 13,998 |
| Current accounts, deposits and securities dossier | 4,327 | 6,333 | 10,660 | 5,164 | 5,890 | 11,054 | 12,092 | 7,872 | 6,263 | 14,135 |
| Investments | 3,391 | 165 | 3,556 | 3,512 | 222 | 3,734 | 3,921 | 2,440 | 227 | 2,667 |
| Total | 58,724 | 43,333 | 102,057 | 80,793 | 47,290 | 128,083 | 139,047 | 97,778 | 48,797 | 146,575 |

* 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 140 reports were received in 2021 for an alleged violation of the Privacy Code, and 11 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 (out of a total of 15 requests from the Italian Data Protection Authority towards companies belonging to the Group for which the feedback needed was provided). Abroad in the EU, the local Data Protection Officers handled 135 reports for alleged breach of the data protection regulations and 13 requests for feedback from the local Data Protection Authority in relation to claims submitted to the Authorities from customers.

Community support

CONTRIBUTION TO THE COMMUNITY

| Contribution to the community by type [K euro] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------|---------------------------------------------------|--------------|---------------|----------------|--------------|----------------|----------------|---------------------------------------------------|--------------|---------------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Monetary contribution to the community | 83,304 | 2,820 | 86,124 | 180,474 | 4,011 | 184,485 | 186,910 | 77,974 | 2,455 | 80,429 |
| Goods and services donated to the community | 0 | 23 | 23 | 5 | 35 | 40 | 45 | 0 | 5 | 5 |
| Time contributions | 73 | 99 | 172 | 0 | 30 | 30 | 30 | 11 | 22 | 34 |
| Operating costs | 5,871 | 331 | 6,203 | 5,875 | 353 | 6,228 | 6,991 | 5,862 | 508 | 6,370 |
| Overall contribution to the community | 89,248 | 3,273 | 92,521 | 186,354 | 4,429 | 190,783 | 193,976 | 83,848 | 2,990 | 86,837 |

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

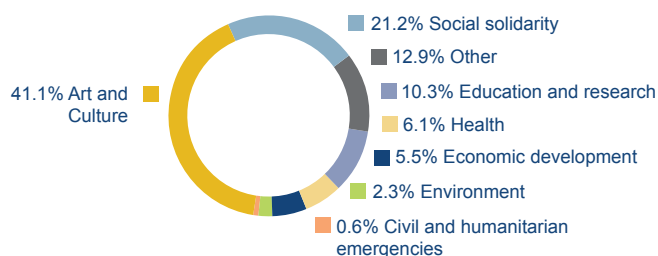
| Contribution to the community: geographic distribution [K euro]** | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | |
|-------------------------------------------------------------------|---------------------------------------------------|--|----------------|----------------|---------------------------------------------------|--|
| | 2019 | | 2020 | 2020 | 2021 | |
| European Union | 90,977 | | 189,003 | 192,196 | 85,328 | |
| Other European countries | 646 | | 317 | 317 | 589 | |
| Africa | 896 | | 1,457 | 1,457 | 920 | |
| South America | 2 | | 6 | 6 | 0 | |
| Total contribution to the community | 92,521 | | 190,783 | 193,976 | 86,837 | |

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

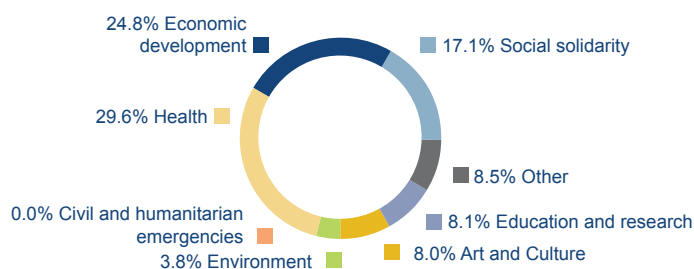
** Data recorded based on the geographic area of the Group Bank making the contribution.

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

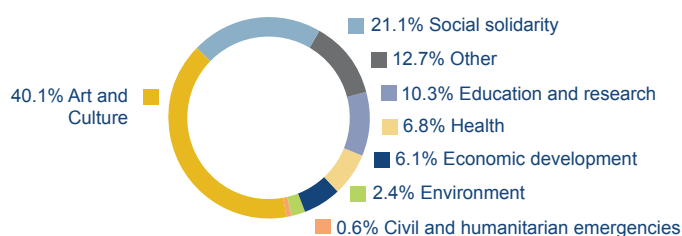
Italy



Abroad



Group



| Monetary contribution to the community by area of activity [K euro] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------------------------|---------------------------------------------------|--------------|---------------|----------------|--------------|----------------|----------------|---------------------------------------------------|--------------|---------------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Art and Culture | 50,753 | 491 | 51,243 | 28,380 | 267 | 28,646 | 29,686 | 32,036 | 197 | 32,232 |
| Social solidarity | 13,584 | 392 | 13,976 | 24,249 | 476 | 24,726 | 24,836 | 16,560 | 420 | 16,980 |
| Health | 2,113 | 408 | 2,521 | 104,831 | 1,020 | 105,850 | 106,051 | 4,723 | 726 | 5,449 |
| Education and research | 6,772 | 146 | 6,918 | 6,237 | 215 | 6,452 | 6,760 | 8,058 | 200 | 8,258 |
| Civil and humanitarian emergencies | 705 | 0 | 705 | 12,138 | 951 | 13,089 | 13,091 | 443 | 1 | 443 |
| Economic development | 4,879 | 762 | 5,641 | 2,189 | 647 | 2,836 | 3,105 | 4,284 | 609 | 4,894 |
| Environment | 831 | 15 | 847 | 720 | 10 | 730 | 730 | 1,826 | 93 | 1,919 |
| Other | 3,667 | 605 | 4,272 | 1,730 | 425 | 2,156 | 2,652 | 10,045 | 210 | 10,254 |
| Total monetary contribution to the community | 83,304 | 2,820 | 86,124 | 180,474 | 4,011 | 184,485 | 186,910 | 77,974 | 2,455 | 80,429 |

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

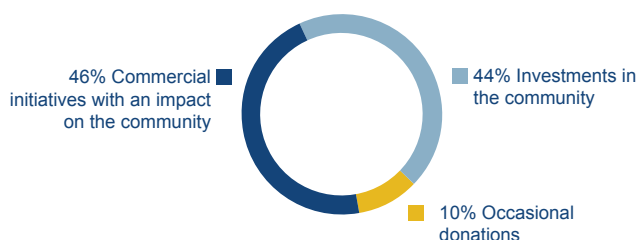
| Monetary contribution to the community by reason [K euro]** | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------------------------|---------------------------------------------------|--------------|---------------|----------------|--------------|----------------|----------------|---------------------------------------------------|--------------|---------------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Occasional donations | 3,274 | 210 | 3,485 | 114,460 | 279 | 114,738 | 115,201 | 7,510 | 482 | 7,992 |
| Investments in the community | 50,842 | 1,523 | 52,366 | 31,478 | 2,904 | 34,382 | 35,542 | 34,623 | 1,004 | 35,626 |
| Commercial initiatives with an impact on the community | 29,188 | 1,086 | 30,274 | 34,536 | 829 | 35,365 | 36,167 | 35,841 | 970 | 36,811 |
| Total monetary contribution to the community | 83,304 | 2,820 | 86,124 | 180,474 | 4,011 | 184,485 | 186,910 | 77,974 | 2,455 | 80,429 |

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

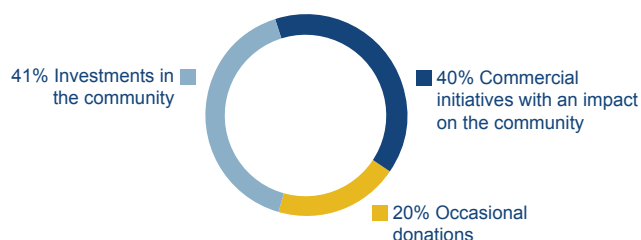
** The trend of monetary contribution to the community is significantly influenced by the fact that in 2020 the Group provided immediate support to the health care system to deal with the COVID-19 emergency: among others, the disbursement of over 100 million euro to strengthen the National Health Service through the Department of Civil Protection.

Monetary contribution to the community by reason [%]

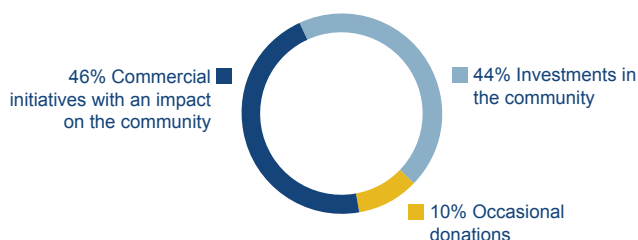
Italy



Abroad



Group



CONTRIBUTION TO THE COMMUNITY

| Company voluntary work | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------------------------------------|---------------------------------------------------|--------|--------|-------|--------|-------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Total monetary contribution of hours of company voluntary work [K euro] | 73 | 99 | 172 | 0 | 30 | 30 | 11 | 22 | 34 |
| Hours of company voluntary work [No.] | 2,190 | 8,142 | 10,332 | 0 | 2,310 | 2,310 | 310 | 1,788 | 2,098 |
| Staff involved in company voluntary work [No.] | 295 | 1,198 | 1,493 | 0 | 205 | 205 | 40 | 194 | 234 |

MEDIA RELATIONS

| Type [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | Intesa Sanpaolo Group (including UBI Banca Group) |
|------------------------------------------------------------|---------------------------------------------------|-------|---------------------------------------------------|
| | 2019 | 2020 | 2021 |
| Press releases and analysis | 1,988 | 2,104 | 2,070 |
| Press conferences and interviews | 963 | 1,106 | 1,247 |
| Speeches by managers at events covered by the press office | 480 | 663 | 641 |

Responsible supply chain management

| Total gross revenue | Intesa Sanpaolo Group (excluding UBI Banca Group) | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) |
|------------------------------------|---------------------------------------------------|-----------|------------|---------------------------------------------------|
| | 2019 | 2020 | 2020 | 2021 |
| Total Group gross revenue [K euro] | 2,488,000 | 2,460,000 | 2,761,433 | 2,899,000 |

* 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 | Intesa Sanpaolo Group (including UBI Banca Group) |
|--------------------------------------------------------------------------|---------------------------------------------------|-------|-----------|---------------------------------------------------|
| | 2019 | 2020 | 2020 | 2021 |
| Suppliers [No.] | 5,569 | 7,352 | 9,004 | 10,058 |
| of which: | | | | |
| Italy [No.] | 3,572 | 4,237 | 5,778 | 5,999 |
| Europe (excluding Italy) [No.] | 1,871 | 2,937 | 3,016 | 3,834 |
| Rest of the world [No.] | 126 | 178 | 210 | 225 |
| Share of orders from Europe to (Breakdown by supplier registered office) | | | | |
| Europe [%] | 98 | 99 | 99 | 98 |
| Rest of the world [%] | 2 | 1 | 1 | 2 |

* 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 [No.] | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------|---------------------------------------------------|---------------|---------------|
| | 2021 | | |
| | Men | Women | Total |
| Italy | 36,962 | 37,723 | 74,685 |
| Luxembourg | 132 | 79 | 211 |
| Ireland | 20 | 14 | 34 |
| Egypt | 3,109 | 1,191 | 4,300 |
| Albania | 184 | 475 | 659 |
| Croatia | 1,343 | 3,582 | 4,925 |
| Romania | 158 | 410 | 568 |
| Serbia | 792 | 2,286 | 3,078 |
| Hungary | 695 | 1,541 | 2,236 |
| Slovakia | 1,114 | 2,670 | 3,784 |
| Ukraine | 167 | 606 | 773 |
| Russian Federation | 258 | 717 | 975 |
| Brazil | 32 | 15 | 47 |
| Moldova | 123 | 237 | 360 |
| United States | 33 | 13 | 46 |
| Group | 45,122 | 51,559 | 96,681 |

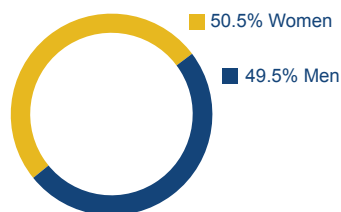
The figures exclude employees with atypical contracts.

Employees from foreign subsidiaries of Italian companies are included in the scope of Italy.

