



Consolidated Non-financial
Statement as at 30 June 2020

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Introduction

In the 2018-2021 Business Plan, Intesa Sanpaolo committed to strengthen its leadership in Corporate Social Responsibility, aiming to become an exemplary group in terms of sustainability and social and cultural responsibility.

Consistent with this commitment, Intesa Sanpaolo also confirmed itself in 2020 as one of the very few banks in the world to voluntarily publish an infra-annual statement of non-financial indicators in a structured and organic document.

The objective is to have timely monitoring of projects, initiatives and quantitative performance indicators in the ESG topics (environmental, social, governance) and consequently, in a timely manner, fully account - to the market and all stakeholders - the results achieved over the course of the year, also witnessing the constant and active attention of the people of Intesa Sanpaolo Group to the ESG thematic.

In particular, Intesa Sanpaolo intends to provide timely communication on the progress made towards the sustainability commitments undertaken by the Group, starting from the United Nations Sustainable Development Goals.

To this purpose, in this document a set of non-financial performance indicators is published, selected versus what is required by the annual reporting obligation, carried out with the Consolidated Non-Financial Statement, prepared in accordance with Legislative Decree no. 254/2016 and GRI Standards.

The selected indicators refer to the first half of 2020 and, wherever possible, a comparison with the first half of 2019 is presented.

The choice of indicators was guided by their representativeness with respect to the material issues for Intesa Sanpaolo, and are therefore priorities for the Group and its stakeholders, as represented in the 2019 materiality matrix, which highlights 11 issues: Company value and solidity, Quality and innovation in customer relations, Responsible asset management and customer protection, Access to credit and financial inclusion, Employees growth and development, Integrity in corporate conduct, Employment protection, Green Economy, Relations with the community, Employee well-being and Direct environmental impacts.

The reporting boundary of this document is aligned with the 2019 Consolidated Non-financial Statement and covers around 99.6% of the company boundary by number of employees (net of employees with non-standard contracts).



Executive Summary

Key performance indicators

The first half of 2020 was characterized by the crisis linked to the spread of the COVID-19 pandemic, which also affected performance and non-financial indicators. In this respect, Intesa Sanpaolo confirmed itself to be a point of reference for the countries in which it operates, particularly for Italy, in line with the commitments undertaken with the 2018-2021 Business Plan.

Among the results achieved, the approximately €40 billion in new medium-long term credit stands out, of which over 18 billion in high social impact loans (46% of the total), about 16.5 of which in support of the economic system during the health emergency.

The Group also confirmed its leadership in sustainable investments in Italy with an overall market share of over 25% and net inflows of more than €2 billion in the first half of the year.

The Group's work during the health crisis has also found recognition in the improvement of customer satisfaction indicators.

The monetary contribution to the community was more than €135 million, a sharp increase which, among the most important interventions, includes 100 million donated to support the National Health Service.

Furthermore, from the 2019 bonus, €6 million was donated by the CEO and Top Management to strengthen healthcare initiatives.

Attention to the environment has been kept high, both with loans in favor of the Green and Circular Economy for approximately €780 million, and by continuing the energy efficiency actions planned; the lower use of properties led to a significant reduction in CO₂ emissions (-16.5%) compared to the first half of 2019.

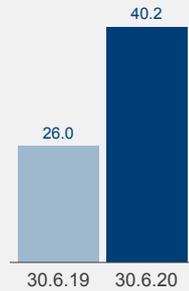
These results were achieved thanks to the people working for the Group, who have been guaranteed safe working conditions during the pandemic, with about 60,000 people smart working, and further development of training, which doubled in the first half of 2020 compared to the first half of 2019, reaching approximately 6 million hours.

IDENTITY AND PROFILE

Company value and solidity

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

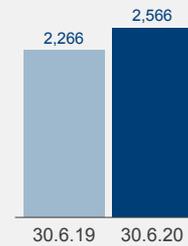
€bn



Of the ~€40bn of new medium / long-term credit in 1H20, ~€35bn was disbursed in Italy, of which ~€28bn to households and small and medium-sized enterprises.

Net income

€m



In 1H20, the Group recorded the best 1H net income result since 2008 (+13.2% vs 1H19), equal to €2.6bn (€3.2bn excluding provisions for future COVID-19 impacts). With this result, 86% of the minimum 2020 net income target equal to ~€3bn has already been reached.

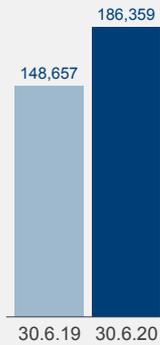
GOVERNANCE AND RISK MANAGEMENT

Integrity in corporate conduct



Training to prevent corruption and money laundering

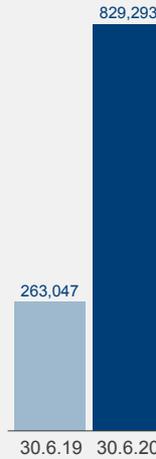
no. hours provided



Confirming the strong attention of Intesa Sanpaolo to the prevention of corruption and money laundering, the trend of training on these aspects is growing. Furthermore, in the past three years, there have been no cases of layoffs and disciplinary sanctions for corruption towards Group collaborators. The Group's anti-corruption management system is certified according to the international standards of UNI ISO 37001.

