



Group identity and profile

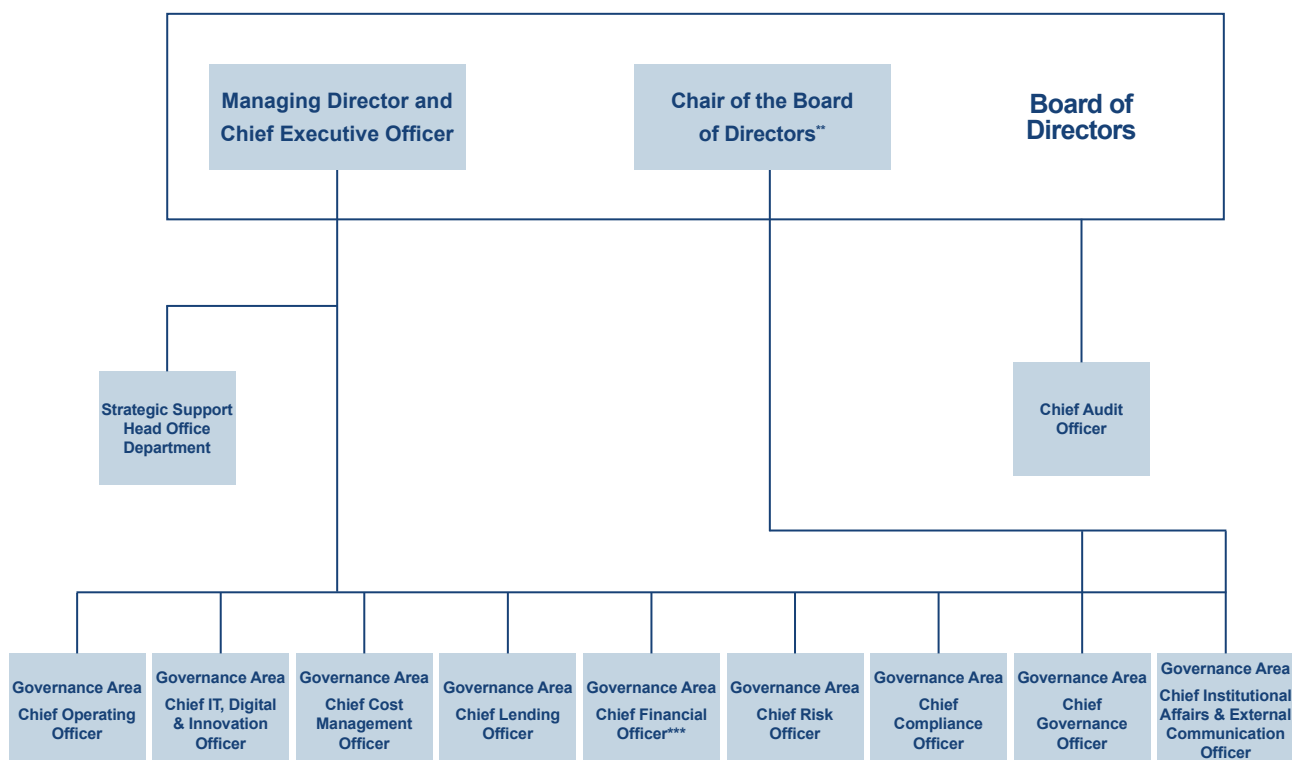
Group Presentation

The Intesa Sanpaolo Group, with a market capitalisation of 48.6 billion euro*, is one of the leading banking groups in Europe, with a firm ESG commitment, a top global positioning in terms of social impact and a strong focus on the climate.

The Intesa Sanpaolo Group is the largest banking group in Italy, with 13.6 million customers and over 3,600 branches and is the Italian leader in financial operations for households and businesses, in particular, in banking intermediation (with a 19% share of loans and 22% of deposits), pension funds (24%), asset management (25%), and factoring (26%).

Furthermore, the Group has a strategic international presence, with over 950 branches and 7.1 million customers, including subsidiary banks operating in commercial banking in 12 countries in Central/Eastern Europe, in the Middle East and North Africa. It also has an international network specialising in providing support to corporate customers consisting of Corporate Hubs, Representative Offices, Branches, and Banks in 25 countries, particularly the Middle East and North Africa, and in countries where Italian businesses are especially active.

The Group is organised into Governance Areas and Head Office Departments reporting directly to the Managing Director and CEO, and six divisions - also reporting to the Managing Director and CEO - focusing on customers.



* As at 28 February 2023.

** Chair's Technical Secretariat reports to the Chair of the Board of Directors.

*** The Chief Financial Officer Governance Area includes the Manager responsible for preparing the Company's financial reports.

The six divisions into which the Group's activities are organised are as follows:

Banca dei Territori	Focused on the market and the central role of the territory in strengthening relationships with individuals, small and medium enterprises, and non-profit entities. The division includes industrial credit, leasing and factoring activities as well as instant banking activities via the partnership between subsidiary Isybank ¹ and ENEL Group (Mooney).
IMI Corporate & Investment Banking	Global partner for enterprises, financial institutions and the public administration in a medium/long-term perspective, at domestic and international level. It includes capital markets and investment banking activities and operates in 25 countries in support of the cross-border operations of its customers through a specialised network of branches, representative offices and subsidiaries that engage in corporate banking activity.
International Subsidiary Banks	Includes subsidiary banks performing commercial banking activities in the following countries: Albania (Intesa Sanpaolo Bank Albania), Bosnia-Herzegovina (Intesa Sanpaolo Banka Bosna i Hercegovina), Croatia (Privredna Banka Zagreb), Egypt (Bank of Alexandria), Moldova (Eximbank), Czech Republic (the Prague branch of VÚB Banka), Romania (Intesa Sanpaolo Bank Romania), Serbia (Banca Intesa Beograd), Slovakia (VÚB Banka), Slovenia (Intesa Sanpaolo Bank), Ukraine (Pravex Bank) and Hungary (CIB Bank).
Private Banking	Serves customers in the Private and High Net Worth Individuals segment by offering targeted products and services. The division includes Fideuram – Intesa Sanpaolo Private Banking, with 6,648 private bankers.
Asset Management	Solutions to the Group's customers, non-Group distribution networks and institutional customers. The division includes Eurizon, with assets managed totalling 304 billion euro.
Insurance	Insurance and pension products targeted at Group customers. The division, which has direct deposits and technical reserves totalling 174 billion euro, includes Intesa Sanpaolo Vita – which controls Intesa Sanpaolo Assicura, Intesa Sanpaolo Life, Intesa Sanpaolo RBM Salute and Intesa Sanpaolo Insurance Agency – and Fideuram Vita.

A detailed presentation of Intesa Sanpaolo's organisational structure is available on the Group's website [\[i\]](#).

