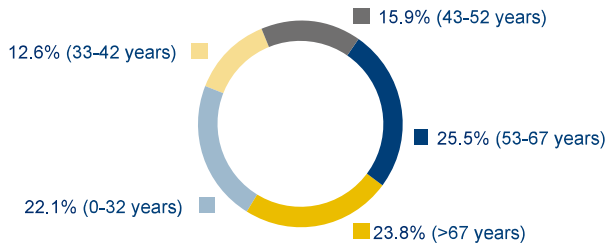


The relationship with customers

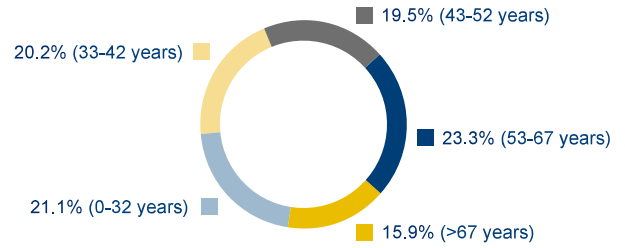
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

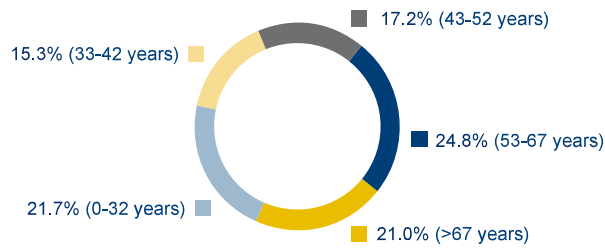
Italy



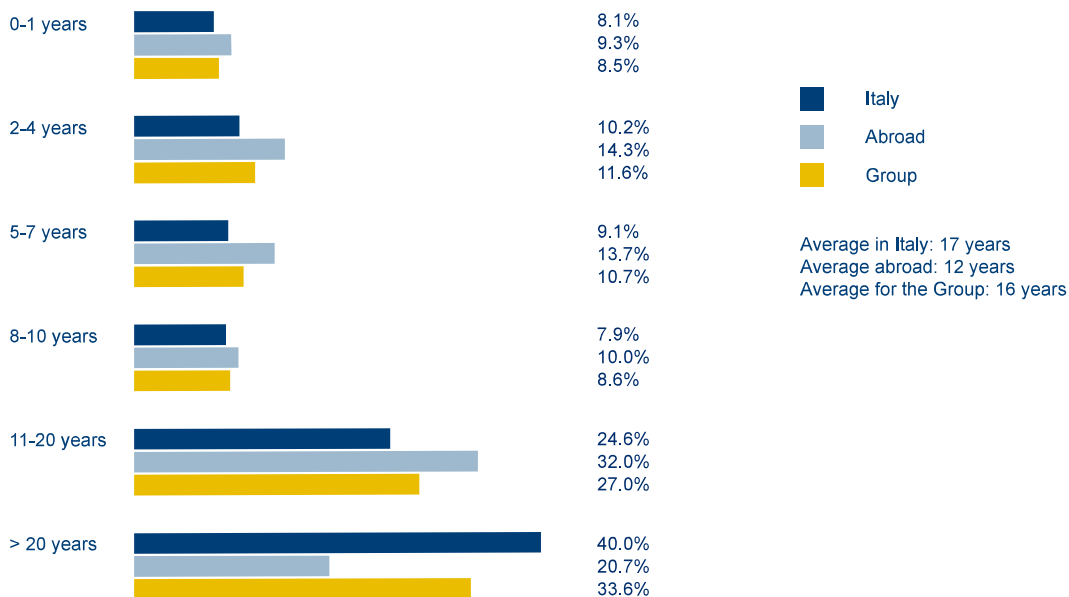
Abroad



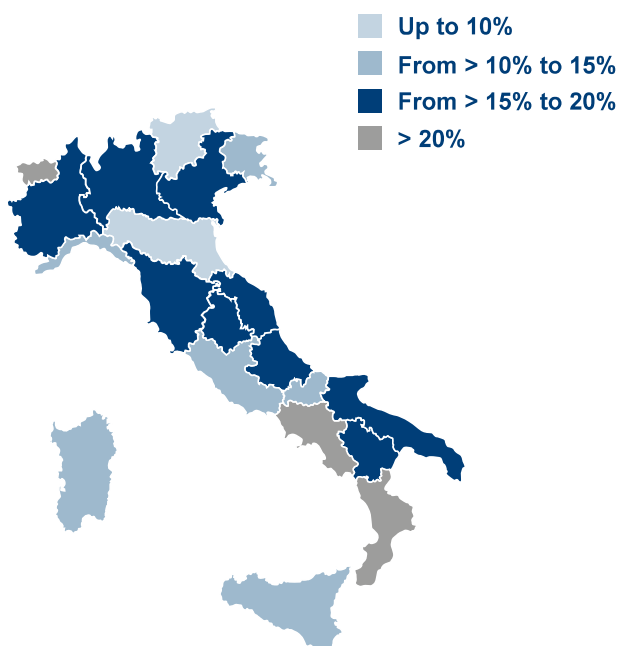
Group



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



Market share of branches in Italy by region



Presence in Italian regions with a low population density [No.]*	2021		2022		2023	
	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	17	38	17	39	17	39
Basilicata	33	64	32	61	30	62
Sardegna	64	131	64	158	60	164
Molise	9	23	9	20	9	21
Trentino Alto Adige	38	56	36	51	32	53

In the three-year period considered, no substantial changes were observed in the number of ATMs and branches in the regions indicated.

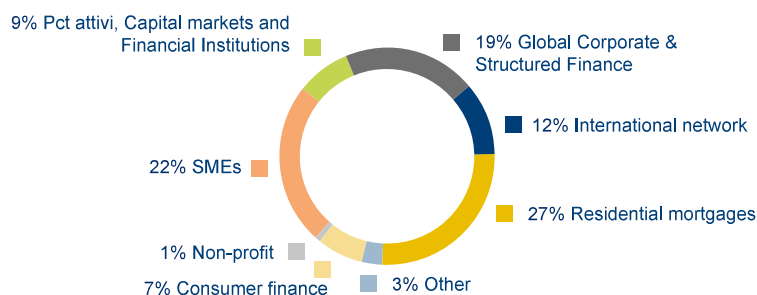
* Source: ISTAT 2023 Yearbook, resident population at 01/01/2023 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

Intesa Sanpaolo Group banks abroad [No.]*	2021		2022		2023	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	35	60	35	64	35	76
Croatia	244	1,073	232	1,055	225	894
Romania	33	35	34	37	34	36
Serbia	147	366	146	380	143	396
Slovakia	168	581	160	563	157	554