Consumer protection training

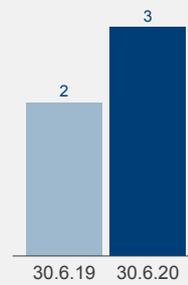
no. hours provided



The trend in consumer protection training is growing, in particular as a result of the IVASS training used by the people of Banca dei Territori during the smart learning carried out in a significant manner during the lockdown period.

Cases of customer data being lost or stolen

no. cases notified to the Guarantor Authority



The trend of cases notified to the Guarantor Authority, although growing, remains at very low levels.

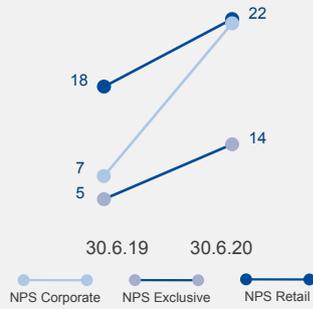
SOCIETY

Quality and innovation in customer relations



Net Promoter Score

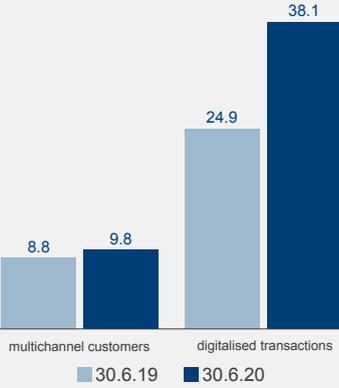
no. index points



The NPS as at 30 June 2020 is growing compared to the same period last year. The improvement is the result of a strengthening in the relationship with the Bank and is also positively influenced by the judgment on Intesa Sanpaolo's work during the health crisis. In particular, for corporate customers, the full application of the new service model, launched at the beginning of 2019, was reflected in a significant improvement of the NPS.

Multichannel banking and digitalisation

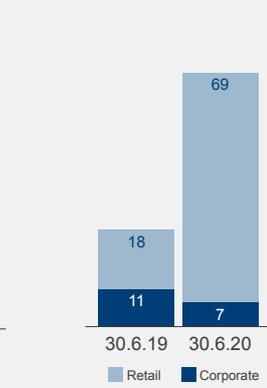
m



The Group has a leading position in Europe for mobile app functionality and a strong digital offer, with about 10 million multichannel customers and about 6 million customers using the Intesa Sanpaolo App.

Blocking of fraudulent transactions

€m



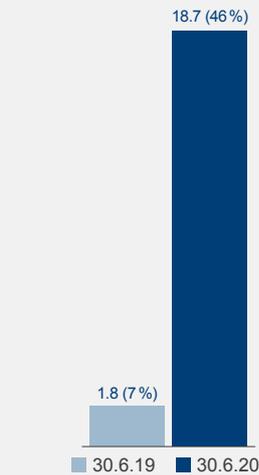
The trend of customer fraud is growing in number and impact; in particular, fraud in the payment system in Retail increased in line with the increase in online purchases, also due to the lack of awareness and experience on the part of customers not accustomed to using the Internet and that during the lockdown used more and more online services. Intesa Sanpaolo, confirming its high attention in the field of cyber security, won the CTF AIPSA 2020 award on cyber security, dedicated to Cyber Resilience during the global pandemic.

Access to credit and financial inclusion



Loans disbursed for initiatives with high social impact

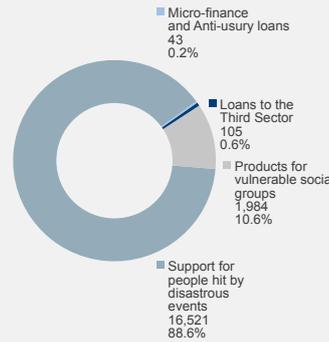
€bn / % on loans



The trend of high social impact loans is showing strong growth as 1H20 includes loans granted to support families and businesses in the face of the COVID-19 emergency. In particular, up to June, around €16.5bn in loans were granted by the Group, including almost €14bn under the "Liquidity" Decree.

Social impact loans breakdown

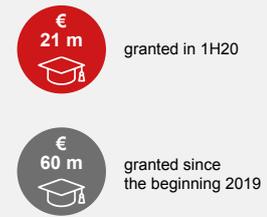
€m / %



In 1H20, the areas of intervention that show the greatest growth compared to 1H19 are support for people affected by disasters, due to the inclusion of loans granted to large companies and SMEs during the COVID-19 emergency, and products for the vulnerable groups in which the advance of the indemnities for temporary layoffs to support workers affected by the lockdown and the increase in mortgages for young people are recorded.

Fund for Impact

per Merito: loans granted (€m)



In addition to per Merito, the first line of credit without collateral dedicated to university students residing in Italy, studying in Italy or abroad, was launched, again as part of the Fund for Impact, the MAMMA@WORK initiative, a highly-subsidised loan to balance motherhood and work in their children's early years of life.