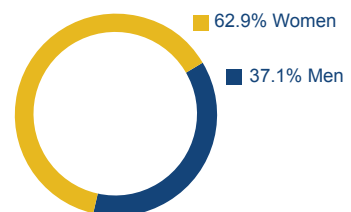
The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

Breakdown of staff by gender

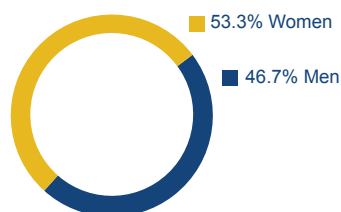
Italy



Abroad



Group



Female bank employees in Italy account for 47.0% of staff, against 53.0% male employees.

| Employees by type of contract and gender [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|-----------|---------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Open-ended contracts | 65,593 | 20,300 | 85,893 | 63,126 | 20,029 | 83,155 | 102,495 | 74,615 | 19,439 | 94,054 |
| Men | 32,178 | 7,516 | 39,694 | 30,699 | 7,333 | 38,032 | 48,930 | 36,928 | 7,051 | 43,979 |
| Women | 33,415 | 12,784 | 46,199 | 32,427 | 12,696 | 45,123 | 53,565 | 37,687 | 12,388 | 50,075 |
| Fixed-term contracts | 19 | 2,654 | 2,673 | 20 | 2,424 | 2,444 | 2,455 | 15 | 2,451 | 2,466 |
| Men | 10 | 1,114 | 1,124 | 8 | 1,067 | 1,075 | 1,081 | 8 | 1,073 | 1,081 |
| Women | 9 | 1,540 | 1,549 | 12 | 1,357 | 1,369 | 1,374 | 7 | 1,378 | 1,385 |
| Apprenticeships | 0 | 116 | 116 | 0 | 117 | 117 | 233 | 55 | 106 | 161 |
| Men | 0 | 42 | 42 | 0 | 39 | 39 | 97 | 26 | 36 | 62 |
| Women | 0 | 74 | 74 | 0 | 78 | 78 | 136 | 29 | 70 | 99 |

| Employees by type of contract and gender [%] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|-----------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Open-ended contracts | 99.97 | 87.99 | 96.86 | 99.97 | 88.74 | 97.01 | 97.44 | 99.91 | 88.38 | 97.28 |
| Men | 49.04 | 32.58 | 44.76 | 48.62 | 32.49 | 44.37 | 46.52 | 49.45 | 32.06 | 45.49 |
| Women | 50.93 | 55.41 | 52.10 | 51.35 | 56.25 | 52.64 | 50.93 | 50.46 | 56.32 | 51.79 |
| Fixed-term contracts | 0.03 | 11.50 | 3.01 | 0.03 | 10.74 | 2.85 | 2.33 | 0.02 | 11.14 | 2.55 |
| Men | 0.02 | 4.83 | 1.27 | 0.01 | 4.73 | 1.25 | 1.03 | 0.01 | 4.88 | 1.12 |
| Women | 0.01 | 6.68 | 1.75 | 0.02 | 6.01 | 1.60 | 1.31 | 0.01 | 6.26 | 1.43 |
| Apprenticeships | 0.00 | 0.50 | 0.13 | 0.00 | 0.52 | 0.14 | 0.22 | 0.07 | 0.48 | 0.17 |
| Men | 0.00 | 0.18 | 0.05 | 0.00 | 0.17 | 0.05 | 0.09 | 0.03 | 0.16 | 0.06 |
| Women | 0.00 | 0.32 | 0.08 | 0.00 | 0.35 | 0.09 | 0.13 | 0.04 | 0.32 | 0.10 |

Figures for Italy for bank staff are as follows: open-ended contracts (98.6%), fixed-term contracts (0.6%) and apprenticeships (0.8%).

| Other types of work | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) |
|--------------------------------------------------------|---------------------------------------------------|------|--|-----------|---------------------------------------------------|
| | 2019 | 2020 | | 2020 | 2021 |
| Employees hired with mixed employment contracts [No.]* | 153 | 380 | | 380 | 858 |

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

| Flexible work | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) |
|-------------------------------------------|---------------------------------------------------|--------|--|-----------|---------------------------------------------------|
| | 2019 | 2020 | | 2020 | 2021 |
| Employees eligible to flexible work [No.] | 17,250 | 65,500 | | 80,500 | 78,000 |

| Atypical contracts and work placements [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|-----------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Temporary agency employment contracts | 18 | 117 | 135 | 38 | 56 | 94 | 101 | 38 | 37 | 75 |
| Men | 6 | 42 | 48 | 18 | 29 | 47 | 51 | 17 | 17 | 34 |
| Women | 12 | 75 | 87 | 20 | 27 | 47 | 50 | 21 | 20 | 41 |
| Temporary employment contracts | 24 | 0 | 24 | 26 | 0 | 26 | 26 | 21 | 0 | 21 |
| Men | 21 | 0 | 21 | 23 | 0 | 23 | 23 | 19 | 0 | 19 |
| Women | 3 | 0 | 3 | 3 | 0 | 3 | 3 | 2 | 0 | 2 |
| Work placements | 304 | 133 | 437 | 454 | 134 | 588 | 611 | 113 | 133 | 246 |
| Men | 176 | 51 | 227 | 225 | 45 | 270 | 280 | 48 | 45 | 93 |
| Women | 128 | 82 | 210 | 229 | 89 | 318 | 331 | 65 | 88 | 153 |

| Financial advisors [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | Intesa Sanpaolo Group (including UBI Banca Group) |
|--------------------------|---------------------------------------------------|-------|---------------------------------------------------|
| | 2019 | 2020 | 2021 |
| | Italy | | Italy |
| Financial advisors | 5,834 | 5,727 | 6,594 |
| Men | 4,590 | 4,491 | 5,191 |
| Women | 1,244 | 1,236 | 1,403 |

| Overall workforce [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|-----------|---------------------------------------------------|--------|---------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Overall workforce | 71,792 | 23,320 | 95,112 | 69,391 | 22,760 | 92,151 | 111,648 | 81,451 | 22,166 | 103,617 |
| Men | 36,981 | 8,765 | 45,746 | 35,464 | 8,513 | 43,977 | 54,953 | 42,237 | 8,222 | 50,459 |
| Women | 34,811 | 14,555 | 49,366 | 33,927 | 14,247 | 48,174 | 56,695 | 39,214 | 13,944 | 53,158 |

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 | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|-----------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Executives | 1.6 | 2.2 | 1.7 | 1.6 | 2.2 | 1.8 | 1.8 | 1.7 | 2.2 | 1.8 |
| Men | 1.2 | 1.3 | 1.3 | 1.3 | 1.4 | 1.3 | 1.3 | 1.4 | 1.3 | 1.4 |
| Women | 0.3 | 0.9 | 0.5 | 0.4 | 0.9 | 0.5 | 0.4 | 0.4 | 0.9 | 0.5 |
| Middle managers | 42.4 | 22.8 | 37.3 | 42.2 | 22.7 | 37.1 | 38.1 | 42.1 | 22.0 | 37.5 |
| Men | 25.6 | 12.9 | 22.3 | 25.3 | 12.8 | 22.0 | 23.5 | 25.8 | 12.2 | 22.7 |
| Women | 16.7 | 9.8 | 14.9 | 16.9 | 9.9 | 15.0 | 14.6 | 16.3 | 9.8 | 14.8 |
| Professional areas | 56.1 | 75.0 | 61.0 | 56.2 | 75.1 | 61.2 | 60.1 | 56.2 | 75.8 | 60.6 |
| Men | 22.2 | 23.3 | 22.5 | 22.0 | 23.2 | 22.4 | 22.8 | 22.3 | 23.6 | 22.6 |
| Women | 33.9 | 51.7 | 38.5 | 34.2 | 51.8 | 38.8 | 37.3 | 33.9 | 52.2 | 38.0 |

Figures for Italy for bank staff are as follows: executives (2.4%), middle managers (41.9%) and professional areas (55.7%).

| Employees - Breakdown by category and gender [% of the category total] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | ISP + UBI | | Intesa Sanpaolo Group (including UBI Banca Group) | |
|------------------------------------------------------------------------|---------------------------------------------------|-------|------|-------|-----------|-------|---------------------------------------------------|-------|
| | 2019 | | 2020 | | 2020 | | 2021 | |
| | Men | Women | Men | Women | Men | Women | Men | Women |
| Executives | 73.4 | 26.6 | 72.6 | 27.4 | 75.4 | 24.6 | 74.0 | 26.0 |
| Middle managers | 60.0 | 40.0 | 59.4 | 40.6 | 61.6 | 38.4 | 60.6 | 39.4 |
| Executives + Middle managers | 60.6 | 39.4 | 60.0 | 40.0 | 62.3 | 37.7 | 61.2 | 38.8 |
| Professional areas | 36.8 | 63.2 | 36.6 | 63.4 | 37.9 | 62.1 | 37.3 | 62.7 |

| Intesa Sanpaolo Group (including UBI Banca Group) | |
|----------------------------------------------------------|------|
| Positions reporting directly to the CEO* [%] | 2021 |
| % Women over the total of first level reports | 6 |
| % Women over the total of second level reports | 20 |
| % Women over the total of first and second level reports | 18 |

* Chief Executive Officer.

| Part-time employees by gender | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|-----------|---------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Number of part-time employees/ total staff [%] | 15.7% | 1.3% | 11.9% | 16.0% | 1.4% | 12.2% | 12.7% | 16.2% | 1.4% | 12.8% |
| Breakdown of part-time employees by gender [No.] | 10,287 | 290 | 10,577 | 10,115 | 326 | 10,441 | 13,365 | 12,110 | 313 | 12,423 |
| Men | 724 | 49 | 773 | 894 | 50 | 944 | 1,133 | 1,277 | 39 | 1,316 |
| Women | 9,563 | 241 | 9,804 | 9,221 | 276 | 9,497 | 12,232 | 10,833 | 274 | 11,107 |

In Italy, part-time personnel account for 16.2%, about 3.6% more than the Italian figure for the banking sector (12.6%).

| Average age of employees | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|-----------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Average age of employees | 48.2 | 41.0 | 46.3 | 48.4 | 41.1 | 46.5 | 46.7 | 48.5 | 41.1 | 46.8 |
| Men | 49.4 | 41.8 | 47.8 | 49.6 | 41.6 | 47.9 | 48.1 | 49.5 | 41.5 | 48.1 |
| Women | 47.0 | 40.6 | 45.1 | 47.4 | 40.7 | 45.4 | 45.5 | 47.4 | 40.8 | 45.6 |
| Executives | 53.3 | 46.2 | 50.9 | 53.7 | 46.7 | 51.4 | 51.9 | 54.3 | 47.2 | 52.4 |
| Middle managers | 51.3 | 46.4 | 50.5 | 51.5 | 46.2 | 50.7 | 50.7 | 51.6 | 46.3 | 50.9 |
| Professional areas | 45.7 | 39.3 | 43.6 | 46.0 | 39.3 | 43.8 | 44.0 | 45.9 | 39.3 | 44.0 |

Figures for Intesa Sanpaolo and Italy for leading banks are comparable: average age of employees (48.3), men (49.5), women (47.2), executives (53.5), middle managers (51.1) and professional areas (46.0).

| Employees by age bracket [%] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|-----------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| <=30 | 3.1 | 16.7 | 6.6 | 2.9 | 17.8 | 6.8 | 6.5 | 3.5 | 18.4 | 6.9 |
| Men | 1.7 | 6.4 | 2.9 | 1.6 | 7.0 | 3.0 | 2.9 | 1.8 | 7.1 | 3.0 |
| Women | 1.4 | 10.3 | 3.7 | 1.3 | 10.7 | 3.8 | 3.6 | 1.8 | 11.3 | 3.9 |
| 31-50 | 52.0 | 62.0 | 54.6 | 51.0 | 61.5 | 53.8 | 54.2 | 50.1 | 61.3 | 52.6 |
| Men | 21.9 | 21.1 | 21.7 | 21.4 | 21.2 | 21.3 | 22.8 | 21.9 | 21.3 | 21.7 |
| Women | 30.1 | 40.9 | 32.9 | 29.6 | 40.4 | 32.5 | 31.4 | 28.2 | 40.0 | 30.9 |
| >50 | 44.9 | 21.3 | 38.8 | 46.1 | 20.7 | 39.4 | 39.4 | 46.4 | 20.3 | 40.5 |
| Men | 25.5 | 10.1 | 21.5 | 25.6 | 9.2 | 21.3 | 22.0 | 25.9 | 8.7 | 21.9 |
| Women | 19.4 | 11.2 | 17.3 | 20.4 | 11.5 | 18.1 | 17.4 | 20.5 | 11.7 | 18.5 |

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (4.5%), 31 - 50 (53.4%) e > 50 (42.1%).