International presence⁽²⁾

■ Italy	3,611 Branches
■ Other european countries	770 Branches 2 Representative Offices
■ America	2 Branches 1 Representative Office
■ Asia	7 Branches 6 Representative Offices
■ Africa	174 Branches 1 Representative Office
■ Australia/Oceania	1 Branch



Competitive positioning

Ranking in Italy - Market shares⁽²⁾

1°	Loans		19.1%
1°	Deposits ⁽³⁾		21.9%
1°	Pension Funds ⁽⁵⁾		24.1%
1°	Asset Management ⁽⁴⁾		24.8%
1°	Factoring ⁽⁵⁾		26.0%

⁽¹⁾ Banca 5 renamed Isybank since 1 January 2023.

⁽²⁾ Figures as at 31 December 2022.

⁽³⁾ Include bonds.

⁽⁴⁾ Mutual funds; data as at 30 September 2022.

⁽⁵⁾ Data as at 30 September 2022.

Mission and values

The Mission is the company's watchful soul, the guideline for all its actions in internal work and with customers; it is the lodestar of conduct of all the Bank employees engaged in implementing the Business Plans.

In January 2022, Intesa Sanpaolo's Board of Directors approved the Group's new Mission, reformulated in the wake of what had already been sanctioned in the 2018-2021 Business Plan and in defining the 2022-2025 Business Plan and centred on Intesa Sanpaolo's people, who are vital resources and the driving force behind the Bank's success.

Just as the Business Plan was built around a collective logic, gathering ideas and proposals from around 58,000 employees, similarly, the new Mission was drafted with the same level of involvement and participation. The process of reformulating Intesa Sanpaolo's mission began in 2018, in the context of growing attention towards the conduct of companies in terms of environmental protection and support to society.

In September 2018, all Intesa Sanpaolo personnel in Italy and in the International Subsidiary Banks - 68,901 and 19,929 employees, respectively - were involved in qualitative-quantitative research aimed at identifying the new Mission's value pillars in relation to the contents and the perception of the Business Plan. Intesa Sanpaolo employees were asked questions about which values the Bank embodied, which ones made it stand out from other banks and which values were essential to address the challenges of the future.

This gave rise to the opportunity to express the centrality of people in the new Mission, in addition to the values and attitudes already present (solidity, professionalism, equality and integrity). Therefore new values emerged, such as taking care of people (care), listening and simplifying daily life (listening), orientation towards the future, the ability to anticipate changes and know how to deal with them correctly, the ability to manage resources responsibly, leaving a better legacy than the one received (stewardship) and excellence in terms of constantly striving for improvement.

In a second phase, in November 2018, 17 Top Manager of the Group participated in a workshop where, starting from the analysis of the reference context, the current trends and the indications that emerged from the first listening phase, a first draft of the new Mission was drawn up.

In 2020 the process was then interrupted due to two extraordinary events: the pandemic and the launch of the Public Exchange Offer to UBI; these events, together with the strong acceleration in the use of post-pandemic digital platforms, required verification of the Mission's formulation, to ascertain the topicality of its contents.

A third assessment phase was then carried out, which confirmed that the mission was in line with the values of the integration between Intesa and UBI and corroborated the relevance of the post-integration keywords: care, excellence, innovation, and sustainability.

Therefore, the mission is intended to become an active tool whose values are the basis of a new language not only for the internal public, but also integrated into Intesa Sanpaolo's external communication.

We, people of Intesa Sanpaolo:

Believe

in the integrity and sustainability of our actions and those of our Bank.

Care

for our customers through the excellence of our products, our services and our behaviour.

Create value and innovation

for people, businesses, and communities in all countries and areas where we operate.

Build a future

fostering sustainable development in favour of the environment, the younger generations and a truly inclusive society.

The Intesa Sanpaolo Group growth strategy aims at creating solid and sustainable value from an economic and financial, social and environmental point of view, built on the trust of all our stakeholders and based on the following values outlined in the Code of Ethics.

Integrity

We pursue our goals with honesty, fairness and responsibility in the full and true respect of the rules and professional ethics and in the spirit of signed agreements.

Excellence

We set ourselves the goal of continuous improvement, farsightedness, anticipating challenges, cultivating extensive creativity aimed at innovation; moreover we recognise and reward merits.

Transparency

We are committed to making transparency the basis of our actions, advertising and contracts in order to allow all our stakeholders to make independent and informed decisions.

Respect for specific qualities

It is our intention to combine large-scale operations with profound local roots and to be a bank with a broad vision, without losing sight of individuals.

Equality

We are committed to eliminating all forms of discrimination from our conduct and to respecting differences in gender, age, ethnic origin, religion, political and union persuasions, sexual orientation and identity, language or disability.

Values of the individuals

The value of each single person is a guide for our modus operandi: we use listening and dialogue as tools for continuously improving our relationships with all our stakeholders.

Responsibility in the use of resources

We aim to use all our resources attentively, promote behaviour based on the best use of resources and the avoidance of waste and ostentation, and we give priority to choices that take sustainability into account

The Group is committed to complying with sustainable development principles and has been involved in important international initiatives that promote dialogue between companies, international organisations and civil society, and that pursue respect for the environment and human rights.

Voluntary commitment to domestic and international initiatives, partnerships and strategies for the United Nations Sustainable Development Goals

Global Compact [\[i\]](#)

A UN initiative that promotes corporate social responsibility through the adoption of ten fundamental principles relating to human rights, labour rights, the environment and combating corruption.



In support of

**WOMEN'S
EMPOWERMENT
PRINCIPLES**
Established by UN Women and the
UN Global Compact Office

Women's Empowerment Principles [\[i\]](#)

Principles promoted by the UN that define guidelines for companies aimed at promoting gender equality and women's professional development in the workplace.

UNEP Finance Initiative [\[i\]](#)

The UN Environmental Programme that promotes dialogue among financial institutions on economic performance, environmental protection and sustainable development.



Net-Zero Banking Alliance (NZBA) [\[i\]](#)

An alliance of banks promoted by UNEP FI, with the goal of net-zero emissions by 2050, for lending and investment portfolios accounted for in the financial statements.

Net-Zero Asset Owner Alliance (NZAOA) [\[i\]](#)

An alliance of international institutional investors committed to transitioning their investment portfolios to net-zero greenhouse gas emissions by 2050. Intesa Sanpaolo is a member through Intesa Sanpaolo Vita.

Net Zero Asset Managers Initiative (NZAMI) [\[i\]](#)

An initiative comprising international asset managers committed to supporting the goal of net-zero greenhouse gas emissions by 2050, encouraging investments in line with endeavours to limit global warming.