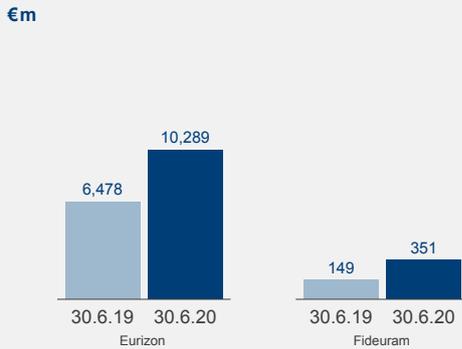
Two other new initiatives were announced in January 2020 to support working mothers in India, in Italy and people over 50 who have lost their jobs or have difficulty accessing pension schemes.

SOCIETY

Sustainable investments and customer protection

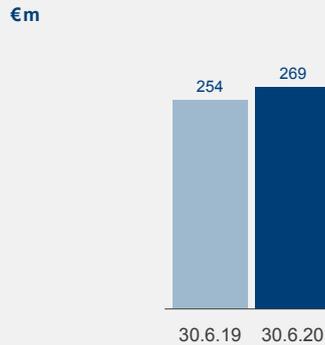


Ethical/ESG Funds - Eurizon and Fideuram



The Group confirmed its leadership in sustainable investments in Italy with an overall market share of over 25%. Furthermore, in 1H20, Group net inflows exceeded €2bn (in 1H19 ~€500m). For Eurizon, ~€10,300m in Ethics / ESG funds (over 24% of the market, with an increase of approximately 59% compared to 1H19); 43 sustainable and responsible open-ended funds (6 launched in 1H20). For Fideuram over €351 m of assets, equal to approximately two times compared to 1H19.

Gross non-motor insurance premiums

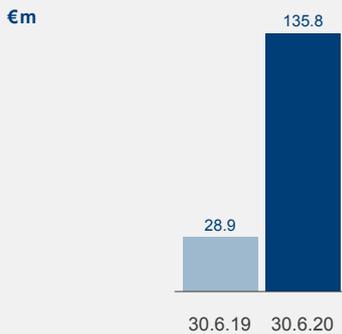


The Group is at the top of the sector in Europe in the wealth management businesses; strong positioning in the Protection business (2nd Italian company in health insurance).

Relations with the community

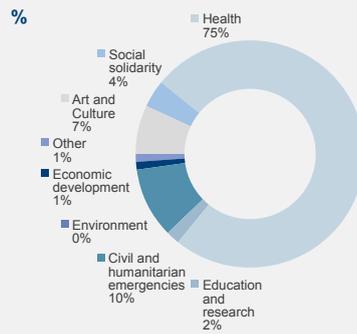


Monetary contribution to the community



The trend of the monetary contribution to the community is growing strongly as in 1H20 the Group gave immediate support to healthcare to deal with the COVID-19 emergency. In particular, among the most important interventions, Intesa Sanpaolo donated €100m to strengthen the National Health Service throughout the national territory through the Department of Civil Protection.

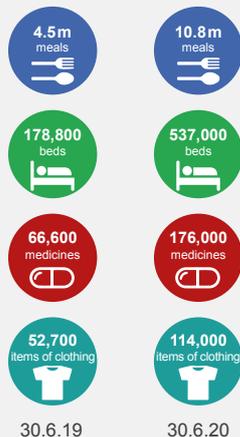
Monetary contribution to the community by area of activity



In 1H20 the areas of intervention that show the greatest growth compared to 1H19 concern health and civil and humanitarian emergencies, as a result of the large donations made to support health care and people in need in the period of the COVID-19 emergency.

Food and Shelter for people in need

no. - cumulative value since the beginning of 2018



The project is part of the initiatives to reduce child poverty and to support people in need, the results of which were achieved in advance of the objective of the Business Plan.

Culture project at the Gallerie d'Italia

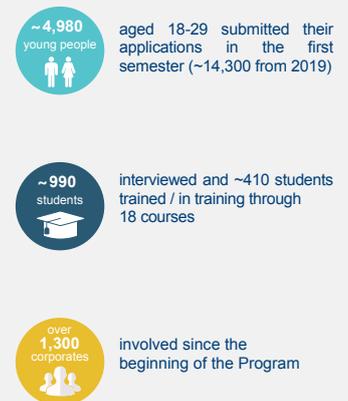
no.



The Gallerie d'Italia host the collections of the Bank and temporary exhibitions in partnership with the main international museums, and they are home to free activities for students and to vulnerable categories.

ISP Giovani e Lavoro Program

no.



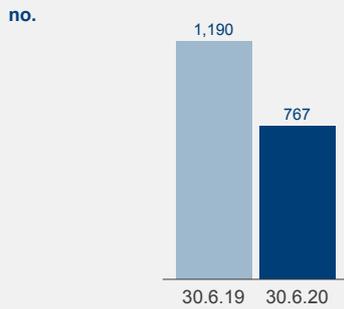
ISP's Giovani e Lavoro Program, in partnership with Generation, aimed at training and introducing 5,000 young people to the Italian labour market over three years.