| Intesa Sanpaolo Group (including UBI Banca Group) | | | |
|------------------------------------------------------------|---------------------------|-----------------------------------------------|--------------------------------------------------------------------------|
| Foreign Banks: senior manager hired in the local community | 2021 | | |
| | First line managers [No.] | First line managers (local recruitment) [No.] | Front line managers hired in the local community/front line managers [%] |
| Albania | 12 | 10 | 83.3 |
| Croatia | 41 | 32 | 78.0 |
| Romania | 13 | 11 | 84.6 |
| Serbia | 14 | 13 | 92.9 |
| Slovakia | 18 | 14 | 77.8 |
| Ukraine | 12 | 9 | 75.0 |
| Hungary | 13 | 11 | 84.6 |
| Moldova | 9 | 7 | 77.8 |
| 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 | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|-----------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Graduates | 40.2 | 71.3 | 48.3 | 41.6 | 72.2 | 49.6 | 49.2 | 43.9 | 72.8 | 50.5 |
| Men | 19.5 | 28.8 | 21.9 | 20.0 | 29.1 | 22.4 | 22.8 | 21.2 | 28.9 | 23.0 |
| Women | 20.7 | 42.5 | 26.4 | 21.6 | 43.1 | 27.2 | 26.5 | 22.7 | 44.0 | 27.5 |
| High school certificate | 55.0 | 26.1 | 47.5 | 53.5 | 25.3 | 46.0 | 46.7 | 50.7 | 24.3 | 44.7 |
| Men | 26.1 | 7.2 | 21.2 | 25.2 | 6.9 | 20.4 | 22.1 | 24.6 | 6.8 | 20.6 |
| Women | 28.9 | 18.8 | 26.2 | 28.3 | 18.4 | 25.7 | 24.6 | 26.1 | 17.6 | 24.2 |
| Other | 4.8 | 2.6 | 4.3 | 4.9 | 2.6 | 4.3 | 4.1 | 5.4 | 2.8 | 4.8 |
| Men | 3.4 | 1.6 | 3.0 | 3.4 | 1.4 | 2.9 | 2.7 | 3.6 | 1.5 | 3.1 |
| Women | 1.4 | 1.0 | 1.3 | 1.6 | 1.1 | 1.4 | 1.3 | 1.7 | 1.4 | 1.7 |

Intesa Sanpaolo and Italian industry figures for education of leading banks are comparable: graduates and post-graduates (44.0%), high school certificate (53.0%), other (3.0%).

| Average employee seniority [years] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|-----------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total average seniority | 21.6 | 12.7 | 19.3 | 21.7 | 11.6 | 19.1 | 19.3 | 21.4 | 11.5 | 19.1 |
| Men | 22.0 | 13.1 | 20.1 | 22.0 | 11.8 | 19.8 | 20.1 | 21.6 | 11.7 | 19.8 |
| Women | 21.3 | 12.5 | 18.6 | 21.5 | 11.4 | 18.4 | 18.6 | 21.2 | 11.4 | 18.5 |
| Executives | 20.5 | 13.3 | 18.1 | 20.8 | 12.6 | 18.1 | 18.5 | 21.0 | 12.8 | 18.8 |
| Middle managers | 24.6 | 18.5 | 23.6 | 24.7 | 17.2 | 23.5 | 23.5 | 24.4 | 17.1 | 23.4 |
| Professional areas | 19.4 | 11.0 | 16.7 | 19.5 | 9.8 | 16.4 | 16.7 | 19.2 | 9.9 | 16.5 |

| Employees belonging to protected categories [%] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|-----------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Disabled persons | 4.8 | 1.7 | 4.0 | 4.9 | 1.8 | 4.1 | 4.4 | 5.1 | 1.9 | 4.3 |
| Men | 2.7 | 0.6 | 2.1 | 2.7 | 0.7 | 2.1 | 2.3 | 2.7 | 0.6 | 2.3 |
| Women | 2.1 | 1.1 | 1.9 | 2.2 | 1.1 | 1.9 | 2.0 | 2.3 | 1.3 | 2.1 |
| Protected categories | 1.4 | 1.0 | 1.3 | 1.3 | 0.9 | 1.2 | 1.2 | 1.3 | 0.9 | 1.2 |
| Men | 0.7 | 0.1 | 0.6 | 0.7 | 0.1 | 0.5 | 0.5 | 0.6 | 0.1 | 0.5 |
| Women | 0.6 | 1.0 | 0.7 | 0.6 | 0.8 | 0.7 | 0.7 | 0.6 | 0.8 | 0.7 |

| Employment (new hires) by gender and age [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|------------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total | 1,196 | 3,225 | 4,421 | 785 | 2,246 | 3,031 | 3,071 | 1,380 | 2,611 | 3,991 |
| Men | 678 | 1,211 | 1,889 | 431 | 858 | 1,289 | 1,314 | 665 | 942 | 1,607 |
| Women | 518 | 2,014 | 2,532 | 354 | 1,388 | 1,742 | 1,757 | 715 | 1,669 | 2,384 |
| <=30 | 631 | 1,807 | 2,438 | 432 | 1,180 | 1,612 | 1,636 | 976 | 1,397 | 2,373 |
| 31-50 | 531 | 1,336 | 1,867 | 336 | 1,012 | 1,348 | 1,363 | 366 | 1,114 | 1,480 |
| >50 | 34 | 82 | 116 | 17 | 54 | 71 | 72 | 38 | 100 | 138 |

* 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 (new hires) by gender and age [%] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Total | 1.8 | 14.0 | 5.0 | 1.2 | 10.0 | 3.5 | 1.8 | 11.9 | 4.1 |
| Men | 2.1 | 14.0 | 4.6 | 1.4 | 10.2 | 3.3 | 1.8 | 11.5 | 3.6 |
| Women | 1.5 | 14.0 | 5.3 | 1.1 | 9.8 | 3.7 | 1.9 | 12.1 | 4.6 |
| <=30 | 31.5 | 46.9 | 41.7 | 23.4 | 29.4 | 27.5 | 36.9 | 34.5 | 35.5 |
| 31-50 | 1.6 | 9.3 | 3.9 | 1.0 | 7.3 | 2.9 | 1.0 | 8.3 | 2.9 |
| >50 | 0.1 | 1.7 | 0.3 | 0.1 | 1.2 | 0.2 | 0.1 | 2.2 | 0.4 |

| Termination by gender and age [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|------------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total | 3,819 | 3,599 | 7,418 | 3,363 | 2,709 | 6,072 | 6,237 | 4,358 | 3,167 | 7,525 |
| Men | 2,206 | 1,426 | 3,632 | 1,969 | 1,061 | 3,030 | 3,138 | 2,651 | 1,209 | 3,860 |
| Women | 1,613 | 2,173 | 3,786 | 1,394 | 1,648 | 3,042 | 3,099 | 1,707 | 1,958 | 3,665 |
| <=30 | 159 | 796 | 955 | 114 | 661 | 775 | 792 | 162 | 770 | 932 |
| 31-50 | 460 | 1,818 | 2,278 | 300 | 1,372 | 1,672 | 1,737 | 679 | 1,651 | 2,330 |
| >50 | 3,200 | 985 | 4,185 | 2,949 | 676 | 3,625 | 3,708 | 3,517 | 746 | 4,263 |

* 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) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Total | 5.8 | 15.6 | 8.4 | 5.3 | 12.0 | 7.1 | 5.8 | 14.4 | 7.8 |
| Men | 6.9 | 16.4 | 8.9 | 6.4 | 12.6 | 7.7 | 7.2 | 14.8 | 8.6 |
| Women | 4.8 | 15.1 | 7.9 | 4.3 | 11.7 | 6.5 | 4.5 | 14.2 | 7.1 |
| <=30 | 7.9 | 20.7 | 16.3 | 6.2 | 16.5 | 13.2 | 6.1 | 19.0 | 13.9 |
| 31-50 | 1.3 | 12.7 | 4.7 | 0.9 | 9.9 | 3.6 | 1.8 | 12.2 | 4.6 |
| >50 | 10.9 | 20.0 | 12.2 | 10.1 | 14.5 | 10.7 | 10.1 | 16.7 | 10.9 |

| Termination by reason [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|------------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Employment ended in the year | 3,819 | 3,599 | 7,418 | 3,363 | 2,709 | 6,072 | 6,237 | 4,358 | 3,167 | 7,525 |
| Resignation | 619 | 1,382 | 2,001 | 427 | 904 | 1,331 | 1,423 | 900 | 1,193 | 2,093 |
| Retirement | 162 | 187 | 349 | 135 | 182 | 317 | 320 | 89 | 172 | 261 |
| Exit incentives | 2,838 | 0 | 2,838 | 2,663 | 0 | 2,663 | 2,711 | 3,202 | 0 | 3,202 |
| Death | 86 | 22 | 108 | 73 | 34 | 107 | 115 | 76 | 40 | 116 |
| Other reasons - with incentives | 14 | 824 | 838 | 10 | 578 | 588 | 588 | 17 | 607 | 624 |
| Other reasons - without incentives | 55 | 1,014 | 1,069 | 42 | 801 | 843 | 853 | 68 | 988 | 1,056 |
| Expiry of fixed-term contracts | 45 | 170 | 215 | 13 | 210 | 223 | 227 | 6 | 167 | 173 |

* 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|------------|------------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total | -2,623 | -374 | -2,997 | -2,578 | -463 | -3,041 | -3,166 | -2,978 | -556 | -3,534 |
| Men | -1,528 | -215 | -1,743 | -1,538 | -203 | -1,741 | -1,824 | -1,986 | -267 | -2,253 |
| Women | -1,095 | -159 | -1,254 | -1,040 | -260 | -1,300 | -1,342 | -992 | -289 | -1,281 |
| <=30 | 472 | 1,011 | 1,483 | 318 | 519 | 837 | 844 | 814 | 627 | 1,441 |
| 31-50 | 71 | -482 | -411 | 36 | -360 | -324 | -374 | -313 | -537 | -850 |
| >50 | -3,166 | -903 | -4,069 | -2,932 | -622 | -3,554 | -3,636 | -3,479 | -646 | -4,125 |

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

| Turnover rate by gender and age [%] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Total | -3.8 | -1.6 | -3.3 | -3.9 | -2.0 | -3.4 | -3.8 | -2.5 | -3.5 |
| Men | -4.5 | -2.4 | -4.1 | -4.8 | -2.3 | -4.3 | -5.1 | -3.2 | -4.8 |
| Women | -3.2 | -1.1 | -2.6 | -3.1 | -1.8 | -2.7 | -2.6 | -2.0 | -2.4 |
| <=30 | 30.8 | 35.6 | 33.9 | 20.8 | 14.9 | 16.7 | 44.5 | 18.3 | 27.5 |
| 31-50 | 0.2 | -3.3 | -0.8 | 0.1 | -2.5 | -0.7 | -0.8 | -3.8 | -1.6 |
| >50 | -9.7 | -15.5 | -10.6 | -9.2 | -11.8 | -9.5 | -9.1 | -12.6 | -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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total | 2,958 | 2,960 | 5,918 | 3,371 | 2,179 | 5,550 | 7,216 | 5,922 | 2,227 | 8,149 |
| Men [No.] | 1,414 | 1,463 | 2,877 | 1,547 | 1,274 | 2,821 | 3,738 | 2,688 | 908 | 3,596 |
| Women [No.] | 1,544 | 1,497 | 3,041 | 1,824 | 905 | 2,729 | 3,478 | 3,234 | 1,319 | 4,553 |
| Staff promoted [%] | 4.5 | 12.8 | 6.7 | 5.3 | 9.7 | 6.5 | 6.9 | 7.9 | 10.1 | 8.4 |
| Men [% of staff promoted] | 47.8 | 49.4 | 48.6 | 45.9 | 58.5 | 50.8 | 51.8 | 45.4 | 40.8 | 44.1 |
| Women [% of staff promoted] | 52.2 | 50.6 | 51.4 | 54.1 | 41.5 | 49.2 | 48.2 | 54.6 | 59.2 | 55.9 |

* 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) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Executives | 153.3 | 70.6 | 125.8 | 156.0 | 76.7 | 129.6 | 155.5 | 79.4 | 134.6 |
| Men | 159.4 | 79.3 | 137.0 | 163.0 | 88.6 | 141.5 | 160.6 | 91.9 | 144.8 |
| Women | 129.7 | 56.5 | 94.7 | 132.1 | 56.8 | 98.1 | 136.8 | 58.9 | 105.9 |
| Middle managers | 58.4 | 22.2 | 52.6 | 59.7 | 23.3 | 53.8 | 61.3 | 25.8 | 56.6 |
| Men | 60.4 | 20.6 | 54.3 | 61.7 | 23.4 | 55.9 | 63.5 | 26.4 | 58.9 |
| Women | 55.2 | 24.4 | 49.9 | 56.5 | 23.1 | 50.6 | 57.8 | 25.1 | 52.8 |
| Professional areas | 39.4 | 13.6 | 30.8 | 40.4 | 13.6 | 31.4 | 41.2 | 14.2 | 33.2 |
| Men | 39.4 | 14.3 | 32.4 | 40.4 | 15.2 | 33.3 | 41.2 | 15.8 | 34.9 |
| Women | 39.4 | 13.3 | 29.9 | 40.4 | 12.9 | 30.3 | 41.2 | 13.5 | 32.1 |