The Intesa Sanpaolo Group is a member through Eurizon Capital SGR, Fideuram Asset Management SGR and Fideuram Asset Management (Ireland).

Net-Zero Insurance Alliance (NZIA) [\[i\]](#)

An alliance of the world's leading insurers and reinsurers committed to bringing their underwriting portfolios to net-zero greenhouse gas emissions by 2050, in line with a maximum temperature increase of 1.5 °C from pre-industrial levels by 2100. Intesa Sanpaolo is a member through Intesa Sanpaolo Vita.

UNEP Finance Initiative – Principles for Responsible Banking (PRB) [\[i\]](#)

UNEP FI programme to bring the banking sector closer to the UN Sustainable Development Goals and the 2015 Paris Agreement on Climate.



UNEP Finance Initiative – Principles for Sustainable Insurance (PSI) [\[i\]](#)

UNEP FI programme for the insurance industry, with the aim of addressing the risks and opportunities related to environmental, social and governance issues. The Intesa Sanpaolo Group subscribes to the Principles as a signatory through Intesa Sanpaolo Vita.



Principles for Responsible Investment – PRI [\[i\]](#)

Principles on the integration of ESG criteria on investments, the result of the partnership between UNEP FI and the Global Compact. The Intesa Sanpaolo Group subscribes to the Principles as a signatory through Eurizon Capital SGR, Fideuram Asset Management SGR, Fideuram Asset Management (Ireland) and the Group's Pension Fund.

Signatory of:



Equator Principles [i]

Guidelines for social and environmental risk assessment and management in projects, based on criteria recommended by the International Finance Corporation, a World Bank organisation.



CDP [i]

Independent non-profit organisation which provides companies and countries with a global system of information on climate change. Joining CDP fosters the dissemination of information on greenhouse gas emissions and the management of risks and opportunities associated with climate change.

Intesa Sanpaolo and Eurizon Capital SGR join CDP as investor signatories.



Task Force on Climate-related Financial Disclosures – TCFD [i]

Established in December 2015 by the Financial Stability Board (FSB), in June 2017 the Task Force published eleven recommendations to promote transparent reporting of risks and opportunities linked to climate change by companies.

Since 2021, Intesa Sanpaolo has published the TCFD Report, available on the website. [i]



European Clean Hydrogen Alliance [i]

Promoted by the European Commission as part of the pursuit of EU objectives on climate change, since 2020 the initiative has supported the large-scale deployment of technologies related to renewable and low-carbon hydrogen production by 2030.



Global Reporting Initiative [i]

Organisation which develops globally recognised guidelines (GRI Standards) for sustainability reporting. Intesa Sanpaolo is a member of the GRI Community.



B4SI [i]

An internationally recognised reporting standard in measuring and managing corporate social impact.



Italian Sustainable Investment Forum [i]

Multi-stakeholder association with the objective of spreading the culture and supporting the development of sustainable finance. It is the Italian representative of the EuroSIF (European Sustainable Investment Forum). Eurizon has also been an ordinary member of the Forum since November 2021.



Institutional Investors Group on Climate Change (IIGCC) [i]

European association of institutional investors on climate change, to help define public policies, investment practices and corporate conduct in order to address the long-term risks and opportunities associated with climate change.

The Group has been a member through Eurizon Capital SGR since 2021.



Further information is available in the TCFD report [i].

PARTNERSHIP

Ellen MacArthur Foundation [i]

The foundation is one of the main international promoters of the systemic transition towards the Circular Economy. Intesa Sanpaolo is the Strategic Partner of the Foundation, with which it has renewed the collaboration agreement for the three-year period 2022-2024.



Intesa Sanpaolo participates in the Global Compact initiative and is an active member of the community of businesses that support the UN Sustainable Development Goals.

SUSTAINABLE DEVELOPMENT GOALS (SDGS)




The Sustainable Development Goals were set by the United Nations 2030 Agenda and adopted by all 193 member states of the UN, including Italy, at the end of 2015. The 17 Global Goals and their 169 targets build on the Millennium Development Goals launched in 2005.

The ESG and sustainability targets of the 2022-2025 Business Plan are closely connected with some of the Sustainable Development Goals. This link is also evidenced by the materiality analysis, which makes it possible to highlight the importance of certain issues both in terms of impact on the Group's strategies and on its Stakeholders.

Therefore, the table below shows, alongside the various Sustainable Development Goals, in addition to the actions, projects and results of greatest significance in terms of their positive effects on the community, also the link with the 2022-2025 Business Plan and the material issues. This approach is proof of the Group's contribution to generating positive change at global level through a commitment which, considering the loans granted by the Group to support families, businesses and investments, extends to all SDGs and is focused on 13 objectives in particular.

Contribution to SDGs	1 NO POVERTY	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	5 GENDER EQUALITY	7 AFFORDABLE AND CLEAN ENERGY	8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	10 REDUCED INEQUALITIES	11 SUSTAINABLE CITIES AND COMMUNITIES	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	13 CLIMATE ACTION	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	17 PARTNERSHIPS FOR THE GOALS
Group value and solidity						■							
Integrity in corporate conduct												■	
Quality of service and customer satisfaction		■											
Innovation, digital transformation and cybersecurity							■						■
Financial inclusion and supporting production	■	■	■	■		■	■		■				■
Sustainable investments and insurance						■					■		■
Community support and commitment to culture	■	■	■						■				■
Employment protection						■							
Retention, enhancement, diversity and inclusion of the Group's people			■	■		■		■					■
Health, safety and well-being of the Group's people		■				■							
Transition to a sustainable, green and circular economy					■					■	■		■
Climate change					■						■		■

These are the identified Goals and the main Actions carried out in 2022, unless otherwise specified.

SDGs	2022 actions	Objectives
	<p>Monetary contribution to the community (see page 161) In 2022, the total monetary contribution to the community came in at ~96.5 million euro, 15.8% of which for social solidarity reasons, 14.4% for economic development and 11.3% for addressing civil and humanitarian emergencies.</p> <p>Food and shelter for the needy project (see page 162) In 2022, over 21.3 million actions were carried out with ~15.9 million meals, over 2.2 million dormitories/beds, ~3 million medical prescriptions and 264,000 items of clothing.</p> <p>Social lending (see page 129) In 2022, 9 billion euro was allocated to social lending.</p> <p>Loans to the Third Sector (see page 134) A total of 339 million euro of loans was disbursed in support of non-profit organisations.</p> <p>Fund for Impact (see page 130) In 2022, ~53 million euro was allocated to support the needs of individuals and families to ensure wider and more sustainable access to credit, with dedicated programmes.</p> <p>Social Housing (see page 166) In 2022, the planning of an initiative to promote the development of social housing and beds for students and the elderly was completed.</p> <p>Charity Allowance (see page 161) In 2022, ~15.7 million euro was granted through Intesa Sanpaolo's Charity Allowance to support 750 projects carried out by non-profit organisations, with 99% of resources allocated to measures to assist more vulnerable sections of society (>70% target amply exceeded).</p>	<ul style="list-style-type: none"> ◦ New loans to support non-profit businesses and vulnerable and young people for 25 billion euro. ◦ Support for people in need with around 50 million actions (meals, beds, medicines and items of clothing) and the expansion of the "Cibo e riparo per i bisogni" programme. ◦ Project to promote the development of 6,000-8,000 social housing units and beds for students. ◦ Fund for Impact, which permits the disbursement of loans to sections of society who find it hard to access credit despite their potential. ◦ Significant ESG commitment, with a world-class position in Social Impact.