EMPLOYEES

Job protection

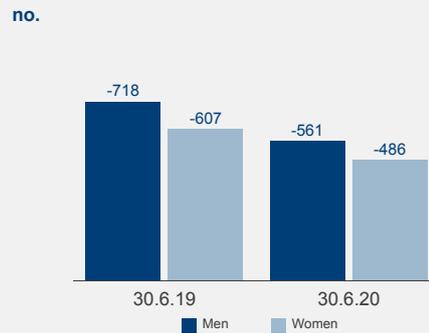


People reassigned to high value-added activities



Compared to the Plan's objective for 2021, of the ~5,000 resources to be redeployed, ~3,800 have already been focused on priority initiatives. The figure results in a natural reduction year-on-year because it reflects the progressive realization in increasing order of complexity.

Turnover by gender

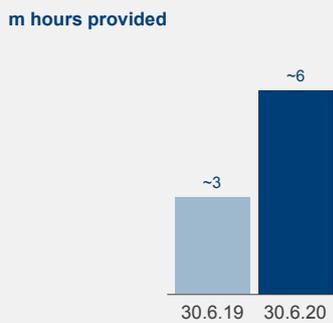


The Group turnover rate, equal to -1.2% (-1.4% in 1H19), records a trend consistent with the planned structural interventions.

Employee growth and development

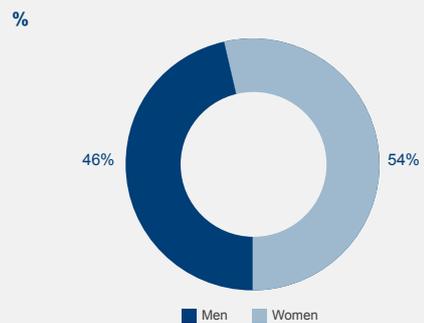


Training



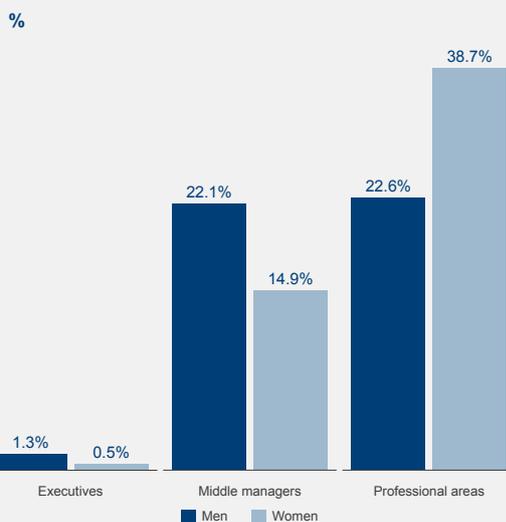
In 1H20 there was an exceptional volume of training provided through the various digital platforms, in particular following the significant use of smart learning during the lockdown, with repercussions on all the main indicators of the training activity.

Breakdown employees by gender



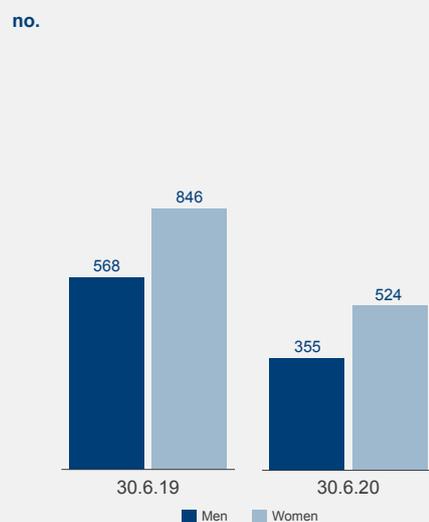
The company population is balanced in terms of male and female presence, with 46% men and 54% women.

Employees by category and gender



Compared to the total population, a constant trend is confirmed in the breakdown by category and gender. The female managers (executives and middle managers), in relation to total managers, stood at 39.6%, a slight increase compared to 1H19.

Number of promotions by gender



From the point of view of distribution by gender, the trend of promotions in 1H20 (59.6% women and 40.4% men) is consistent with that of 1H19 (59.8% women and 40.1% men).

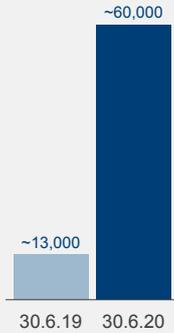
EMPLOYEES

Employee well-being



Smart working

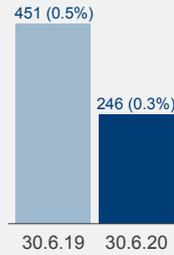
no. participants



Due to the COVID context, in 1H20 the digitalisation of operations was accelerated in order to ensure safe working conditions for the Group's People, also providing digital coaches to support the transition to smart working and share best practices.