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

* The reported figures are 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) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Male executives | 256.2 | 112.6 | 215.9 | 267.8 | 115.7 | 224.0 | 278.6 | 116.7 | 241.2 |
| Female executives | 205.4 | 71.5 | 141.5 | 210.1 | 70.4 | 146.9 | 224.5 | 70.0 | 163.2 |
| Male middle managers | 67.9 | 26.4 | 61.5 | 70.6 | 28.2 | 64.1 | 70.7 | 30.5 | 65.8 |
| Female middle managers | 61.5 | 27.6 | 55.6 | 63.6 | 26.4 | 57.1 | 64.0 | 27.6 | 58.5 |
| Male professional areas | 42.0 | 16.0 | 34.8 | 43.5 | 17.1 | 36.0 | 43.6 | 17.4 | 37.1 |
| Female professional areas | 42.1 | 14.4 | 32.0 | 43.5 | 13.8 | 32.6 | 43.7 | 14.5 | 34.2 |
| Average annual remuneration of all employees | 55.5 | 19.5 | 45.9 | 57.6 | 19.6 | 47.3 | 58.3 | 20.3 | 49.5 |
| Ratio between the CEO's remuneration and the average remuneration of all employees** | 77.9 | | | 74.0 | | | 80.3 | | |
| Median annual total compensation of all employees | 49.0 | | | 50.5 | | | 50.8 | | |
| Ratio between the CEO's remuneration and the median annual total compensation for all employees** | 88.2 | | | 84.5 | | | 92.2 | | |

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

* The reported figures are 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.

** Despite the increase in employees' remuneration - in terms of both average and median remuneration levels - recorded from 2020 to 2021, the increase in the ratio between the remuneration paid to the CEO and to all employees in Italy is solely determined by the increase in the variable components settled in 2021 and arising from incentive systems pertaining to previous years. Further information is available in the Report on Remuneration.

| Women/men base salary and remuneration ratio - FTE* [%] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Ratio of gross base salary women vs. men - FTE | | | | | | | | | |
| Executives | 0.8 | 0.7 | 0.7 | 0.8 | 0.6 | 0.7 | 0.9 | 0.6 | 0.7 |
| Middle managers | 0.9 | 1.2 | 0.9 | 0.9 | 1.0 | 0.9 | 0.9 | 0.9 | 0.9 |
| Professional areas | 1.0 | 0.9 | 0.9 | 1.0 | 0.8 | 0.9 | 1.0 | 0.9 | 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 | 1.0 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 |
| Professional areas | 1.0 | 0.9 | 0.9 | 1.0 | 0.8 | 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.

* The reported figures are 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) | | Intesa Sanpaolo Group (including UBI Banca Group) | |
|---------------------------------------------------------------------------------------|---------------------------------------------------|-------|---------------------------------------------------|-------|
| | 2020 | | 2021 | |
| | Man | Woman | Man | Woman |
| Italy | 1.0 | 1.0 | 1.0 | 1.0 |
| Luxembourg | 1.0 | 1.2 | 1.2 | 1.2 |
| Ireland | 2.0 | 1.9 | 2.1 | 1.9 |
| Egypt | 1.0 | 1.0 | 1.2 | 1.2 |
| Albania | 1.0 | 1.0 | 1.0 | 1.0 |
| Croatia | 1.1 | 1.1 | 1.2 | 1.2 |
| Bosnia | 2.0 | 2.0 | 1.2 | 1.2 |
| Slovenia | 1.1 | 1.1 | 1.0 | 1.0 |
| Romania | 1.1 | 1.1 | 1.0 | 1.0 |
| Serbia | 1.1 | 1.1 | 1.2 | 1.2 |
| Hungary | 1.2 | 1.1 | 1.1 | 1.0 |
| Slovakia | 1.1 | 1.1 | 1.2 | 1.1 |
| Ukraine | 1.2 | 0.9 | 1.1 | 1.0 |
| Russian Federation | 2.0 | 2.0 | 1.7 | 1.9 |
| Brazil | 4.2 | 3.7 | 3.6 | 3.7 |
| Moldova | 2.0 | 2.0 | 2.2 | 2.0 |
| United States*** | 2.9 | 3.3 | - | 1.8 |

* 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.

*** There are no hiring of men in 2021.

| Performance evaluation | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | Intesa Sanpaolo Group (including UBI Banca Group) |
|----------------------------------------------------------|---------------------------------------------------|--|--------|---------------------------------------------------|
| | 2019 | | 2020 | 2021 |
| | Abroad | | | Abroad |
| Employees subject to annual performance assessment [%] | 85.9 | | 91.0 | 87.7 |
| Men | 92.3 | | 96.5 | 93.7 |
| Women | 82.0 | | 87.8 | 84.2 |
| Executives [%] | 95.7 | | 96.6 | 94.2 |
| Men | 98.7 | | 98.4 | 95.2 |
| Women | 91.0 | | 93.8 | 92.5 |
| Middle managers [%] | 93.1 | | 97.3 | 95.4 |
| Men | 96.4 | | 99.1 | 97.6 |
| Women | 88.6 | | 95.1 | 92.6 |
| Professional areas [%] | 83.4 | | 88.9 | 85.3 |
| Men | 89.6 | | 94.9 | 91.6 |
| Women | 80.6 | | 86.3 | 82.4 |
| Employees subject to annual performance assessment [No.] | 19,812 | | 20,543 | 19,290 |
| Men | 8,003 | | 8,140 | 7,646 |
| Women | 11,809 | | 12,403 | 11,644 |
| Executives [No.] | 488 | | 483 | 452 |
| Men | 306 | | 303 | 279 |
| Women | 182 | | 180 | 173 |
| Middle managers [No.] | 4,885 | | 4,991 | 4,623 |
| Men | 2,879 | | 2,858 | 2,619 |
| Women | 2,006 | | 2,133 | 2,004 |
| Professional areas [No.] | 14,439 | | 15,069 | 14,215 |
| Men | 4,818 | | 4,979 | 4,748 |
| Women | 9,621 | | 10,090 | 9,467 |

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 | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|-----------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Directors | 11.9 | 9.2 | 11.2 | 10.8 | 9.3 | 10.4 | 10.6 | 9.5 | 9.1 | 9.4 |
| Men | 7.6 | 4.0 | 6.7 | 6.9 | 4.0 | 6.1 | 6.7 | 6.2 | 3.8 | 5.7 |
| Women | 4.2 | 5.3 | 4.5 | 3.9 | 5.2 | 4.3 | 3.8 | 3.3 | 5.3 | 3.7 |
| Executive directors | 60.4 | 36.6 | 54.5 | 61.9 | 39.6 | 56.2 | 56.1 | 61.6 | 43.6 | 57.5 |
| Men | 21.0 | 12.0 | 18.8 | 21.5 | 12.6 | 19.2 | 20.8 | 22.3 | 13.6 | 20.3 |
| Women | 39.4 | 24.6 | 35.7 | 40.4 | 27.0 | 36.9 | 35.4 | 39.3 | 30.1 | 37.2 |
| Other | 27.8 | 54.2 | 34.3 | 27.3 | 51.1 | 33.4 | 33.3 | 28.9 | 47.3 | 33.1 |
| Men | 14.1 | 14.3 | 14.1 | 13.7 | 14.2 | 13.9 | 14.3 | 14.2 | 13.4 | 14.0 |
| Women | 13.7 | 39.9 | 20.2 | 13.6 | 36.9 | 19.6 | 19.0 | 14.7 | 33.9 | 19.1 |

TRAINING

| Training by professional category [hours]** | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------|---------------------------------------------------|-----------|------------|------------|-----------|------------|------------|---------------------------------------------------|-----------|------------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Executives | 63,340 | 27,981 | 91,321 | 63,466 | 35,271 | 98,736 | 109,703 | 115,558 | 40,747 | 156,305 |
| Men | 49,745 | 16,015 | 65,761 | 50,559 | 20,490 | 71,049 | 80,990 | 91,267 | 20,911 | 112,178 |
| Women | 13,595 | 11,965 | 25,560 | 12,906 | 14,781 | 27,687 | 28,713 | 24,291 | 19,836 | 44,127 |
| Middle managers | 3,642,927 | 244,972 | 3,887,899 | 3,897,981 | 269,125 | 4,167,106 | 4,772,837 | 4,553,223 | 301,440 | 4,854,663 |
| Men | 2,146,559 | 113,636 | 2,260,195 | 2,286,012 | 114,728 | 2,400,740 | 2,822,137 | 2,784,903 | 130,319 | 2,915,222 |
| Women | 1,496,367 | 131,336 | 1,627,703 | 1,611,969 | 154,397 | 1,766,366 | 1,950,700 | 1,768,320 | 171,121 | 1,939,441 |
| Professional areas | 5,102,961 | 1,221,379 | 6,324,339 | 6,120,470 | 1,280,945 | 7,401,415 | 8,103,620 | 6,670,225 | 1,340,142 | 8,010,367 |
| Men | 1,940,807 | 307,251 | 2,248,058 | 2,285,266 | 316,917 | 2,602,183 | 2,905,962 | 2,616,314 | 329,027 | 2,945,341 |
| Women | 3,162,154 | 914,128 | 4,076,282 | 3,835,204 | 964,028 | 4,799,231 | 5,197,658 | 4,053,910 | 1,011,116 | 5,065,026 |
| Total | 8,809,227 | 1,494,331 | 10,303,559 | 10,081,917 | 1,585,340 | 11,667,257 | 12,986,160 | 11,339,006 | 1,682,329 | 13,021,335 |
| Men | 4,137,112 | 436,902 | 4,574,014 | 4,621,838 | 452,135 | 5,073,973 | 5,809,089 | 5,492,485 | 480,256 | 5,972,741 |
| Women | 4,672,116 | 1,057,429 | 5,729,545 | 5,460,079 | 1,133,205 | 6,593,284 | 7,177,071 | 5,846,521 | 1,202,073 | 7,048,594 |

* 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.

| Training by professional category [No. of participants] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|------------|---------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Executives | 961 | 436 | 1,397 | 989 | 464 | 1,453 | 1,739 | 1,268 | 445 | 1,713 |
| Men | 767 | 266 | 1,033 | 767 | 284 | 1,051 | 1,308 | 998 | 273 | 1,271 |
| Women | 194 | 170 | 364 | 222 | 180 | 402 | 431 | 270 | 172 | 442 |
| Middle managers | 26,627 | 4,594 | 31,221 | 26,137 | 4,599 | 30,736 | 38,739 | 31,174 | 4,500 | 35,674 |
| Men | 16,150 | 2,598 | 18,748 | 15,697 | 2,562 | 18,259 | 23,865 | 19,115 | 2,480 | 21,595 |
| Women | 10,477 | 1,996 | 12,473 | 10,440 | 2,037 | 12,477 | 14,874 | 12,059 | 2,020 | 14,079 |
| Professional areas | 35,686 | 15,129 | 50,815 | 34,703 | 15,363 | 50,066 | 59,966 | 41,114 | 15,071 | 56,185 |
| Men | 13,910 | 4,665 | 18,575 | 13,466 | 4,766 | 18,232 | 22,587 | 16,166 | 4,649 | 20,815 |
| Women | 21,776 | 10,464 | 32,240 | 21,237 | 10,597 | 31,834 | 37,379 | 24,948 | 10,422 | 35,370 |
| Total | 63,274 | 20,159 | 83,433 | 61,829 | 20,426 | 82,255 | 100,444 | 73,556 | 20,016 | 93,572 |
| Men | 30,827 | 7,529 | 38,356 | 29,930 | 7,612 | 37,542 | 47,760 | 36,279 | 7,402 | 43,681 |
| Women | 32,447 | 12,630 | 45,077 | 31,899 | 12,814 | 44,713 | 52,684 | 37,277 | 12,614 | 49,891 |