SDGs	2022 actions	Objectives
 <p>3 GOOD HEALTH AND WELL-BEING</p>	<p>Monetary contribution to the community (see page 161) In 2022, monetary contributions to the community amounted to ~96.5 million euro, 38.4% of which for art and culture and 3.8% for healthcare.</p> <p>Customer health and safety (see page 112) In 2022 within the perimeter of territorial locations of Intesa Sanpaolo in Italy there were 9 completed and 5 attempted robberies, compared to 1 completed and 3 attempted robberies in 2021.</p> <p>Health, safety and well-being of Group's people (see page 186)</p> <ul style="list-style-type: none"> Over 3,300 accesses to the Consultation and Support psychological assistance service in 2022. Carelab platform: used by over 70% of Group people in Italy with over 700,000 accesses in 2022. In 2022, the Group health fund assisted around 246,000 people with ~200 million euro of covered healthcare services (self-insured and with health coverage and LTC). Flexible work (74,000 people enabled). A new organisational framework has been set up that provides greater flexibility in terms of daily work schedule, and the introduction of a four-day working week on a voluntary basis with no change in remuneration. 	<ul style="list-style-type: none"> Large-scale employee well-being and health and safety initiatives (e.g. new office spaces, gyms, healthy food, business travel safety). Continuous focus on the safety of customers and employees. Welfare promotion.
 <p>4 QUALITY EDUCATION</p>	<p>Training (see page 186) The Group's training solutions prioritised digital channels with quick, simple and interactive forms of participation, providing around 12.6 million hours of training in 2022, 11.3 million of which in digital form (~50 million in 2022-2025).</p> <p>ESG training (see page 54) Overall, in 2022, ESG training accounted for approximately 13% of total training. Almost 87,000 Group's people (92% of the total) received over 640,000 ESG training hours, with over 5 million accessed content on digital platforms (Apprendo, Myla and Management School).</p> <p>Customer ESG training and engagement (see page 215)</p> <ul style="list-style-type: none"> Activities continued to develop digital training activities dedicated to businesses through the Skills4Capital training platform, with the goal of supporting the growth of businesses, developing skills and taking advantage of the opportunities that arise in a continuously evolving market. Skills4ESG was designed, an initiative aimed at raising awareness of ESG issues via a customer portal, a single access point for ESG training topics. The first 8 ESG Workshops were activated (in Venice, Padua, Brescia, Bergamo, Cuneo, Bari-Taranto, Rome, Naples-Palermo), physical and virtual meeting places to support SMEs in their approach to sustainability and an evolution of the advisory services provided by the partners (e.g. Circularity, Nativa, CE Labs and others). To spread the ESG culture, the Private Banking Division held 47 events for its customers (28 in person and 19 online) with a total of 11,150 participants (5,000 in person and 6,150 remotely). With the goal of raising awareness of environmental issues, the climate change survey targeted at all business customers to understand their position and associated future prospects came to a conclusion in 2022. 15,000 questionnaires were collected. <p>Continuous commitment to culture (page 167)</p> <ul style="list-style-type: none"> The second edition of the higher education course at the Gallerie d'Italia Academy for young managers of cultural assets took place in 2022 (30 students, 8 scholarships, 60 teachers, 162 hours of lessons). The Gallerie d'Italia organised free educational activities including 1,550 educational workshops attended by around 33,000 students; 260 programmes designed for vulnerable audiences attended by 3,680 people affected by disability and social hardship. Proposals involved 815 visits and activities for adults and families and 300 cultural initiatives (meetings, workshops, book presentations, concerts, readings, press conferences) attended by about 30,000 people. <p>Monetary contribution to the community (see page 161) In 2022, monetary contributions to the community came in at ~96.5 million euro, 10.5% of which for teaching and research.</p> <p>Education and spread of financial culture (see page 135) Through the Savings Museum, around 46,000 users benefitted from financial culture training and information in 2022, 38,000 of whom were pupils from schools of all levels. Through dedicated educational projects and educational visits, over 1,200 hours of training were provided in which 24,000 students and 3,300 adults and teachers took part.</p>	<ul style="list-style-type: none"> Creation of a unique ecosystem of expertise in line with the development of the Bank via ~50 million hours of training in 2022-2025. 100% of Group people trained in ESG by 2025. Supporting training and access to the Italian labour market for 3,000 young people in 2022-2025 through the Giovani e Lavoro programme. Fund for Impact, which permits the disbursement of loans to sections of society who find it hard to access credit despite their potential. Support to SMEs/Corporate customers in achieving their sustainability objectives by increasing the specialised advisory services provided through the activation of at least one ESG Workshop in each Regional Governance Centre by 2025 and ~100 dedicated ESG specialists. Ongoing commitment to culture through the promotion of the Group's heritage.