Ukraine	45	101	43	96	40	85
Hungary	61	120	60	118	60	117
Moldova	17	72	17	61	17	63
Egypt	175	544	174	661	173	754
Russian Federation	27	37	27	36	27	36

* 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

Non-retail loans of the Italian banks and companies of the Group	2023
Public Administration	5.1%
Financial companies	8.1%
Non-financial companies of which:	42.6%
Services	4.7%
Utilities	4.3%
Distribution	3.1%
Real Estate	3.0%
Construction and materials for construction	2.9%
Food and drink	2.7%
Metals and metal products	2.2%
Fashion	2.1%
Infrastructure	2.1%
Transportation means	1.9%
Energy and extraction	1.9%
Mechanical	1.8%
Agriculture	1.7%
Tourism	1.6%
Transport	1.6%
Chemicals, rubber and plastics	1.6%
Electrical components and equipment	0.9%
Pharmaceutical	0.8%
Furniture and white goods	0.7%
Media	0.5%
Wood and paper	0.4%
Other consumption goods	0.2%

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	3	18	9
Sector			
Oil and gas	1	1	
Mining			
Energy	1	10	1
Infrastructure		4	4
Other	1	3	4
Region			
Americas	1	7	
Europe, Middle East and Africa (EMEA)	2	6	9
Asia and Oceania		5	
Type of country**			
Designated	2	11	2
Not designated	1	7	7
Independent audit			
Yes	3	16	2
No		2	7

* Refers to the number of projects that were financially completed in 2023.