* 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 age bracket [No. hours] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------|---------------------------------------------------|---------|-----------|-----------|---------|-----------|------------|---------------------------------------------------|---------|-----------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Training hours provided** | | | | | | | | | | |
| <=30 | 121,192 | 296,860 | 418,052 | 99,252 | 185,919 | 285,171 | 357,295 | 206,432 | 242,004 | 448,436 |
| 31-50 | 1,807,079 | 573,447 | 2,380,526 | 1,857,382 | 454,921 | 2,312,303 | 3,075,429 | 2,112,878 | 577,016 | 2,689,894 |
| >50 | 1,274,113 | 116,188 | 1,390,302 | 1,547,911 | 213,872 | 1,761,783 | 2,145,990 | 1,702,732 | 127,057 | 1,829,789 |
| Training hours provided per capita** | | | | | | | | | | |
| <=30 | 61 | 77 | 71 | 54 | 46 | 49 | 52 | 78 | 60 | 67 |
| 31-50 | 53 | 40 | 49 | 58 | 33 | 50 | 54 | 57 | 43 | 53 |
| >50 | 43 | 24 | 40 | 53 | 46 | 52 | 52 | 49 | 28 | 47 |

* 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 by content [%] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Managerial | 5.9 | 7.8 | 6.4 | 9.2 | 9.1 | 9.2 | 8.9 | 7.5 | 6.5 | 7.3 |
| Commercial | 4.0 | 16.2 | 6.8 | 5.6 | 17.3 | 7.9 | 8.9 | 4.5 | 15.4 | 6.6 |
| Operational | 41.9 | 27.5 | 38.5 | 38.7 | 22.5 | 35.6 | 34.0 | 43.6 | 26.7 | 40.4 |
| Credit | 1.9 | 6.5 | 3.0 | 5.7 | 7.1 | 6.0 | 5.5 | 5.3 | 6.0 | 5.4 |
| Finance | 36.7 | 10.1 | 30.4 | 32.5 | 10.7 | 28.2 | 29.1 | 25.5 | 13.3 | 23.2 |
| Abroad | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| IT | 0.7 | 2.7 | 1.2 | 3.2 | 2.5 | 3.0 | 4.3 | 2.4 | 4.0 | 2.7 |
| Specialist | 1.9 | 24.1 | 7.1 | 3.8 | 25.8 | 8.1 | 7.2 | 5.4 | 23.1 | 8.7 |
| Language | 6.9 | 5.1 | 6.5 | 1.2 | 4.9 | 1.9 | 2.1 | 5.8 | 4.9 | 5.6 |

* 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 per capita by content [No. hours]** | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Managerial | 2.9 | 3.3 | 3.0 | 5.1 | 3.4 | 4.7 | 4.1 | 4.1 | 2.8 | 3.8 |
| Commercial | 1.9 | 6.9 | 3.2 | 3.1 | 6.5 | 4.0 | 4.1 | 2.4 | 6.6 | 3.4 |
| Operational | 20.5 | 11.7 | 18.2 | 21.5 | 8.5 | 18.1 | 15.8 | 23.5 | 11.5 | 20.7 |
| Credit | 0.9 | 2.8 | 1.4 | 3.2 | 2.7 | 3.1 | 2.6 | 2.9 | 2.6 | 2.8 |
| Finance | 17.9 | 4.3 | 14.4 | 18.1 | 4.1 | 14.4 | 13.5 | 13.7 | 5.7 | 11.9 |
| Abroad | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |
| IT | 0.4 | 1.2 | 0.6 | 1.8 | 0.9 | 1.5 | 2.0 | 1.3 | 1.7 | 1.4 |
| Specialist | 0.9 | 10.3 | 3.4 | 2.1 | 9.8 | 4.1 | 3.4 | 2.9 | 9.9 | 4.5 |
| Language | 3.4 | 2.2 | 3.1 | 0.7 | 1.9 | 1.0 | 1.0 | 3.1 | 2.1 | 2.9 |

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

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

| Aid and benefits received relative to personnel [K euro] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total | 3,506 | 101 | 3,607 | 497 | 193 | 691 | 1,819 | 4,413 | 177 | 4,591 |
| of which training funded amount (Italy only) | 3,506 | 0 | 3,506 | 497 | 0 | 497 | 1,051 | 4,413 | 0 | 4,413 |
| of which other | 0 | 101 | 101 | 0 | 193 | 193 | 768 | 0 | 177 | 177 |

* 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) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Executive | 33.8 | 41.0 | 36.2 | 28.1 | 41.4 | 32.4 | 39.1 | 46.3 | 41.1 |
| Men | 33.0 | 39.4 | 34.8 | 28.0 | 38.2 | 30.8 | 38.7 | 37.9 | 38.5 |
| Women | 36.9 | 43.4 | 40.1 | 28.6 | 46.5 | 36.8 | 40.9 | 59.4 | 48.4 |
| Middle managers | 47.9 | 33.3 | 45.6 | 51.4 | 31.8 | 48.3 | 51.8 | 36.4 | 49.7 |
| Men | 47.0 | 28.5 | 44.2 | 50.5 | 24.9 | 46.6 | 51.9 | 29.2 | 49.1 |
| Women | 49.3 | 39.6 | 47.7 | 52.8 | 40.8 | 50.7 | 51.5 | 45.3 | 50.6 |
| Professional areas | 50.0 | 45.7 | 48.6 | 59.4 | 39.6 | 53.0 | 55.9 | 44.8 | 52.7 |
| Men | 49.0 | 41.5 | 46.9 | 56.9 | 35.9 | 51.2 | 56.0 | 38.6 | 51.9 |
| Women | 50.6 | 47.6 | 49.6 | 61.0 | 41.2 | 54.0 | 55.8 | 47.7 | 53.3 |
| Hours of training per employee [No.]* | 48.8 | 42.8 | 47.3 | 55.5 | 37.9 | 50.9 | 53.9 | 43.0 | 51.4 |

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

| Training by procedure | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-----------------------------------------------------------------|---------------------------------------------------|-----------|------------|------------|-----------|------------|---------------------------------------------------|-----------|------------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Classroom training [% of hours]* | 4.6 | 49.0 | 11.0 | 2.2 | 30.9 | 6.1 | 3.2 | 34.4 | 7.2 |
| Remote training [% of hours]* | 95.4 | 51.0 | 89.0 | 97.8 | 69.1 | 93.9 | 96.8 | 65.6 | 92.8 |
| Number of persons registered | 63,274 | 20,159 | 83,433 | 61,829 | 20,426 | 82,255 | 73,556 | 20,016 | 93,572 |
| Hours of training provided (classroom + remote learning) [No.]* | 8,809,227 | 1,494,332 | 10,303,559 | 10,081,917 | 1,585,340 | 11,667,257 | 11,339,006 | 1,682,329 | 13,021,335 |

* 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.

| Training costs | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------|---------------------------------------------------|--------|--------|-------|--------|--------|---------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Training costs [K euro] | 20,925 | 6,503 | 27,428 | 9,919 | 3,340 | 13,259 | 13,748 | 3,262 | 17,010 |
| Training costs per staff member [euro] | 319 | 282 | 309 | 157 | 148 | 155 | 184 | 148 | 176 |

EMPLOYEE SATISFACTION AND COMMUNICATION

| Company climate | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | Intesa Sanpaolo Group (including UBI Banca Group) | |
|---------------------------------------------------------------------------|---------------------------------------------------|--------|--------|--------|---------------------------------------------------|--------|
| | 2019 | | 2020** | | 2021 | |
| | Italy | Abroad | Italy | Abroad | Italy | Abroad |
| Climate analysis (% taking part in the survey out of the selected sample) | 54.8 | 48.7 | - | - | 62.3 | 55.7 |
| Employee satisfaction index [%] | 69.0* | 78.0 | - | - | 76.0* | 73.0 |
| Change in the employee satisfaction index compared to the previous period | -9.0 | 1.0 | - | - | 7.0 | -5.0 |
| Climate analysis [No.] | 1 | 1 | - | - | 1 | 1 |
| Internal communication events [No.] | 176 | 327 | 157 | 386 | 232 | 387 |
| Focus groups [No.] | 13 | 2 | 18 | 18 | 12 | 39 |
| Participants in focus groups [No.] | 130 | 16 | 144 | 4,411 | 120 | 4,012 |

* Survey carried out among Professional Areas and Middle Managers.

** No climate surveys were conducted in 2020.

| Web Tv Access and House organ | Intesa Sanpaolo Group (excluding UBI Banca Group) | | Intesa Sanpaolo Group (including UBI Banca Group) |
|--------------------------------------------|---------------------------------------------------|---------|---------------------------------------------------|
| | 2019 | 2020 | 2021 |
| Web Tv total access [No.]* | 497,454 | 507,630 | 427,229 |
| House organ: total number of online visits | 438,500 | 350,225 | 320,888 |

* The average daily unique accesses to the company intranet in 2021 are 65,200.

FREEDOM OF COLLECTIVE BARGAINING

| Trade union freedom | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------------------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|-----------|---------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Employees registered with a trade union [No.] | 47,684 | 7,288 | 54,972 | 45,581 | 6,937 | 52,519 | 68,606 | 54,502 | 6,511 | 61,012 |
| Executives | 173 | 65 | 238 | 157 | 58 | 215 | 323 | 231 | 49 | 280 |
| Middle managers | 19,350 | 2,458 | 21,808 | 18,399 | 2,421 | 20,819 | 27,538 | 22,026 | 2,133 | 24,159 |
| Professional areas | 28,160 | 4,765 | 32,925 | 27,026 | 4,459 | 31,485 | 40,745 | 32,245 | 4,329 | 36,574 |
| Employees registered with a trade union [%]* | 76.6 | 32.3 | 64.8 | 76.3 | 31.4 | 64.2 | 68.2 | 77.1** | 30.4 | 66.2 |
| Days absence for trade union reasons (all permits for trade unionists) | 92,987 | 683 | 93,670 | 77,142 | 604 | 77,746 | 90,697 | 84,745 | 129 | 84,874 |
| Days absence for meetings/ strikes (also employees who are not trade unionists) | 7,193 | 208 | 7,401 | 1,420 | 96 | 1,516 | 1,519 | 1,466 | 131 | 1,597 |
| Men | 3,314 | 145 | 3,459 | 600 | 52 | 652 | 653 | 765 | 67 | 832 |
| Women | 3,879 | 63 | 3,942 | 820 | 44 | 864 | 866 | 701 | 64 | 765 |
| Days absence for involvement in strikes | 102 | 0 | 102 | 30 | 0 | 30 | 33 | 1,039 | 0 | 1,039 |
| Men | 49 | 0 | 49 | 18 | 0 | 18 | 19 | 552 | 0 | 552 |
| Women | 53 | 0 | 53 | 12 | 0 | 12 | 14 | 487 | 0 | 487 |
| Days absence for meetings | 7,091 | 835 | 7,926 | 1,390 | 96 | 1,486 | 1,486 | 427 | 131 | 558 |
| Men | 3,266 | 400 | 3,666 | 582 | 52 | 634 | 634 | 213 | 67 | 280 |
| Women | 3,826 | 435 | 4,261 | 808 | 44 | 852 | 852 | 214 | 64 | 278 |

The National Collective Bargaining Agreement for the sector covers all employees in Italy and 54.81% 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 77.25%.