Health and safety

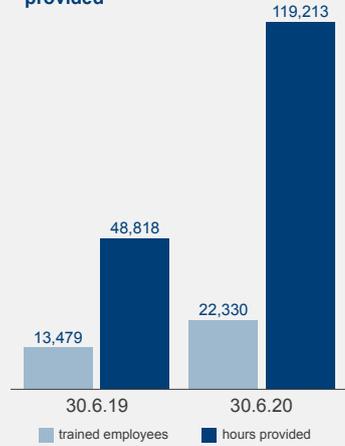
Injuries: no. and % on the number of employees



The injuries in 1H20 significantly decreased compared to the same period in 2019 (-45.5%), for the effects induced by the COVID-19 pandemic. In fact, starting at the end of February 2020, the large scale use of smart working drastically reduced the physical presence in offices and work-home commutes.

Health and safety training

no. trained employees / hours provided



Attention to training continued in health and safety, recording a consistent growth in hours and participants in 1H20. The increase, in line with the overall increase in training, is also due to the adoption for this type of training specification of the digital channel.

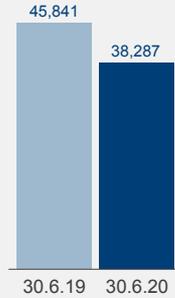
ENVIRONMENT AND CLIMATE CHANGE

Direct environmental impacts



Greenhouse gas emissions

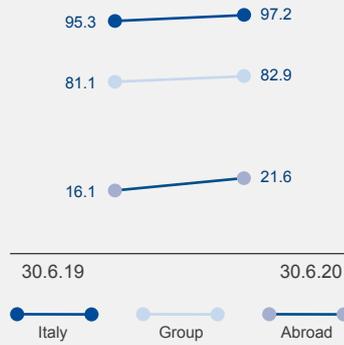
Total Tons of CO₂ (Scope1 + 2 Market-based)



CO₂ emissions are in sharp decline (-16.5% vs 1H19). This decrease is partly due to the continuation of the energy efficiency actions and the reduced use of premises since March 2020. However, the Bank's operations continued during the lockdown and the buildings always remained open, albeit with a reduced presence of people and restricted opening hours for branches.

Energy from renewable sources

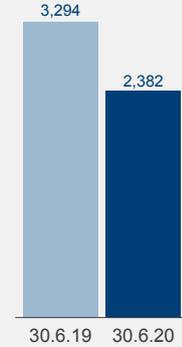
% renewable electricity consumption vs total



The purchase of energy from renewable sources, despite the limitations due to the national legislation of some countries, continues to be one of the main aspects of environmental sustainability on which the Intesa Sanpaolo Group intends to continue its commitment. The figure of 1H20 shows a percentage of consumption from renewable energy close to 83%.

Paper

Paper purchased (ton)



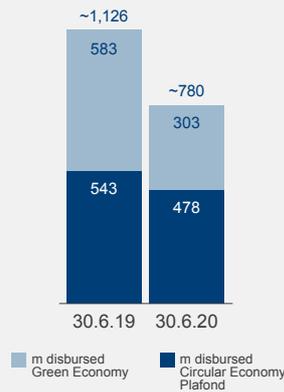
In 1H20, there was a decrease in paper purchases compared to 1H19 due, in particular, to the reduced presence in offices and the use of paper purchased in previous periods. The Group's commitment to purchasing paper with reduced environmental impact (recycled and ecological) is ongoing, with percentages exceeding 86%.

Green Economy



Loans disbursed for the Green and Circular Economy

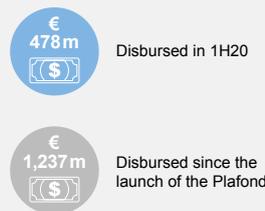
€m



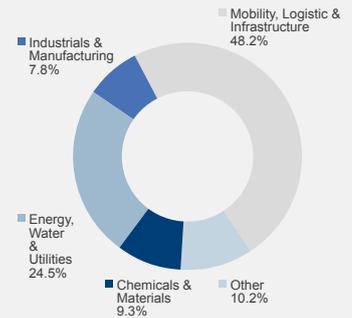
The green disbursements figure of 1H20 was negatively affected by the crisis linked to the spread of the COVID-19 pandemic.

Circular Economy

Circular Economy Plafond: loans disbursed €m



Circular Economy projects: % amounts disbursed by sector



Since the launch of the Plafond, 343 Circular Economy projects have been evaluated with 119 projects financed.

Sustainability indices, rankings and awards

Intesa Sanpaolo is included in the main sustainability indices and rankings defined by specialist rating agencies that select companies not only for their financial performance but also for their results in the three ESG areas (Environmental, Social, Governance) or in specific fields such as diversity. Intesa Sanpaolo is the only Italian bank included in the Dow Jones Sustainability indices, in the CDP Climate A List 2019 and in the 2020 Global 100 Most Sustainable Corporations in the World Index of Corporate Knights.