SDGs	2022 actions	Objectives
 <p>4 QUALITY EDUCATION</p>	<p>Fostering youth education and employability (see page 166)</p> <ul style="list-style-type: none"> ◦ Intesa Sanpaolo collaborates with over 60 Italian and international universities (in particular Oxford and Cambridge). In 2021, over 60 Agreements were signed and various partnerships all over Italy continued; more than 150 scholarships and research grants were also awarded to young students and researchers. ◦ The “Giovani e Lavoro” (Youth and Work) Programme, in partnership with Generation Italy, is geared towards the training and placement of 5,000 young people in the Italian employment market (3,000 in 2022-2025); over 7,500 young people (aged 18-29) submitted their applications in 2022 (over 31,500 since 2019); over 1,650 students were interviewed and over 770 trained/being trained through 30 courses in 2022 (over 6,800 students interviewed and around 3,000 students trained/being trained since 2019); around 2,300 companies involved since the launch of the Programme. ◦ Intesa Sanpaolo is the main sponsor of the “Generation4Universities” project, developed by Generation and McKinsey & Company, aimed at helping students in their last year of university to embark on successful professional careers. The programme that finished in July involved 100 students from 36 universities and 31 leading Italian companies as potential employers. As at 31 December, 54 internships were already up and running (5 at Intesa Sanpaolo). ◦ P-Tech, initiative in partnerships con IBM, aims to provide young professionals with training in the area of new digital skills: in 2022, Intesa Sanpaolo was also directly involved by delivering 3 webinars, 1 online three-day finance workshop and several mentoring meetings. ◦ Launch of the “School4life” project with careers guidance for young people who may risk dropping out from school. Intesa Sanpaolo has chosen to deliver its educational offer to more than 850 pupils in 14 middle schools. ◦ Through the “Tesi in Azienda” (Thesis in the Company) project, Intesa Sanpaolo supports students in the preparation of their degree or PhD thesis. The project involved about 150 students in 2022. <p>Intesa Sanpaolo Fund for Impact (see page 130)</p> <ul style="list-style-type: none"> ◦ “Per Merito”, the first unsecured credit line dedicated to all university students resident in Italy, studying in Italy or abroad, enabled ~51 million euro to be disbursed in 2022. ◦ XME StudioStation, a loan to support distance learning, made it possible to disburse ~1.8 million euro in 2022. 	
 <p>5 GENDER EQUALITY</p>	<p>Inclusion and diversity management (see page 188)</p> <p>The most significant activities completed in 2022 include:</p> <ul style="list-style-type: none"> ◦ constant breakdown by category and gender with respect to the total population. There are almost 15,000 female managers (executives and middle managers) in the Group, representing 29.1% of all female employees. Women managers account for 39.4% of all managerial staff (38.8% in 2021). ◦ 60% of candidates were appointed to senior positions (first and second level reporting below the CEO) during 2022. ◦ The gender equality certification was obtained according to the criteria set out in the NRRP in Mission 5 “Inclusion and Cohesion” (Intesa Sanpaolo is the first large Italian banking Group to have obtained it for its commitment to diversity and inclusion). ◦ The “Female Leadership Acceleration” programme, a training and development process aimed at women managers, with the target of creating a community receiving customised management approaches in terms of growth and networking among participants, continued. ◦ The managerial discussion process on Inclusive Leadership issues aimed at people with roles of responsibility was completed (involving more than 6,600 people, i.e. the entire management cluster in Italy); the initiative is in the process of being extended to the International Subsidiary Banks. ◦ The collaboration with Valore D, a business association that promotes diversity and female talent and leadership for the growth of companies and the country, continued, along with the partnership and active participation of more than 100 company Role Models in the InspirinGirls initiative, a project dedicated to lower secondary school pupils which involves meetings with female managers from the Group with the aim of overcoming the gender stereotypes that can undermine the dreams and ambitions of schoolchildren and influence their future education choices. ◦ To support women to take up STEM careers, 8 scholarships were awarded as part of the Girls@Polimi programme to actively contribute to attracting more female students to technical-scientific faculties. 	<ul style="list-style-type: none"> ◦ Launch of dedicated initiatives to ensure diversity and inclusion are fully promoted. ◦ ~50% of women in new appointments to senior positions (1-2 organisational levels below the Managing Director and CEO). ◦ Fund for Impact, which allows the disbursement of loans to sections of society who find it hard to access credit despite their potential

SDGs	2022 actions	Objectives
 <p>5 GENDER EQUALITY</p>	<p>Fund for Impact – new credit access opportunities (see page 130) Mamma@work, a highly subsidised loan launched in July 2020 to help mothers of young children balance motherhood and work commitments continued (~1.2 million euro granted in 2022).</p> <p>Support for female entrepreneurship (see page 132) The Business Gemma loan supports businesses run by women and self-employed women, benefitting free of charge from the guarantee of the special section of the SME Fund for Women's Entrepreneurship. In 2022, 100 loans were disbursed for a total of 3.6 million euro.</p> <p>Products and services for small and medium-sized enterprises (see page 210) The S-Loan credit plafond dedicated to SMEs for projects designed to improve their sustainability profiles. S-Loan Diversity to encourage and promote gender equality and the role of women in the socioeconomic context.</p>	
 <p>7 AFFORDABLE AND CLEAN ENERGY</p>	<p>Funding for the green and circular economy (see page 209) In 2022, ~6.3 billion euro of green and circular loans was disbursed, the equivalent of 7.7% of all loans granted. The main products included Green mortgages (over 2.6 billion euro disbursed).</p> <p>Circular economy credit plafond (see page 212) In 2022, 420 projects for an amount of 9.1 billion euro were assessed and validated, 4.7 billion euro in 230 transactions were granted (of which 2.6 billion euro related to green finance), and 3.1 billion euro disbursed (of which 2.2 billion euro related to green finance).</p> <p>Green Bonds (see page 214) In September 2022, Intesa Sanpaolo placed a Green Bond with a nominal amount of 1 billion euro, in line with the new Green, Social and Sustainability Bond Framework published in 2022, the revenues of which are allocated to all green categories included in said framework. Total green issues amounted to 3.5 billion euro and, thanks to the latest issue, the Green Bond Ratio, i.e. the percentage of green bonds outstanding at year end, came in at ~8.9%.</p> <p>Renewable energy (see page 228) ~91% renewable energy purchased versus total purchases in 2022. The Group itself produced 1,344 MWh of energy from renewable photovoltaic sources.</p>	<ul style="list-style-type: none"> ◦ Customer support through the ESG/climate transition. ◦ 8 billion euro credit plafond for the circular economy. ◦ Further boost to sustainable credit for retail customers with special emphasis on the ecological transition: 12 billion euro of green loans to individuals. ◦ 100% renewable electricity at Group level in 2030 (level already reached in Italy in 2021). ◦ Maintenance of electricity production levels from photovoltaic energy.
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>Supporting production (see page 137)</p> <ul style="list-style-type: none"> ◦ The Group made available a total amount of over 400 billion euro in terms of new medium/long-term loans for businesses and households in the 2021-2026 period, in conjunction with the launch of the National Recovery and Resilience Plan (NRPP). ◦ Approximately 81 billion euro of new medium-to-long-term lending was disbursed, with around 58 billion euro in Italy, around 52 billion euro of which to households and small- and medium-sized enterprises. ◦ In 2022 the Group facilitated the return from non-performing to performing status of around 4,000 Italian companies (over 137,000 since 2014), retaining about 20,000 jobs (690,000 since 2014). ◦ An offer is being developed to support the sustainable evolution of the supply chains, with the engagement of the chain leader and the suppliers to improve their sustainability profile. At the end of December 2022, there were around 830 participating lead companies with potentially over 19,600 suppliers and a workforce of over 112,000 employees. ◦ The Bank continued to disburse loans under the SME Initiative, an initiative promoted by the European Investment Fund (EIF), providing credit at subsidised rates for investment projects of companies operating in the Southern regions of Italy. 	<ul style="list-style-type: none"> ◦ ~328 billion euro of new medium-to-long-term lending provided to the real economy, of which 285 billion euro in Italy (cumulative value 2022-2025). ◦ Hiring of ~4,600 professionals in 2022-2025. ◦ Programme to reallocate/reskill ~8,000 Group people to distribute excess capacity to the priorities of the Business Plan. "Future leaders" programme targeting ~1,000 talents and key people at Group level. ◦ Strengthening of the ESG offering in Asset management : growth of assets under management¹ invested in ESG products to 156 billion euro in 2025 from 110 billion euro in 2021, increasing their level as a proportion of total assets under management from 46% to 60%.