COMPANY WELFARE, HEALTH AND SAFETY

| Contributions for staff [K euro] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|------------|------------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Insurance and accident policies | 15,960 | 791 | 16,752 | 20,805 | 21,159 | 41,964 | 42,022 | 25,245 | 1,089 | 26,334 |
| Loyalty bonus | 11,702 | 223 | 11,925 | 11,042 | 323 | 11,366 | 11,366 | 9,602 | 274 | 9,876 |
| Study contributions for employees' children | 3,621 | 84 | 3,705 | 3,620 | 90 | 3,710 | 6,918 | 7,288 | 176 | 7,465 |
| Recreational and cultural activities | 2,911 | 1,689 | 4,599 | 3,407 | 1,570 | 4,978 | 5,127 | 3,566 | 1,791 | 5,357 |
| Contributions for employees' children with disabilities | 3,068 | 25 | 3,093 | 2,975 | 21 | 2,995 | 3,710 | 6,567 | 31 | 6,598 |

* 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------------------------------------------------|---------------------------------------------------|--------|---------|---------|--------|---------|------------|------------------------------------------------------|--------|---------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Contributions paid by the Bank for supplementary healthcare assistance [K euro] | 78,429 | 2,972 | 81,400 | 75,914 | 4,612 | 80,526 | 80,594 | 83,674 | 3,511 | 87,186 |
| Health assistance: persons assisted [No.] | 67,114 | 9,930 | 77,044 | 64,440 | 10,247 | 74,687 | 95,254 | 74,854 | 10,282 | 85,136 |
| Contributions paid by the Bank for supplementary retirement benefits [K euro] | 144,497 | 3,405 | 147,903 | 140,509 | 3,644 | 144,153 | 183,633 | 172,862 | 4,128 | 176,990 |
| Supplementary retirement benefits: persons assisted [No.] | 65,172 | 3,551 | 68,723 | 63,012 | 3,573 | 66,585 | 86,031 | 79,577 | 3,079 | 82,656 |

* 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------|---------------------------------------------------|--------|---------|---------|--------|---------|------------|------------------------------------------------------|--------|---------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Mortgages [No.] | 2,983 | 979 | 3,962 | 3,180 | 884 | 4,064 | 4,492 | 4,028 | 916 | 4,944 |
| Total mortgages disbursed [K euro] | 478,433 | 52,612 | 531,045 | 524,055 | 55,544 | 579,599 | 628,462 | 680,720 | 68,578 | 749,298 |
| Loans [No.] | 17,295 | 5,429 | 22,724 | 13,209 | 3,768 | 16,977 | 17,997 | 19,149 | 6,215 | 25,364 |
| Total loans disbursed [K euro] | 161,137 | 36,272 | 197,409 | 116,643 | 43,555 | 160,197 | 180,679 | 140,051 | 49,415 | 189,466 |

* 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) | Intesa Sanpaolo Group (including UBI Banca Group) |
|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------|
| | 2020 | 2021 |
| | Italy | Italy |
| Employees entitled to maternity leave | 63,146 | 74,685 |
| Men | 30,707 | 36,962 |
| Women | 32,439 | 37,723 |
| Employees using mandatory maternity leave | 994 | 1,218 |
| Men | 29 | 6 |
| Women | 965 | 1,212 |
| Employees returning to work after mandatory maternity leave | 804 | 891 |
| Men | 27 | 6 |
| Women | 777 | 885 |
| Employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months | 1,039 | 1,321 |
| Men | 19 | 276 |
| Women | 1,020 | 1,045 |

| Maternity leave - Rates [%] | Intesa Sanpaolo Group (excluding UBI Banca Group) | Intesa Sanpaolo Group (including UBI Banca Group) |
|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------|
| | 2020 | 2021 |
| | Italy | Italy |
| Rate of return to work after mandatory maternity leave | 99.1% | 99.2% |
| Men | 100.0% | 100.0% |
| Women | 99.1% | 99.2% |
| Retention rate of employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months | 93.3% | 97.2% |
| Men | 90.5% | 89.6% |
| Women | 99.5% | 99.4% |

| Absence by reason and gender - days lost [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------|---------------------------------------------------|---------|-----------|-----------|---------|-----------|------------|---------------------------------------------------|---------|-----------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total absences | 1,036,995 | 707,917 | 1,744,912 | 1,101,973 | 679,317 | 1,781,290 | 1,948,269 | 1,039,834 | 610,822 | 1,650,656 |
| Illness | 531,596 | 145,088 | 676,684 | 501,957 | 142,808 | 644,765 | 767,520 | 477,181 | 154,106 | 631,287 |
| Men | 242,421 | 21,902 | 264,322 | 219,274 | 20,028 | 239,301 | 301,858 | 209,852 | 22,817 | 232,670 |
| Women | 289,175 | 123,186 | 412,362 | 282,683 | 122,780 | 405,463 | 465,662 | 267,329 | 131,289 | 398,618 |
| Injury | 14,800 | 4,116 | 18,916 | 10,220 | 4,013 | 14,233 | 15,534 | 12,810 | 3,329 | 16,139 |
| Men | 6,515 | 968 | 7,483 | 4,124 | 577 | 4,701 | 5,450 | 6,639 | 410 | 7,049 |
| Women | 8,285 | 3,148 | 11,433 | 6,095 | 3,436 | 9,531 | 10,083 | 6,172 | 2,919 | 9,091 |
| Child care | 209,152 | 350,920 | 560,072 | 151,927 | 343,172 | 495,099 | 515,728 | 190,354 | 286,645 | 476,999 |
| Men | 8,743 | 5,304 | 14,047 | 7,843 | 4,502 | 12,345 | 12,821 | 10,739 | 3,210 | 13,949 |
| Women | 200,409 | 345,616 | 546,025 | 144,084 | 338,670 | 482,754 | 502,906 | 179,615 | 283,435 | 463,050 |
| Personal and family reasons | 111,537 | 190,344 | 301,881 | 89,320 | 167,430 | 256,750 | 266,638 | 106,582 | 146,910 | 253,491 |
| Men | 46,506 | 102,737 | 149,243 | 39,727 | 83,967 | 123,693 | 128,055 | 46,175 | 69,350 | 115,526 |
| Women | 65,031 | 87,607 | 152,638 | 49,593 | 83,463 | 133,056 | 138,583 | 60,406 | 77,559 | 137,966 |
| Leave for public positions | 9,032 | 792 | 9,824 | 8,513 | 885 | 9,398 | 10,824 | 8,145 | 1,468 | 9,613 |
| Men | 6,349 | 382 | 6,731 | 5,745 | 325 | 6,070 | 7,208 | 6,012 | 647 | 6,659 |
| Women | 2,683 | 410 | 3,093 | 2,768 | 560 | 3,328 | 3,616 | 2,132 | 821 | 2,953 |
| Leave for blood and other donations | 9,201 | 306 | 9,507 | 7,175 | 268 | 7,443 | 8,198 | 8,665 | 315 | 8,980 |
| Men | 6,753 | 134 | 6,888 | 5,084 | 127 | 5,211 | 5,799 | 6,056 | 145 | 6,200 |
| Women | 2,447 | 172 | 2,619 | 2,091 | 141 | 2,232 | 2,398 | 2,609 | 170 | 2,779 |
| Disability | 135,267 | 1,796 | 137,062 | 151,581 | 942 | 152,523 | 162,709 | 125,721 | 897 | 126,618 |
| Men | 57,350 | 190 | 57,539 | 61,411 | 370 | 61,781 | 66,629 | 51,458 | 149 | 51,607 |
| Women | 77,917 | 1,606 | 79,523 | 90,171 | 572 | 90,743 | 96,080 | 74,262 | 748 | 75,010 |
| Other | 16,411 | 14,556 | 30,966 | 181,281 | 19,799 | 201,079 | 201,118 | 110,378 | 17,152 | 127,530 |
| Men | 10,250 | 3,016 | 13,266 | 83,516 | 2,478 | 85,994 | 85,994 | 62,250 | 1,936 | 64,185 |
| Women | 6,161 | 11,539 | 17,700 | 97,764 | 17,321 | 115,086 | 115,125 | 48,128 | 15,217 | 63,345 |

* 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) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Total absence/theoretical working days | 7.18 | 13.95 | 8.94 | 7.93 | 13.68 | 9.45 | 6.33 | 12.62 | 7.76 |
| Men | 2.67 | 2.65 | 2.66 | 3.07 | 2.26 | 2.86 | 2.43 | 2.04 | 2.34 |
| Women | 4.52 | 11.30 | 6.28 | 4.86 | 11.42 | 6.59 | 3.90 | 10.58 | 5.42 |
| Illness | 3.68 | 2.86 | 3.47 | 3.61 | 2.88 | 3.42 | 2.90 | 3.18 | 2.97 |
| Men | 1.68 | 0.43 | 1.35 | 1.58 | 0.40 | 1.27 | 1.28 | 0.47 | 1.09 |
| Women | 2.00 | 2.43 | 2.11 | 2.03 | 2.47 | 2.15 | 1.63 | 2.71 | 1.87 |
| Injury | 0.10 | 0.08 | 0.10 | 0.07 | 0.08 | 0.08 | 0.08 | 0.07 | 0.08 |
| Men | 0.05 | 0.02 | 0.04 | 0.03 | 0.01 | 0.02 | 0.04 | 0.01 | 0.03 |
| Women | 0.06 | 0.06 | 0.06 | 0.04 | 0.07 | 0.05 | 0.04 | 0.06 | 0.04 |
| Child care | 1.45 | 6.91 | 2.87 | 1.09 | 6.91 | 2.63 | 1.16 | 5.92 | 2.24 |
| Men | 0.06 | 0.10 | 0.07 | 0.06 | 0.09 | 0.07 | 0.07 | 0.07 | 0.07 |
| Women | 1.39 | 6.81 | 2.80 | 1.04 | 6.82 | 2.56 | 1.09 | 5.86 | 2.18 |
| Personal and family reasons | 0.77 | 3.75 | 1.55 | 0.64 | 3.37 | 1.36 | 0.65 | 3.04 | 1.19 |
| Men | 0.32 | 2.02 | 0.76 | 0.29 | 1.69 | 0.66 | 0.28 | 1.43 | 0.54 |
| Women | 0.45 | 1.73 | 0.78 | 0.36 | 1.68 | 0.71 | 0.37 | 1.60 | 0.65 |
| Leave for public positions | 0.06 | 0.02 | 0.05 | 0.06 | 0.02 | 0.05 | 0.05 | 0.03 | 0.05 |
| Men | 0.04 | 0.01 | 0.03 | 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 | 0.01 | 0.02 | 0.01 |
| Leave for blood and other donations | 0.06 | 0.01 | 0.05 | 0.05 | 0.01 | 0.04 | 0.05 | 0.01 | 0.04 |
| Men | 0.05 | 0.00 | 0.04 | 0.04 | 0.00 | 0.03 | 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 | 0.94 | 0.04 | 0.70 | 1.09 | 0.02 | 0.81 | 0.77 | 0.02 | 0.60 |
| Men | 0.40 | 0.00 | 0.29 | 0.44 | 0.01 | 0.33 | 0.31 | 0.00 | 0.24 |
| Women | 0.54 | 0.03 | 0.41 | 0.65 | 0.01 | 0.48 | 0.45 | 0.02 | 0.35 |
| Other | 0.11 | 0.29 | 0.16 | 1.30 | 0.40 | 1.07 | 0.67 | 0.35 | 0.60 |
| Men | 0.07 | 0.06 | 0.07 | 0.60 | 0.05 | 0.46 | 0.38 | 0.04 | 0.30 |
| Women | 0.04 | 0.23 | 0.09 | 0.70 | 0.35 | 0.61 | 0.29 | 0.31 | 0.30 |

| Absenteeism and occupational disease - rates | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Rate of absenteeism* | 4.90 | 3.00 | 4.40 | 4.90 | 3.00 | 4.40 | 3.86 | 3.31 | 3.73 |
| Men | 4.56 | 1.24 | 3.85 | 4.39 | 1.16 | 3.69 | 3.45 | 1.35 | 3.07 |
| Women | 5.23 | 4.06 | 4.88 | 5.39 | 4.10 | 5.00 | 4.26 | 4.47 | 4.31 |
| 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-----------------------------------------------|---------------------------------------------------|--------|--------|--------|--------|--------|------------|---------------------------------------------------|--------|--------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total injuries in the year [No.] | 712 | 119 | 831 | 380 | 63 | 443 | 481 | 485 | 41 | 526 |
| Men | 272 | 24 | 296 | 162 | 10 | 172 | 190 | 216 | 6 | 222 |
| Women | 440 | 95 | 535 | 218 | 53 | 271 | 291 | 269 | 35 | 304 |
| Injury rate** | 7.69 | 3.66 | 6.63 | 4.31 | 1.97 | 3.68 | - | 4.57 | 1.30 | 3.82 |
| Men | 5.58 | 1.95 | 4.87 | 3.52 | 0.83 | 2.98 | - | 3.85 | 0.51 | 3.28 |
| Women | 10.03 | 4.69 | 8.30 | 5.16 | 2.66 | 4.34 | - | 5.39 | 1.78 | 4.34 |
| Working days lost [No.] | 14,800 | 4,116 | 18,916 | 10,220 | 4,013 | 14,233 | 15,534 | 12,810 | 3,329 | 16,139 |
| Men | 6,515 | 968 | 7,483 | 4,124 | 577 | 4,701 | 5,450 | 6,639 | 410 | 7,049 |
| Women | 8,285 | 3,148 | 11,433 | 6,095 | 3,436 | 9,531 | 10,083 | 6,172 | 2,919 | 9,091 |
| Rate of working days lost (severity index)*** | 0.15 | 0.11 | 0.14 | 0.11 | 0.11 | 0.11 | - | 0.11 | 0.09 | 0.11 |
| Men | 0.12 | 0.07 | 0.11 | 0.08 | 0.04 | 0.07 | - | 0.11 | 0.03 | 0.10 |
| Women | 0.18 | 0.13 | 0.16 | 0.13 | 0.15 | 0.14 | - | 0.12 | 0.13 | 0.12 |
| Injuries / Total employees [%] | 1.1 | 0.5 | 0.9 | 0.6 | 0.3 | 0.5 | 0.5 | 0.6 | 0.2 | 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Injuries at work [No.] | 217 | 51 | 268 | 149 | 24 | 173 | 189 | 180 | 14 | 194 |
| Men | 67 | 8 | 75 | 62 | 3 | 65 | 75 | 86 | 1 | 87 |
| Women | 150 | 43 | 193 | 87 | 21 | 108 | 114 | 94 | 13 | 107 |
| Rate of injuries at work** | 2.34 | 1.57 | 2.14 | 1.69 | 0.75 | 1.44 | - | 1.70 | 0.44 | 1.41 |
| Men | 1.37 | 0.65 | 1.23 | 1.35 | 0.25 | 1.12 | - | 1.53 | 0.09 | 1.29 |
| Women | 3.42 | 2.12 | 2.99 | 2.06 | 1.05 | 1.73 | - | 1.88 | 0.66 | 1.53 |
| Injuries on the way to/from work [No.] | 495 | 68 | 563 | 231 | 39 | 270 | 292 | 305 | 27 | 332 |
| Men | 205 | 16 | 221 | 100 | 7 | 107 | 115 | 130 | 5 | 135 |
| Women | 290 | 52 | 342 | 131 | 32 | 163 | 177 | 175 | 22 | 197 |
| Rate of injuries on the way to/ from work*** | 5.35 | 2.09 | 4.49 | 2.62 | 1.22 | 2.24 | - | 2.88 | 0.86 | 2.41 |
| Men | 4.21 | 1.30 | 3.63 | 2.18 | 0.58 | 1.85 | - | 2.32 | 0.43 | 2.00 |
| Women | 6.61 | 2.57 | 5.30 | 3.10 | 1.61 | 2.61 | - | 3.51 | 1.11 | 2.81 |