In the first half of 2020, Intesa Sanpaolo was included in:



- 2020 Bloomberg Gender - Equality Index - GEI



- CDP - Climate Change A List 2019



- Corporate Knights - 2020 Global 100 Most Sustainable Corporations in the World Index

Intesa Sanpaolo, in the first half of 2020, also received some awards in the field of sustainability, in particular:



- in January 2020, Intesa Sanpaolo received the SAM Bronze Class CDP Sustainability Yearbook Award 2020



- in February 2020, Intesa Sanpaolo was recognized as CDP Supplier Engagement Leader 2019
- in March 2020, Intesa Sanpaolo was among the winners of the Environmental Finance Bond Awards for 2020 - Award for Innovation - use of proceeds for the sustainability bond issued in 2019

Actions to face the COVID-19 emergency

Immediate healthcare support



- €100m to strengthen the National Health System through the Civil Protection Department throughout Italy, and in particular in the most affected areas of Bergamo and Brescia. 16 hospitals and 2 COVID-19 Emergency Centres benefitted from the donation with the creation of 36 new hospital wards and 500 hospital beds mainly in Intensive and Sub-Intensive Care Units
- €10m to support families in financial and social difficulty due to the COVID-19 crisis, of which €5m donated to Ricominciamo Insieme project of the Diocese of Bergamo and €5m donated to the Diocese of Brescia
- €6m in donations from the CEO (€1 m) and top management's 2019 variable compensation, to strengthen healthcare initiatives, with additional voluntary donations from ISP People and Board of Directors
- €3.5m donated through ForFunding – the ISP crowdfunding platform – to support Civil Protection Department initiatives related to the COVID-19 emergency
- €1m allocated from the ISP Charity Fund to boost COVID-19 scientific research
- €350k donated to Associazione Nazionale Alpini to accelerate the construction of a field hospital in Bergamo
- ~74,000 doctors and nurses participated in the Generation COVID-19 training on personal protective equipment, non-invasive ventilation and emergency management

Continuous support to the real economy and to society



- €50bn in credit made available to support companies and professionals for protecting jobs and managing payments during the emergency
- €10bn in new credit facilities to boost ~2,500 Italian industrial supplier value chains through the enhancement of the Sviluppo Filiere Program
- 1st in Italy to launch the suspension of existing mortgage and loan installments for families and companies (before the regulation came into force), ~€47bn already approved (*)
- 1st in Italy to sign the collaboration protocol with SACE, providing immediate support to large corporates and SMEs under the Liquidity Decree: ~€7bn in loans already granted with a guarantee from SACE and ~€10bn in loans with a State guarantee (*)
- €125m (equal to 50%) of the ISP Fund for Impact will be used to reduce the socio-economic distress caused by COVID-19
- €30m for the Programma Rinascimento, including impact loans to micro-enterprises and start-ups, for the recovery and the re-shaping of their business models for the post COVID-19, leveraging on growth and innovation projects boosting economic growth and social and territorial cohesion, in partnership with the Bergamo Municipality
- Ecobonus – Intesa Sanpaolo ready to buy tax credits: support to families, condominiums and businesses with modular and flexible financial solutions to benefit from the rules introduced by the “Decreto Rilancio” on raising the deduction to 110% for expenses relating to energy efficiency and reduction measures of seismic risk

Always close to its people



- Remote working for ~60,000 ISP People, with “digital coach” to sustain the switch to smart working and share best practices
- Agreements with trade unions for extraordinary measures to support families and childcare and to compensate for COVID-19 work absences in the variable performance bonus calculation
- Digital learning enabled for all ISP People in Italy
- 6 additional days of paid leave for ISP People who work in the branch network or are unable to work remotely
- ~480 people hired in 1H20, of which 167 joined ISP during the lockdown (**)
- “Ascolto e Supporto” project offering mental wellness support to all ISP People

Steady attention to its customers



- ~100% of branches opened and fully operational (advisory by appointment only)
- Business continuity ensured by the online branch, Internet Banking, App and ATM/Cash machines (98% active)
- Activated remote advisory service, with ~20,000 Relationship Managers
- Free extension of Intesa Sanpaolo health insurance policy coverage to include COVID-19

(*) As at 24.7.20

(**) From March to June 2, 2020



Material issues:
results and objectives

Value and solidity of the company

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Stakeholder	Benefits	Results as at 30 June 2020 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Households and businesses	New medium/long-term credit granted to the real economy	~€40.2bn (~€158.4bn since 2018)	~€250bn
Employees	Personnel expenses	€2.7bn (€14.3bn since 2018)	~€24bn
Suppliers	Procurement and investments	€1.1bn (€6.7bn since 2018)	~€11bn
Public sector	Direct and indirect taxes	€1.3bn (€6.6bn since 2018)	~€13bn

MAIN ECONOMIC AND FINANCIAL INDICATORS¹

Results as at 30 June 2020

Personnel efficiency indexes [m euro]	
Loans to customers / Number of employees	4.58
Operating income / Number of employees ²	0.21
Customer financial assets ³ / Number of employees	10.94
Capital ratios	
Shareholders' equity / Loans to customers	14.5%
Shareholders' equity / Customer financial assets ³	6.1%
Solvency coefficient	
Common Equity Tier 1 capital (CET1) net of regulatory adjustments / Risk-weighted assets (Common Equity Tier 1 ratio)	14.6%
Tier 1 Capital (TIER 1) / Risk-weighted assets	16.5%
Total own funds / Risk-weighted assets	19.2%
Income ratios	
Parent Company's net income / Shareholders' equity ⁴	7.9%
Operating costs/ Operating income (Cost income ratio)	48.5%
Risk ratios	
Net bad loans / Loans to customers	1.6%
Cumulated adjustments on bad loans / Gross bad loans to customers	63.6%

1. Indices calculated with reference to the schedules and reclassified data published in the Intesa Sanpaolo Group's Half-Year Report as at 30 June 2020.