⁽¹⁾ Eurizon perimeter – Funds pursuant to Articles 8 and 9, SFDR 2019/2088.



SDGs	2022 actions	Objectives
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>Sustainable investments (see page 145) Intesa Sanpaolo committed itself to strengthening its ESG offer in the area of Asset Management through the launch of new sustainable funds: at the end of 2022, its sustainable assets under management amounted to around 110 billion euro, over 54% of total assets under management (Eurizon perimeter - funds pursuant to Articles 8 and 9 of the SFDR 2088). Fideuram offers 81 funds classified pursuant to Articles 8 and 9 of SFDR for a total amount of 26.6 billion euro of assets (61% of total assets under management), a sharp increase compared to 3 billion euro in 2021.</p> <p>Fostering youth education and employability First and second edition of the Private Banking Division's "Digital Re-start" programme to train and reintegrate unemployed people aged between 40 and 50 into the labour market through 75 scholarships for the Master's course in Data Analysis. 50 participants, 29 of whom found new employment.</p> <p>Employment protection (see page 176)</p> <ul style="list-style-type: none"> ◦ Under the agreements signed, the identification of the conditions for a generational change without social impacts continued, ensuring an alternative to possible professional reallocation, planning around 9,200 exits on an exclusively voluntary basis due to retirement or through access to the sector Solidarity Fund, which will be implemented within the Group by 31 March 2025. ◦ Around 1,300 professionals were hired in 2021 and 2022. The Group's employment policies also include the recruitment of new staff under a mixed contract (over 770 people employed at the end of 2022). ◦ In line with the Group strategy, the reallocation and upskilling of resources focused on priority initiatives with high added value for the Bank. In detail, in 2022 these activities involved ~2,000 people and were mainly connected with the Plan's priority initiatives. <p>Assessment and incentive systems (see page 184) 45,629 people signed up for LECOIP 3.0, the long-term incentive plan aimed at all professionals in Italy; in particular, with reference to ESG, a minimum return on the capital initially allocated is expected upon the Group's achievement of the same composite ESG KPI. In the annual incentive system of the CEO and ~3,000 other managers, the Performance Scorecard includes the assignment of the Group's transversal ESG KPI, which is given a weighting of 15%.</p> <p>Talent development (see page 187) Over 140 Group people finished their International Talent Program development path while another ~180 resources are still busy finishing theirs; 170 new talents were selected to begin the programme by 1Q23 (150 internal colleagues and 20 from outside the company). In addition, ~430 key people were identified among Middle Management for dedicated development and training initiatives.</p>	
 <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p>Digital Transformation (see page 120)</p> <ul style="list-style-type: none"> ◦ In 2022, the new Isybank Digital Bank was up and running: "Domain Isy Tech" Delivery Unit already operational with ~ 340 dedicated specialists, contract with Thought Machine finalised and technology master plan defined. The offer structure and functionalities of Isybank were defined. ◦ Two programmes were launched to effectively support the transformation process: <ul style="list-style-type: none"> - New DSI, which aims to transform the IT operating model by aligning it with the best practices of the IT structures of digital players on the market; - Falcon, aimed at re-insourcing IT capabilities by hiring ~2,000 resources over the period of the Plan. During the year, new ways of working were introduced, the transformation of the first pilot structures was carried out, specific roles were brought in for the monitoring and development of capabilities (New DSI) and 504 resources were hired. ◦ The Intesa Sanpaolo mobile app was named "Overall Digital Experience Leader" by Forrester, ranking first among all banking apps in the EMEA area. It is a gateway used by over 12 million multi-channel customers, with around 1.5 billion logins and 146 million transactions a year, and supports the purchase of products and services on the Group's digital channels, which account for almost 40% of Banca dei Territori's total sales. ◦ As part of the agreement signed with TIM and Google, activities began to develop the Google Cloud Platform in Italy, a project aimed at providing Intesa Sanpaolo with Google cloud services on TIM's Italian Data Centres that will meet the highest international security and information confidentiality standards. 	<ul style="list-style-type: none"> ◦ Structural cost reduction, enabled by technology: 2 billion euro of cost savings despite 5 billion euro of investments in technology and growth. ◦ Creation of a new Digital Bank to effectively serve a significant portion of Intesa Sanpaolo customers who do not visit branches: 4 million customers. ◦ Promoting innovation through: <ul style="list-style-type: none"> - around 800 projects in 2022-2025, 70% more than in 2018-2021; - 100 million euro of NEVA SGR investments in start-ups.