* 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 [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|---------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Italy | Abroad | Group |
| Total injuries | 712 | 119 | 831 | 380 | 63 | 443 | 485 | 41 | 526 |
| Injuries while driving | 328 | 15 | 343 | 145 | 10 | 155 | 196 | 8 | 204 |
| Falls/slipping | 85 | 48 | 133 | 129 | 29 | 158 | 237 | 15 | 252 |
| Robberies | 3 | 12 | 15 | 1 | 3 | 4 | 0 | 1 | 1 |
| Other | 296 | 44 | 340 | 105 | 21 | 126 | 52 | 17 | 69 |

| Serious injuries and deaths [No.] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|------------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Cases presented for occupational disease | 8 | 0 | 8 | 3 | 0 | 3 | 4 | 4 | 0 | 4 |
| Serious/very serious injuries | 94 | 8 | 102 | 120 | 12 | 132 | 132 | 152 | 3 | 155 |
| Injuries at work | 28 | 1 | 29 | 56 | 2 | 58 | 58 | 57 | 2 | 59 |
| Injuries on the way to/from work | 66 | 7 | 73 | 64 | 10 | 74 | 74 | 95 | 1 | 96 |
| 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------------------------------|---------------------------------------------------|--------|---------|---------|--------|---------|------------|------------------------------------------------------|--------|---------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Hours of training on health and safety** | 138,164 | 8,321 | 146,485 | 140,789 | 18,888 | 159,677 | 186,851 | 164,097 | 31,404 | 195,500 |
| Employees who have attended health and safety training [No.] | 26,147 | 2,747 | 28,894 | 26,697 | 6,582 | 33,279 | 41,024 | 27,458 | 9,588 | 37,046 |
| Employees who have attended health and safety training [%] | 40 | 12 | 33 | 42 | 29 | 39 | 39 | 37 | 44 | 38 |
| Costs of health and safety training [K euro] | 649 | 19 | 667 | 45 | 15 | 60 | 173 | 217 | 27 | 244 |
| Hours of health and safety training per employee | 2.1 | 0.4 | 1.7 | 2.2 | 0.8 | 1.9 | 1.8 | 2.2 | 1.4 | 2.0 |

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

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

| Robberies | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------------------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|------------------------------------------------------|--------|-------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Robberies | 13 | 7 | 20 | 3 | 2 | 5 | 10 | 1 | 2 | 3 |
| Robberies for every 100 bank counters | 0.4 | 0.7 | 0.5 | 0.1 | 0.2 | 0.1 | 0.2 | 0.0 | 0.2 | 0.1 |
| Interviews of psychological counselling to employees who have suffered robberies | 73 | 0 | 73 | 26 | 0 | 26 | 34 | 13 | 0 | 13 |
| On-site inspections on workplaces to assess risks for robbery | 694 | 0 | 694 | 142 | 0 | 142 | 316 | 847 | 0 | 847 |

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

Green and Circular Economy

| Loans disbursed for the Green and Circular Economy [million euros] | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------------------------------------|---------------------------------------------------|-----------|--------------|--------------|------------|--------------|--------------|---------------------------------------------------|------------|--------------|
| | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Retail | 46 | 7 | 53 | 877 | 35 | 912 | 932 | 2,260 | 38 | 2,298 |
| Business and Third Sector | 156 | 32 | 188 | 253 | 40 | 293 | 297 | 352 | 35 | 386 |
| Corporate and Project finance | 1,143 | 35 | 1,178 | 736 | 44 | 781 | 960 | 3,365 | 89 | 3,454 |
| of which Project finance | 684 | 34 | 718 | 190 | 40 | 230 | 401 | 1,131 | 75 | 1,207 |
| Total loans for the Green Economy | 1,345 | 74 | 1,419 | 1,866 | 119 | 1,985 | 2,189 | 5,977 | 162 | 6,139 |
| Total loans with Circular Economy criteria | 760 | 0 | 760 | 565 | 0 | 565 | 589 | 2,545 | 15 | 2,560 |
| Total | 2,105 | 74 | 2,179 | 2,431 | 119 | 2,550 | 2,779 | 8,522 | 176 | 8,699 |

* 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.

Climate change

| Parameters | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------|-----------------------------|---------------------------------------------------|--------|---------|---------|--------|---------|------------|---------------------------------------------------|--------|---------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Operators = Staff + Consultants | No. | 70,834 | 24,379 | 95,213 | 65,732 | 23,714 | 89,446 | 109,303 | 77,208 | 23,198 | 100,406 |
| Staff | No. | 65,612 | 23,070 | 88,682 | 63,146 | 22,570 | 85,716 | 105,183 | 74,685 | 21,996 | 96,681 |
| Consultants | No. | 5,222 | 1,309 | 6,531 | 2,586 | 1,144 | 3,730 | 4,120 | 2,523 | 1,202 | 3,725 |
| Total transfers | No. | 609,980 | 21,210 | 631,190 | 264,542 | 8,562 | 273,104 | 273,104 | 308,454 | 11,632 | 320,086 |
| Total transport | thousands of km | 140,679 | 32,678 | 173,357 | 40,676 | 20,801 | 61,477 | 69,719 | 62,372 | 17,224 | 79,596 |
| Floor area | thousands of m ² | 2,971 | 648 | 3,619 | 2,885 | 622 | 3,507 | 4,532 | 3,735 | 592 | 4,328 |

* 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------------------------------------|-----------------------------------------|---------------------------------------------------|---------------|----------------|----------------|---------------|----------------|----------------|---------------------------------------------------|---------------|----------------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Direct emissions (Scope1) | tCO ₂ eq | 37,521 | 7,877 | 45,398 | 31,124 | 5,801 | 36,925 | 41,852 | 43,144 | 6,486 | 49,630 |
| Natural gas emissions for independent heating | tCO ₂ eq | 22,567 | 3,026 | 25,592 | 22,185 | 2,442 | 24,628 | 27,978 | 31,934 | 2,751 | 34,685 |
| Natural gas emissions for cogeneration | tCO ₂ eq | 5,110 | 524 | 5,634 | 1,535 | 421 | 1,956 | 1,956 | 0 | 536 | 536 |
| Diesel emissions for independent heating | tCO ₂ eq | 925 | 122 | 1,046 | 759 | 107 | 866 | 1,051 | 1,039 | 161 | 1,199 |
| HFC emissions | tCO ₂ eq | 1,824 | 266 | 2,090 | 2,961 | 414 | 3,375 | 3,894 | 3,981 | 318 | 4,298 |
| Gasoline emissions for company fleet | tCO ₂ eq | 10 | 901 | 911 | 8 | 603 | 611 | 611 | 191 | 589 | 780 |
| Diesel emissions for company fleet | tCO ₂ eq | 7,086 | 3,039 | 10,124 | 3,676 | 1,814 | 5,490 | 6,362 | 6,000 | 2,132 | 8,132 |
| Indirect emissions (Scope2 Market-based) | tCO ₂ eq | 5,735 | 27,974 | 33,709 | 5,571 | 26,228 | 31,800 | 32,597 | 6,359 | 24,542 | 30,901 |
| Electricity emissions (excluding cogeneration) | tCO ₂ eq | 2,310 | 27,167 | 29,478 | 1,751 | 25,208 | 26,959 | 26,965 | 1,713 | 23,543 | 25,256 |
| Natural gas emissions for building heating (including district heating) | tCO ₂ eq | 3,424 | 765 | 4,189 | 3,820 | 956 | 4,776 | 5,567 | 4,646 | 942 | 5,588 |
| Diesel emissions for building heating | tCO ₂ eq | 0 | 42 | 42 | 0 | 65 | 65 | 65 | 0 | 57 | 57 |
| Total direct + indirect emissions (Scope1 + 2 Market-based) | tCO ₂ eq | 43,256 | 35,851 | 79,107 | 36,695 | 32,030 | 68,725 | 74,450 | 49,503 | 31,029 | 80,531 |
| Total direct + indirect emissions per staff member | tCO ₂ eq/ staff member | 0.6 | 1.5 | 0.8 | 0.6 | 1.4 | 0.8 | - | 0.6 | 1.3 | 0.8 |
| Total direct + indirect emissions per square meter | kgCO ₂ eq/ m ² | 14.6 | 55.3 | 21.9 | 12.7 | 51.5 | 19.6 | - | 13.3 | 52.4 | 18.6 |
| Total direct + indirect emissions (Scope1 + 2 Location-based) | tCO ₂ eq | 151,279 | 39,090 | 190,369 | 127,549 | 32,459 | 160,008 | 177,848 | 150,567 | 32,757 | 183,325 |
| Other indirect emissions (Scope3)** | tCO ₂ eq | 15,470 | 4,723 | 20,193 | 21,017 | 8,500 | 29,517 | 36,143 | 18,205 | 5,087 | 23,292 |
| Business trips | tCO ₂ eq | 8,015 | 1,514 | 9,528 | 1,807 | 1,235 | 3,042 | 3,554 | 2,826 | 206 | 3,032 |
| Purchased paper | tCO ₂ eq | 2,911 | 1,673 | 4,584 | 2,179 | 1,229 | 3,408 | 3,987 | 2,713 | 1,202 | 3,915 |
| Waste | tCO ₂ eq | 252 | 26 | 279 | 203 | 21 | 224 | 233 | 255 | 24 | 279 |
| Office machinery | tCO ₂ eq | 4,293 | 1,509 | 5,802 | 16,829 | 6,015 | 22,843 | 28,369 | 12,411 | 3,655 | 16,066 |

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

** Total data restated following changes in the reported categories.

| 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------------------------------------------------------------------|------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| NO _x emissions | t | 39 | 38 | 78 | 25 | 31 | 57 | 61 | 35 | 30 | 65 |
| SO ₂ emissions | t | 1 | 29 | 30 | 1 | 22 | 23 | 23 | 1 | 23 | 24 |