2. The figure for the period was annualized.

3. 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.

4. Net result compared to net equity at the end of the period. Shareholders' equity does not take into account AT1 instruments and the profit for the period. The data for the period was annualized, except for the income components referring to the acquiring business, which was transferred to Nexi during the first half of the year.

Integrity in corporate conduct

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2020
Fighting against corruption and combating money laundering	Training to prevent corruption and money laundering	<ul style="list-style-type: none"> ▪ 54,550 trained employees (62.3% of the total) ▪ 186,359 hours provided
	Disciplinary sanctions due to employee corruption	▪ 0
	Dismissals due to corruption	▪ 0
	Internal advice and clearing on transactions in the highest risk areas for corruption	▪ 121
Protection of free competition	Training on free competition	<ul style="list-style-type: none"> ▪ 51,661 trained employees (58.9% of the total) ▪ 695,575 hours provided
	Internal requests for antitrust advice and clearing on Group projects	▪ Advice and clearing were requested for 54 initiatives, of which 34 counsels and clearings completed (opinions not subject to changes or updates) and 20 still in progress
Privacy protection	Training on privacy protection	<ul style="list-style-type: none"> ▪ 22,574 trained employees (25.8% of the total) ▪ 22,892 hours provided
	Cases of customer data being lost or stolen	In Italy, 13 cases were assessed, of which 10 no risk was found for the rights and freedoms of the data subjects and therefore it was not necessary to proceed with notification to the Italian Data Protection Authority. For the remaining 3 cases we proceeded with notification to the Italian Data Protection Authority. Within the EU foreign perimeter, 9 cases of alleged personal data breach, of which 8 the local Data Protection Officers did not detect a risk for the rights and freedoms of the data subjects, the remaining case was reported to the local Authority.
Consumer protection	Training on consumer protection	<ul style="list-style-type: none"> ▪ 56,754 trained employees (64.8% of the total) ▪ 829,293 hours provided
Whistleblowing	Whistleblowing reports	▪ 6 reports, of which 5 were found to be not pertinent and 1 was subject to specific investigations

Society

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2020 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Real economy Bank	Medium/long-term credit granted to the real economy	<ul style="list-style-type: none"> ~€40.2bn (~€158.4bn since 2018) 	<ul style="list-style-type: none"> ~€250bn (cumulative value 2018-2021)
Quality and innovation in customer relations	Net Promoter Score	<ul style="list-style-type: none"> NPS Retail: 22; NPS Exclusive: 14; NPS Corporate: 22 In 2020, the survey consisted of 298,690 inquiries on Retail and Exclusive customers and 14,831 inquiries on Corporate customers 	<ul style="list-style-type: none"> Enhancing the quality of service levels
	Average response times to customer complaints and appeals (Parent Company) in line with reference regulations (RR)	<ul style="list-style-type: none"> Investment products and services: 50.3 days (vs NR 60 days); Insurance products and services: 28.3 days (vs NR 45 days); Payment services: 20.6 days (vs NR 15 working days); Ordinary: 18.9 days (vs NR 30 days) 	<ul style="list-style-type: none"> Maintaining high performance levels in listening to customers
	Expansion of the multichannel platform and digital transformation	<ul style="list-style-type: none"> ~9.8m multichannel customers 38.1m digitalised transactions and 41% of activities digitalised 6m customers connected at least once to the new App 33 Group companies already introduced into the Cybersecurity Model (70%) 	<ul style="list-style-type: none"> 70% of activities digitalised 100% of Group companies introduced into the Cybersecurity Model
	Start-up Project	<p>Evaluated ~600 start-ups (more than 1,800 since 2018) in 2 acceleration programs with 37 coached start-ups in 1H20 (~270 since 2018), introducing them to selected investors and ecosystem players (~5,500 to date)</p>	
	Blocking of fraudulent transactions	<ul style="list-style-type: none"> ~€69m in transactions blocked for retail customers and ~€7m for corporate customers 	<ul style="list-style-type: none"> Strengthening of cybersecurity
	IT Security training for employees	<ul style="list-style-type: none"> 59,743 participants; 153,997 hours provided 	
	Number of robberies	<ul style="list-style-type: none"> 4 	<ul style="list-style-type: none"> Continuous focus on the safety of customers and employees