** 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*	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Projects [No.]	13	6	19	9	9	18	17	13	30
Economic Value [m euro]	836	592	1,428	857	224	1,081	3,485	404	3,889

* Projects that were financially completed during the year.

SOCIAL LENDING

Social lending: loans disbursed [K euro]	2023		
	Italy	Abroad	Group
Anti-usury loans	3,611	0	3,611
Loans to the Third Sector	252,399	0	252,399
Products for vulnerable social groups	2,903,059	454,577	3,357,636
Other social loans	21,838	48,829	70,667
Total loans in the social sustainability field*	3,180,906	503,407	3,684,313
Support for people hit by disastrous events	713,950	0	713,950
Urban regeneration	377,161	0	377,161
Other loans for vulnerable social groups**	747,150	0	747,150
Total social lending	5,019,167	503,407	5,522,573

* Reporting follows the Rules for the classification of sustainable credit products and lending transactions approved by the Group at the end of 2022, for this reason the 2021 and 2022 figures have not been disclosed as they are not comparable.

The afore-mentioned Rules include transactions and products falling under the "social sustainability" category: in particular, this category does not currently include lending disbursed to support natural disasters and for urban regeneration purposes. It also does not include ~750 million euro of green loans disbursed in 2023 to young people, already included in the "environmental sustainability" category.

** Green loans disbursed to young people.

RELATIONS WITH THE THIRD SECTOR

Third Sector Network	2021	2022	2023
Customers [No.]	102,023	102,029	107,053
Customers with loans [No.]	16,781	19,192	16,226
Loans [K euro]	2,801,640	2,852,000	2,786,923
Direct funding [K euro]	6,916,666	6,982,476	6,651,853
Indirect funding [K euro]	2,127,330	2,231,054	2,348,885

SUSTAINABILITY-CONSCIOUS INVESTMENTS

Eurizon SGR: funds pursuant to SFDR*	2021	2022	2023
Funds pursuant to arts. 8 and 9 [No.]	172	232	306
Funds pursuant to arts. 8 and 9: assets [billion euro]	110.6	110.3	149.0
Percentage of funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the funds managed [%]	46	54	73

* Sustainable Finance Disclosure Regulation.

Fideuram: funds pursuant to SFDR*	2021	2022	2023
Funds pursuant to arts. 8 and 9 [No.]	8	81	97
Funds pursuant to arts. 8 and 9: assets [billion euro]	2.6	26.5	33.3
Percentage of funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the funds managed [%]	3	61	71

* Sustainable Finance Disclosure Regulation.

Eurizon SGR: ESG engagement activities*	2021	2022	2023
Total engagement activities [no.]	958	538	592
Engagement activities on ESG issues [No.]	287	271	228
Engagement activities on ESG issues out of total engagement activities [%]	30.0	50.4	38.5

* The number of activities in 2021 was calculated on the overall total of meetings and engagements conducted in the period.

Eurizon SGR: companies for which ESG engagement activities have been carried out*	2021	2022	2023
Companies comprising the portfolios [No.]**	1,646	1,330	1,388
Companies for which engagement initiatives have been carried out [No.]	644	342	343
Companies for which ESG engagement initiatives have been carried out [No.]	240	194	165
Companies included in the portfolios subject to ESG engagement [%]	14.6	15.0	11.9
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	37.3	56.7	48.1

* For 2021 the figures were calculated on the total number of meetings held with issuers in the respective years.