* 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* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------------------------------------------------------|-----------------|---------------------------------------------------|----------------|------------------|------------------|----------------|------------------|------------------|---------------------------------------------------|----------------|------------------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Direct primary energy consumption (Scope1) | GJ | 580,864 | 113,205 | 694,069 | 467,950 | 82,222 | 550,172 | 621,889 | 646,995 | 96,985 | 743,980 |
| Natural gas consumption for independent heating | GJ | 389,239 | 54,003 | 443,242 | 383,409 | 43,596 | 427,005 | 484,917 | 550,762 | 49,063 | 599,826 |
| Natural gas consumption for cogeneration | GJ | 88,138 | 9,381 | 97,519 | 26,527 | 7,551 | 34,078 | 34,078 | 0 | 9,617 | 9,617 |
| Diesel consumption for independent heating | GJ | 12,444 | 1,717 | 14,161 | 10,217 | 1,509 | 11,726 | 14,219 | 13,980 | 2,277 | 16,257 |
| Gasoline consumption for the fleet | GJ | 105 | 9,106 | 9,211 | 76 | 6,017 | 6,093 | 6,093 | 2,554 | 7,711 | 10,265 |
| Diesel consumption for the fleet | GJ | 90,938 | 38,998 | 129,935 | 47,722 | 23,548 | 71,270 | 82,583 | 79,699 | 28,317 | 108,016 |
| Indirect primary energy consumption (Scope2) | GJ | 1,311,966 | 396,154 | 1,708,120 | 1,237,140 | 356,709 | 1,593,849 | 1,766,834 | 1,453,545 | 346,461 | 1,800,006 |
| Renewable electricity consumption | GJ | 1,235,569 | 81,177 | 1,316,746 | 1,109,475 | 67,497 | 1,176,971 | 1,323,860 | 1,317,702 | 68,602 | 1,386,304 |
| Non renewable electricity consumption (except cogeneration) | GJ | 17,328 | 220,543 | 237,870 | 12,946 | 192,123 | 205,069 | 205,115 | 13,175 | 180,933 | 194,108 |
| Natural gas consumption for building heating (including remote district heating) | GJ | 59,069 | 93,840 | 152,910 | 114,719 | 96,160 | 210,879 | 236,930 | 122,668 | 96,101 | 218,769 |
| Diesel consumption for building heating | GJ | 0 | 594 | 594 | 0 | 929 | 929 | 929 | 0 | 826 | 826 |
| Total direct + indirect energy (Scope1 + 2) | GJ | 1,892,830 | 509,359 | 2,402,189 | 1,705,090 | 438,931 | 2,144,021 | 2,388,723 | 2,100,540 | 443,446 | 2,543,986 |
| Total direct + indirect energy per staff member | GJ/staff member | 26.7 | 20.9 | 25.2 | 25.9 | 18.5 | 24.0 | - | 27.2 | 19.1 | 25.3 |
| Other indirect primary energy consumption (Scope3)** | GJ | 282,808 | 120,879 | 403,687 | 360,699 | 169,170 | 529,869 | 644,753 | 337,687 | 118,006 | 455,693 |
| Business trips | GJ | 121,896 | 20,782 | 142,677 | 26,002 | 15,937 | 41,939 | 48,589 | 39,854 | 2,875 | 42,728 |
| Purchased paper | GJ | 91,034 | 76,353 | 167,388 | 64,059 | 57,189 | 121,248 | 143,934 | 104,664 | 58,917 | 163,581 |
| Waste | GJ | 3,377 | 361 | 3,737 | 2,656 | 260 | 2,916 | 3,076 | 3,305 | 296 | 3,601 |
| Office machinery | GJ | 66,502 | 23,383 | 89,884 | 267,983 | 95,784 | 363,767 | 449,154 | 189,864 | 55,918 | 245,782 |

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

** Total data restated following changes in the reported categories.

| Total electricity focus (including cogeneration) | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|--------------------------------------------------|--------------------|---------------------------------------------------|---------|-----------|-----------|---------|-----------|------------|---------------------------------------------------|---------|-----------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total electricity consumed | GJ | 1,286,563 | 306,783 | 1,593,346 | 1,132,662 | 263,108 | 1,395,770 | 1,542,704 | 1,330,877 | 253,568 | 1,584,445 |
| Electricity per staff member | kWh/staff member | 5,045 | 3,496 | 4,648 | 4,787 | 3,082 | 4,335 | - | 4,788 | 3,036 | 4,383 |
| Electricity per square meter | kWh/m ² | 120 | 132 | 122 | 109 | 118 | 111 | - | 99 | 119 | 102 |
| Electricity purchased | GJ | 1,249,051 | 301,538 | 1,550,589 | 1,118,715 | 259,430 | 1,378,145 | 1,524,583 | 1,326,163 | 249,348 | 1,575,511 |
| of which renewable | % | 98.6 | 26.9 | 84.7 | 98.8 | 25.9 | 85.1 | 86.5 | 99.0 | 27.4 | 87.7 |
| Electricity self-produced | GJ | 37,512 | 5,245 | 42,757 | 13,947 | 3,678 | 17,625 | 18,121 | 4,715 | 4,220 | 8,934 |
| of which renewable | % | 10.3 | 3.5 | 9.4 | 26.6 | 5.2 | 22.1 | 24.2 | 100.0 | 4.4 | 54.9 |

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

| Transport | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------------|-----------------|---------------------------------------------------|--------|--------|--------|--------|--------|------------|---------------------------------------------------|--------|--------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Air travel | thousands of km | 37,201 | 6,126 | 43,327 | 5,814 | 1,131 | 6,945 | 7,160 | 6,117 | 1,330 | 7,447 |
| Train travel | thousands of km | 51,234 | 458 | 51,692 | 8,483 | 90 | 8,572 | 8,828 | 7,789 | 215 | 8,004 |
| Company fleet | thousands of km | 40,765 | 21,215 | 61,981 | 21,407 | 13,216 | 34,623 | 39,689 | 37,535 | 15,339 | 52,874 |
| Personal Cars | thousands of km | 11,478 | 4,879 | 16,357 | 4,974 | 6,364 | 11,388 | 14,041 | 10,931 | 340 | 11,271 |
| Remote connections | thousands | 44,298 | 32 | 44,330 | 78,751 | 106 | 78,857 | 79,694 | 29,796 | 244 | 30,039 |
| Distance covered for business trip per employee | km/employee | 231 | 1,541 | 275 | 154 | 2,429 | 225 | - | 202 | 1,481 | 249 |

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

| Paper consumption | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------|-----------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Purchased paper | t | 4,258 | 1,916 | 6,175 | 3,278 | 1,383 | 4,660 | 5,407 | 4,356 | 1,328 | 5,684 |
| Purchased paper / staff member | kg/staff member | 60.1 | 78.6 | 64.8 | 49.9 | 58.3 | 52.1 | - | 56.4 | 57.2 | 56.6 |
| Certified recycled paper | % | 70.7 | 17.6 | 54.2 | 76.0 | 13.2 | 57.4 | 55.6 | 64.9 | 10.0 | 52.1 |
| Eco-sustainable certified paper (not recycled) | % | 26.5 | 41.5 | 31.2 | 21.0 | 43.4 | 27.6 | 30.1 | 22.5 | 44.3 | 27.6 |

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

| Toner consumption | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|----------------------------------|------|---------------------------------------------------|--------|---------|--------|--------|--------|------------|---------------------------------------------------|--------|---------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Toner: total | kg | 90,505 | 23,600 | 114,105 | 64,023 | 32,488 | 96,511 | 105,661 | 73,140 | 40,923 | 114,063 |
| Toner: remanufactured cartridges | % | 71.5 | 19.1 | 60.7 | 79.5 | 5.9 | 54.7 | 50.0 | 79.2 | 6.9 | 53.3 |
| Toner: traditional cartridges | % | 28.5 | 80.9 | 39.3 | 20.5 | 94.1 | 45.3 | 50.0 | 20.8 | 93.1 | 46.7 |

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

| Water consumption | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------|------------------------------|---------------------------------------------------|--------|-------|-------|--------|-------|------------|---------------------------------------------------|--------|-------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total water consumed | thousands of m ³ | 1,131 | 570 | 1,700 | 1,306 | 410 | 1,716 | 1,874 | 1,449 | 351 | 1,800 |
| Total water consumed / staff member | m ³ /staff member | 16.0 | 23.4 | 17.9 | 19.9 | 17.3 | 19.2 | - | 18.8 | 15.1 | 17.9 |

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

| Special waste by type | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|------------------------------------------------|-----------------|---------------------------------------------------|--------------|--------------|--------------|------------|--------------|--------------|---------------------------------------------------|------------|--------------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total waste | t | 3,288 | 1,002 | 4,290 | 2,373 | 794 | 3,167 | 3,688 | 4,513 | 867 | 5,380 |
| Total waste / staff member | kg/staff member | 46.4 | 41.1 | 45.1 | 36.1 | 33.5 | 35.4 | | 58.5 | 37.4 | 53.6 |
| Total waste not intended for disposal** | t | 3,071 | 903 | 3,974 | 2,202 | 753 | 2,956 | 3,468 | 4,257 | 813 | 5,070 |
| Paper and cardboard | t | 1,216 | 744 | 1,960 | 700 | 558 | 1,258 | 1,654 | 2,284 | 587 | 2,872 |
| Cartridges, ribbons and films | t | 52 | 3 | 55 | 61 | 3 | 63 | 70 | 54 | 2 | 56 |
| Office machinery | t | 1,630 | 53 | 1,683 | 1,328 | 54 | 1,382 | 1,395 | 1,644 | 27 | 1,671 |
| Monitors | t | 16 | 17 | 33 | 42 | 24 | 66 | 66 | 94 | 37 | 130 |
| Other types | t | 157 | 87 | 244 | 72 | 114 | 186 | 282 | 181 | 160 | 340 |
| Total waste intended for disposal** | t | 217 | 99 | 316 | 170 | 41 | 211 | 220 | 256 | 54 | 310 |
| Paper and cardboard | t | 0 | 0 | 1 | 2 | 2 | 4 | 5 | 4 | 1 | 5 |
| Cartridges, ribbons and films | t | 22 | 1 | 23 | 24 | 1 | 25 | 28 | 19 | 1 | 19 |
| Office machinery | t | 157 | 5 | 162 | 128 | 5 | 133 | 135 | 157 | 3 | 160 |
| Monitors | t | 31 | 32 | 63 | 16 | 9 | 25 | 25 | 35 | 14 | 49 |
| Other types | t | 7 | 60 | 67 | 1 | 23 | 24 | 27 | 41 | 36 | 77 |

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

** All waste operations are carried out at an external site.

| Special waste not intended for disposal** | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-------------------------------------------|----------|---------------------------------------------------|------------|--------------|--------------|------------|--------------|--------------|---------------------------------------------------|------------|--------------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total non-hazardous waste | t | 3,055 | 886 | 3,941 | 2,160 | 729 | 2,889 | 3,401 | 4,163 | 772 | 4,935 |
| Recycling | t | 1,276 | 748 | 2,024 | 747 | 562 | 1,309 | 1,707 | 2,346 | 593 | 2,939 |
| Reuse/recovery | t | 1,779 | 138 | 1,917 | 1,413 | 167 | 1,580 | 1,695 | 1,813 | 179 | 1,992 |
| Preparation for reuse | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 4 |
| Other recovery operations | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total hazardous waste | t | 16 | 17 | 33 | 42 | 24 | 66 | 67 | 94 | 40 | 135 |
| Recycling | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Reuse/recovery | t | 16 | 17 | 33 | 42 | 24 | 66 | 67 | 94 | 40 | 134 |
| Preparation for reuse | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other recovery operations | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |

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

** All waste operations are carried out at an external site.

| Special waste intended for disposal** | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|---------------------------------------|----------|---------------------------------------------------|-----------|------------|------------|-----------|------------|------------|---------------------------------------------------|-----------|------------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Total non-hazardous waste | t | 185 | 7 | 193 | 155 | 9 | 164 | 170 | 221 | 40 | 261 |
| Landfill | t | 163 | 6 | 170 | 131 | 8 | 138 | 141 | 164 | 38 | 202 |
| Incineration with energy recovery | t | 22 | 1 | 23 | 24 | 1 | 26 | 28 | 18 | 1 | 18 |
| Incineration without energy recovery | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 37 | 1 | 37 |
| Other disposal operations | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 1 | 3 |
| Total hazardous waste | t | 31 | 91 | 123 | 16 | 32 | 47 | 50 | 35 | 14 | 49 |
| Landfill | t | 31 | 91 | 123 | 16 | 32 | 47 | 50 | 33 | 13 | 46 |
| Incineration with energy recovery | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Incineration without energy recovery | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 2 |
| Other disposal operations | t | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |

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

** All waste operations are carried out at an external site.

| Expenditure for environmental management | Unit | Intesa Sanpaolo Group (excluding UBI Banca Group) | | | | | | ISP + UBI* | Intesa Sanpaolo Group (including UBI Banca Group) | | |
|-----------------------------------------------------------------------------------|---------------|---------------------------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------------------------------------------|---------------|---------------|
| | | 2019 | | | 2020 | | | 2020 | 2021 | | |
| | | Italy | Abroad | Group | Italy | Abroad | Group | Group | Italy | Abroad | Group |
| Management of special waste | K euro | 1,302 | 291 | 1,592 | 1,067 | 538 | 1,605 | 2,099 | 1,698 | 417 | 2,115 |
| Training | K euro | 0 | 252 | 252 | 0 | 129 | 129 | 129 | 2 | 213 | 215 |
| System maintenance | K euro | 45,211 | 8,095 | 53,306 | 46,299 | 10,620 | 56,919 | 61,575 | 50,485 | 9,631 | 60,116 |
| Monitoring and certification of EEMS (Environmental and Energy Management System) | K euro | 1,472 | 17 | 1,490 | 2,384 | 14 | 2,398 | 2,789 | 3,974 | 46 | 4,020 |
| Total | K euro | 47,985 | 8,655 | 56,640 | 49,750 | 11,300 | 61,050 | 66,592 | 56,159 | 10,307 | 66,466 |

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