SDGs	2022 actions	Objectives
 <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p>Promoting innovation (see page 118) Recognising the fundamental value of innovation for the growth of the new economy, in 2022 Intesa Sanpaolo:</p> <ul style="list-style-type: none"> ◦ carried out 201 innovation projects via the Intesa Sanpaolo Innovation Center; ◦ launched 7 projects in the field of neuroscience and artificial intelligence and robotics (14 ongoing); ◦ promoted initiatives for the growth of start-ups and the development of innovation ecosystems, currently ongoing in 4 cities (Turin, Florence, Naples, Venice); ◦ Invested 54 million euro in start-ups via NEVA SGR. <p>Loans for urban regeneration (see page 129) In 2022 the Bank committed to around 616 million euro of new loans to support investments in student housing, sustainable services and infrastructure, in addition to the most important urban regeneration initiatives currently underway in Italy.</p>	
 <p>10 REDUCED INEQUALITIES</p>	<p>Inclusion and diversity management (see page 188)</p> <ul style="list-style-type: none"> ◦ The activities of the D&I Control Room continued, for the monitoring of the commitments on gender equity defined in the Diversity & Inclusion Principles - monitoring also extended to the "fifth commitment", defined in the 2022-2025 Business Plan, relating to promotions in the senior leader cluster. ◦ With regard to combating sexual harassment, a mandatory course on the topic, aimed at the entire Group, was organised in 2022. A listening and psychological support and legal information service dedicated to the victims of sexual harassment was provided in 2022 as well, which can be accessed free of charge and is managed by external professionals. ◦ Collaboration started with ISPROUD, the Group's first community of employees, which now includes more than 400 LGBTQ+ people and allies ◦ The managerial discussion process on Inclusive Leadership issues aimed at people with roles of responsibility was completed (involving more than 6,600 people, i.e. the entire management cluster in Italy); the initiative is in the process of being extended to the International Subsidiary Banks. <p>Intesa Sanpaolo Fund for Impact (see page 130) In the context of the Fund for Impact: Mamma@work, a subsidised loan to reconcile motherhood and work; "per avere Cura", a loan intended for families with members that are not self-sufficient; "per Crescere", a credit line for parents with school-age children; support initiative for working mothers in India.</p> <p>Assessment and incentive systems (see page 184) The so-called Global Banding mapping system for organisational managerial positions within the company, which objectively evaluates the relative value of different organisational roles and represents in a more organic and objective way the responsibilities of each Manager, was consolidated, including through the use of an international title valid for managerial positions in Italy and abroad.</p>	<ul style="list-style-type: none"> ◦ Promotion of an inclusive and diverse environment thanks to a set of dedicated initiatives and a focus on gender equality. ◦ ~50% of women in new appointments to senior positions (1-2 organisational levels below the Managing Director and CEO). ◦ Fund for Impact, which allows the disbursement of loans to sections of society who find it hard to access credit despite their potential.
 <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p>	<p>Monetary contribution to the community (see page 161) In 2022, the total monetary contribution to the community came in at ~96.5 million euro, 38.4% of which to support art and culture, 15.8% for social solidarity reasons, 14.4% for economic development, 11.3% for addressing civil and humanitarian emergencies, 10.5% for teaching and research, 3.8% for healthcare and 1.2% for the environment.</p> <p>Continuous commitment to culture (see page 167)</p> <ul style="list-style-type: none"> ◦ The monetary contribution to the dimension of Art and Culture in 2022 amounted to over 37 million euro. ◦ Opening of two museums in 2022 thanks to two major architectural transformation works on historical buildings owned in Turin and Naples, increasing the number of Group museum sites to 4. ◦ In 2022, the Gallerie d'Italia welcomed about 480,000 visitors (free admission for under the age of 18). In addition, 1,550 workshops were held for schools (around 33,000 students) and 260 programmes were organised for vulnerable audiences (around 3,680 participants), all of which were free of charge. 815 courses for adults and 300 cultural initiatives (around 30,000 participants). ◦ 277 works of art from the collections owned by the Bank on loan to 61 temporary exhibitions in national and international venues ◦ The second edition of the Executive Course for young managers of cultural assets was held (30 students, 8 scholarships, 60 teachers, 162 hours of lessons). ◦ Partnerships were developed with institutions and museums across Italy: Bergamo Brescia Capitale Italiana della Cultura 2023; projects with the Banking foundations; international shows like Miart in Milan, Artissima and Salone del Libro in Turin; partnerships with museums like Castello di Rivoli, Palazzo Strozzi of Florence, Pinacoteca di Brera in Milan, Museo Archeologico Nazionale of Naples. 	<ul style="list-style-type: none"> ◦ Ongoing commitment to culture through: <ul style="list-style-type: none"> - the promotion of the Group's heritage through the expansion of the Gallerie d'Italia exhibition space; - partnership with museums and national and international public/private institutions; - sponsorship of cultural activities and events; - contribution to protecting Italy's artistic heritage. ◦ Project to promote the development of 6,000-8,000 social housing units and beds for students ◦ 12 billion euro of new Green loans to individuals

SDGs	2022 actions	Objectives
 <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p>	<p>Institutional initiatives in support of the community (see page 169)</p> <ul style="list-style-type: none"> ◦ In 2022 the Bank launched the Sharing Energy Project, to combat energy poverty, for the creation of Solidarity Energy Communities promoted by Third Sector Entities. The first two experiments were conducted by the Fondazione di Comunità di San Gennaro (Naples) and the Fondazione di Comunità di Messina. ◦ The partnership with the FAI (the Italian Environmental Fund) continued for the 11th edition of "I Luoghi del Cuore"; the initiative, which since 2003 has collected 9.6 million votes in favour of over 39,000 places in more than 6,500 municipalities, saw Intesa Sanpaolo support 139 restoration and improvement projects in 19 regions, triggering a series of virtuous actions in the areas involved. <p>Products and services for Retail customers (see page 209)</p> <p>The Bank supports green projects of Retail customers including:</p> <ul style="list-style-type: none"> ◦ Green - Mutuo Domus: a subsidised mortgage loan for the purchase, construction or redevelopment of a residential property in Italy to ensure a high energy class. In 2022, around 15,650 green mortgages of a total value of approximately 2.6 billion euro were issued. ◦ EeMAP (Energy efficient Mortgages Action Plan) project, a European initiative that aims to create energy efficient mortgages, with a view to encouraging the redevelopment of buildings and the purchase of highly efficient properties <p>Loans for urban regeneration (see page 129)</p> <p>In 2022 the Bank committed to around 616 million euro of new loans to support investments in student housing, sustainable services and infrastructure, in addition to the most important urban regeneration initiatives currently underway in Italy.</p>	
 <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<p>Circular economy (see page 212)</p> <ul style="list-style-type: none"> ◦ Continuation of the collaboration with the Ellen MacArthur Foundation, of which Intesa Sanpaolo is Strategic Partner, with a new 3-year agreement for the 2022-2024 period. ◦ The Intesa Sanpaolo's commitment to innovatively redefining its business strategies, ensuring financial support for investments to facilitate the redesign of the industrial system, was confirmed as a strategic objective in the 2022-2025 Business Plan. ◦ The Bank made 8 billion euro of credit lines available to the circular economy: in 2022, 420 projects valued at 9.1 billion euro were assessed, 230 transactions worth 4.7 billion euro approved (of which 2.6 billion euro related to green finance), and 3.1 billion euro disbursed (2.2 billion euro of which related to green finance); the partnership with Cariplo Factory for the Circular Economy Lab was also renewed. <p>Responsible management of resources (see page 230)</p> <p>According to the Code of Ethics, the Rules for the environmental and energy policy and the Green Banking Procurement rules, the Group's responsibilities include the close evaluation of the consequences of its activities on ecosystems and the reduction of its environmental footprint. For this reason, the responsible management of resources is a priority issue for the Intesa Sanpaolo Group in its attempts to mitigate its impact on the environment.</p>	<ul style="list-style-type: none"> ◦ New lending to support the ecological transition: 8 billion euro dedicated to the circular economy.