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

Fideuram Asset Management (FAM): ESG engagement activities	2022	2023
Total engagement activities [No.]	78	112
Engagement activities on ESG issues [No.]	62	78
Engagement activities on ESG issues out of total engagement activities [%]	79.5	69.6

Fideuram Asset Management (FAM): companies for which ESG engagement activities have been carried out	2022	2023
Companies comprising the portfolios [No.]	1,191	512
Companies for which engagement initiatives have been carried out [No.]	63	106
Companies for which ESG engagement initiatives have been carried out [No.]	47	78
Companies included in the portfolios subject to ESG engagement [%]	3.9	15.2
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	74.6	73.6

Fideuram Asset Management Ireland (FAMI): ESG engagement activities	2022	2023
Total engagement activities [No.]	106	98
Engagement activities on ESG issues [No.]	91	82
Engagement activities on ESG issues out of total engagement activities [%]	85.9	83.7

Fideuram Asset Management Ireland (FAMI): companies for which ESG engagement activities have been carried out	2022	2023
Companies comprising the portfolios [No.]	4,424	4,265
Companies for which engagement initiatives have been carried out [No.]	90	94
Companies for which ESG engagement initiatives have been carried out [No.]	75	82
Companies included in the portfolios subject to ESG engagement [%]	1.7	1.9
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	83.3	87.2

MULTI-CHANNEL

Distribution channels and automation of operations: Italy	2021	2022	2023
Multi-channel contracts (stock)*	12,866,019	12,136,767	12,553,976
Multi-channel contracts (stock)/no. of customers*	96.2	90.1	93.4
Bank transfers automation [%]	94.4%	93.8%	94.6%
Securities automation [%]	85.2%	65.9%	49.5%
Remote Banking: active contracts at date	237,721	232,035	326,647
Remote Banking: orders	142,582,424	112,373,420	88,524,023

* Monitoring is performed on customers of the Banca dei Territori Division.

Distribution channels: Abroad	2021		2022		2023	
	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	53,478	23%	76,111	32%	88,784	37%
Croatia	676,709	36%	762,399	41%	785,475	42%
Romania	19,415	33%	25,363	44%	27,025	69%
Serbia	648,863	52%	510,506	41%	636,529	50%
Slovakia	642,577	73%	713,919	78%	761,042	81%
Ukraine	75,998	100%	77,487	99%	53,696	91%
Hungary	349,736	92%	436,676	90%	356,627	90%
Moldova	12,543	16%	15,050	25%	17,256	31%
Russian Federation	23,349	36%	16,767	37%	18,552	54%

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 for cybersecurity [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	70,567	8,674	79,241	70,190	15,395	85,585	69,149	14,195	83,344
Hours of training provided (classroom + remote learning)*	183,671	30,125	213,796	41,034	51,733	92,767	72,914	49,392	122,306

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

CUSTOMER EXPERIENCE

Net Promoter Score (NPS) performance by type of customer	2021	2022	2023
Retail	16	22	28
Exclusive	14	16	22
Businesses	13	17	22
Third Sector	19	23	31
Agribusiness	8	17	18

Findings collected from Banca dei Territori customers.

CLAIMS, COMPLAINTS AND APPEALS

Type [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Loans	31,814	7,504	39,318	22,014	5,422	27,436	25,293	4,569	29,862
Payment systems	22,235	29,139	51,374	13,194	26,007	39,201	10,103	22,434	32,537
Organisational issues, Internet site, other	19,614	5,469	25,083	16,283	4,413	20,696	27,162	3,798	30,960
Insurance products	13,803	195	13,998	13,569	139	13,708	12,395	165	12,560
Current accounts, deposits and securities dossier	7,872	6,263	14,135	6,580	5,987	12,567	4,926	6,054	10,980
Investments	2,440	227	2,667	3,335	248	3,583	2,602	267	2,869
Total	97,778	48,797	146,575	74,975	42,216	117,191	82,481	37,287	119,768

With regard to the requests received from customers on the subject of personal data protection in Italy, in 2023 188 reports were received for alleged violation of the Privacy Code, along with 9 requests for feedback from the Italian Data Protection Authority following appeals submitted to the Authority on the customer's initiative as part of the exercise of the right of access to data (out of a total of 16 requests from the Italian Data Protection Authority to Group Companies in relation of which the necessary information was provided). Abroad in the EU, the local Data Protection Officers handled 129 reports for alleged violation of the personal data protection legislation and 12 requests for feedback from the local Data Protection Authority following complaints submitted to the Authorities on the initiative of customers