SDGs	2022 actions	Objectives
	<p>Strategy for combating climate change (see page 224)</p> <ul style="list-style-type: none"> ◦ Financed emissions: in February 2022 the intermediate reduction targets for 2030, aligned with Net-Zero, were published for the Oil&Gas, Power Generation, Automotive and coal mining sectors, covering over 60% of the financed emissions of the non-financial companies' portfolio in the sectors identified by the NZBA. ◦ In October 2022, Eurizon Capital SGR, Fideuram Asset Management SGR, Fideuram Asset Management Ireland and the Intesa Sanpaolo Vita Insurance Group published their first interim targets. ◦ The Group has drafted its first transition plan, respecting the requirements of the NZBA and following the indications of GFANZ (Glasgow Financial Alliance for Net Zero); the transition plan and the initial monitoring of the targets included in the Plan and relative to the NZBA are available in the TCFD Report. <p>Own emissions reduction plans (see page 226)</p> <p>Results achieved in 2022 in relation to the Climate Change Action Plan:</p> <ul style="list-style-type: none"> ◦ a 42% reduction in total emissions linked to energy consumption (direct and indirect with 2012 baseline) was achieved against a target of 36% for 2022; ◦ the target of purchasing 89% of electricity from renewable sources by the end of 2022 was met (91% of all electricity purchased comes from renewable sources); ◦ taking account of the constraints and characteristics of its real estate assets, the target of maintaining electricity production levels from photovoltaic energy over 1,000 MWh per year has been met: in 2022, the Intesa Sanpaolo Group produced 1,344 MWh of its own electricity. ◦ Furthermore, Scope1 + Scope2 greenhouse gas emissions decreased by 6% at the global level <p>Monitoring of ESG and reputational risks (see page 62)</p> <p>As part of the risk management framework, the governance of ESG risk factors is outlined in the various primary risk categories (credit risk, market risk, liquidity risk, operational risks and reputational risks) and develops in close integration with the oversight of reputational risks, enhancing the interconnections between these risk profiles. ESG risk, as the risk stemming from the potential negative impacts of a company or activity on the environment, people and communities, and also including risks related to corporate governance, may have impacts on profitability, on reputation and on credit quality and may entail legal consequences.</p> <p>Transition to a sustainable, green and circular economy (see page 207)</p> <p>In 2021 and 2022, ~32 billion euro of the 76 billion euro of new credit available to support the green economy, circular economy and the ecological transition, as per the National Recovery and Resilience Plan 2021-2026, was disbursed.</p> <p>Funding for the green and circular economy (see page 209)</p> <ul style="list-style-type: none"> ◦ In 2022, ~6.3 billion euro of green and circular loans was disbursed, the equivalent of 7.7% of all loans granted. The main products included Green mortgages (over 2.6 billion euro disbursed). ◦ With regard to the Circular Economy credit plafond, 420 projects valued at 9.1 billion euro were assessed and validated in 2022; in addition, 230 transactions worth 4.7 billion euro were approved (of which 2.6 billion euro related to green finance) and 3.1 billion euro was disbursed (2.2 billion euro related to green finance). ◦ The range of S-Loan products dedicated to SMEs to finance projects aimed at improving their sustainability profile (5 product lines: S-Loan ESG, S-Loan Diversity, S-Loan Climate Change; S-Loan Agribusiness, and S-Loan Tourism). ~2.2 billion euro was disbursed in 2022 (~3.5 billion euro since their launch in July 2020). In March 2022, ISP won the Milano Finanza Banking Awards for its product S-Loan and for the ESG training platform dedicated to corporate customers (Skills4ESG). 	<ul style="list-style-type: none"> ◦ Carbon neutrality of own emissions by 2030². ◦ Net Zero by 2050 with regard to both its own emissions and those relating to the loan and investment portfolios, asset management and the insurance business - with participation in the Net-Zero Banking Alliance (NZBA), the Net-Zero Asset Managers Initiative (NZAMI), the Net-Zero Asset Owner Alliance (NZAOA) and the Net-Zero Insurance Alliance (NZIA). ◦ Support for the Green and Circular Economy and the ecological transition of companies, for which 76 billion euro of loans was made available over the time horizon of the National Recovery and Resilience Plan in 2021-2026 (out of a total of over 400 billion euro for businesses and households to support the NRRP), of which 8 billion euro dedicated to the circular economy. ◦ 12 billion euro of new Green loans to individuals in the 2022-2025 Business Plan ◦ New Own Emissions Plan to reduce direct emissions <ul style="list-style-type: none"> • 100% of electricity purchased from renewable sources; • a reduction of at least 53% in Scope 1 and 2 Market-Based emissions compared with 2019. Remaining emissions at 2030 will be offset with specific projects.

⁽²⁾ -53% vs 2019 through specific medium-long term actions aimed at reducing its consumption of natural gas, diesel oil and traditional electricity.

SDGs	2022 actions	Objectives
 <p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	<p>Combating corruption (see page 93)</p> <ul style="list-style-type: none"> ◦ The Anti-corruption Guidelines, updated by the Board of Directors in March 2020, define the Group's commitment to comply with the regulatory provisions aimed at combating corruption in all its forms. ◦ On 21 April 2022, the Intesa Sanpaolo Board of Directors approved the updated Group Anti-Corruption Guidelines so as to require that market conditions are not applied to social and/or cultural initiatives, establishing principles of conduct and control that are similar to those applied to charities. There were continued checks on the consistency of the detailed internal regulations with the general principles set out in the Anti-Corruption Guidelines, in order to implement the necessary alignment, in addition to the analysis of the anti-corruption controls currently in place in the individual highest risk areas, in order to identify any strengthening measures. In particular, the process regulations regarding the disposal of non-performing loans, financial equity investments, management of real estate assets, and the recruitment and selection of employees in management positions were updated. ◦ Obtained renewal of the UNI ISO 37001:2016 Anti-bribery management systems certification, with an expansion of the scope which includes Intesa Sanpaolo - as well as its international branches - the banking entities, and the main financial and insurance companies. ◦ At Intesa Sanpaolo training on anti-corruption and anti-money laundering is mandatory and follows multi-year cycles, also according to local regulations. In 2022, 74,539 Group people (78.5% of the total) were provided with a total of 297,227 hours of training. 	<ul style="list-style-type: none"> ◦ Ongoing verification of the consistency of internal regulations with the Anti-corruption Guidelines and the Antibribery Management System.
 <p>17 PARTNERSHIPS FOR THE GOALS</p>	<p>Commitment to domestic and international initiatives, partnerships and strategies for the United Nations Sustainable Development Goals (see page 31)</p> <p>Intesa Sanpaolo participates in numerous initiatives/partnerships that support and contribute to the achievement of the SDGs and are linked to issues relevant to the Group's strategy and its stakeholders. For further information, reference is made to the paragraph "Commitment to domestic and international initiatives, partnerships and strategies for the United Nations Sustainable Development Goals" (see page 31).</p>	