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2020 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Access to credit and financial inclusion	Loans disbursed for initiatives with high social impact	<ul style="list-style-type: none"> ▪ ~€18.7 bn ▪ 46% of total loans 	<ul style="list-style-type: none"> ▪ Reinforcement of initiatives to foster financial inclusion and to support vulnerable microcredit and groups
	Microcredit and anti-usury loans disbursed	<ul style="list-style-type: none"> ▪ Above €43 m 	
	Supporting people affected by natural disasters	<ul style="list-style-type: none"> ▪ Support for families and businesses affected by earthquakes and other natural disasters through mortgage remission or moratoria on collapsed properties (~130 moratoria in 1H20 for ~€700m of residual loans) and ~€97m in subsidised loans granted in 1H20 (~€431m since 2018) ▪ In order to face the COVID-19 emergency: in June around €16.5bn in loans were granted by the Group, including almost €14bn under the “Liquidity” Decree 	
	Fund for Impact	<ul style="list-style-type: none"> ▪ per Merito, the first line of credit without collateral dedicated to university students residing in Italy, studying in Italy or abroad; €21m granted in 1H20 (€60m since the beginning of 2019) ▪ Launched in July 2020 MAMMA@WORK: A highly subsidised loan to balance motherhood and work in their children’s early years of life ▪ Two other new initiatives announced in January 2020 to support working mothers in India and in Italy and people over 50 who have lost their jobs or have difficulty accessing pension schemes 	<ul style="list-style-type: none"> ▪ Development of a fund of about €250m to disburse loans of around €1.2bn to sectors of society with difficulty accessing credit
	Loans disbursed to support the Third Sector and social enterprises	<ul style="list-style-type: none"> ▪ ~€100m (over €500m since the beginning of 2018) 	<ul style="list-style-type: none"> ▪ New medium and long-term loans of €700m to support social enterprises (cumulative value 2018-2021)

* Overall monetary contribution to the community is calculated based on the LBG methodology.

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2020 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Sustainable investments and customer protection	Ethical/ESG Funds	<ul style="list-style-type: none"> At Group level over 25% of the market share for SRI fund assets are in Italy. For Eurizon, ~€10,300m in Ethical / ESG funds (over 24% of the market); 43 dedicated products; 6 new funds launched. For Fideuram, over €350m in Ethical / ESG funds 	<ul style="list-style-type: none"> Enhancement of engagement activities in line with the Stewardship Principles
	Engagement activities with issuers	<ul style="list-style-type: none"> 178 Eurizon engagements with issuers. Of these issuers, ~24% were about ESG issues 	<ul style="list-style-type: none"> Enhancement of engagement activities in line with the Stewardship Principles
	Gross premiums non-motor insurance	<ul style="list-style-type: none"> €269m 	<ul style="list-style-type: none"> Development of insurance offer
Contribution to the community	Monetary contribution to the community*	<ul style="list-style-type: none"> ~€136m 	<ul style="list-style-type: none"> Become an exemplary model for society in terms of social and cultural responsibility
	Food and Shelter for people in need	<ul style="list-style-type: none"> Since 2018, around 10.8m meals, 537,000 beds, 176,000 medicines and 114,000 items of clothing distributed 	<ul style="list-style-type: none"> Combating poverty by distributing 10,000 meals a day (3.6m a year) and providing 6,000 beds a month (72,000 a year), 3,000 medicines and 3,000 clothing items a month (36,000 medicines and 36,000 items of clothing a year)
	"Giovani e Lavoro" Program	<ul style="list-style-type: none"> ~4,980 young people, aged 18-29, applied to the Program in 1H20 (~14,300 since 2019) ~990 students interviewed and ~410 students trained/in training through 18 courses in 1H20 Over 1,300 companies involved since the beginning of the Program 	<ul style="list-style-type: none"> ISP's Giovani e Lavoro Program, launched in 2019 in partnership with Generation, aimed at training and introducing 5,000 young people to the Italian labour market over three years
Digital training to young people	<p>Launched the P-Tech initiative, in partnership with IBM, with the objective of training young professionals in the field of new digital jobs:</p> <ul style="list-style-type: none"> Mentoring activities started with 10 ISP "mentors" for 20 young professionals Training module on "team work" (webinar) provided to all professionals involved in the project 		
Culture project	<ul style="list-style-type: none"> Monetary contribution of €9.5m to art and culture Presented the project for the fourth location of the Gallerie d'Italia in Piazza San Carlo, Turin. 6,000 sqm dedicated to photography, digital world and contemporary art The Canova / Thorvaldsen exhibition at the Gallerie d'Italia in Milan, in partnership with the St Petersburg's Hermitage Museum and Copenhagen's Thorvaldsens Museum, one of the most visited exhibitions in Italy, during the opening months and continued during the lockdown phase, thanks to the launch of the virtual tour with over 8m views During the lockdown a number of important national cultural initiatives were produced and sustained in digital editions. COVID-19 Visual Project-Cortona On the Move, a permanent multimedia archive with 40 visual projects by 40 international photographers (602,500 Instagram story views on Freeda and Intesa Sanpaolo profiles); Turin International Book Fair (~5m views); Turin Archives Festival (207,000 views) 	<ul style="list-style-type: none"> Enhancement and sharing of the Group's artistic and cultural heritage and promotion of culture and knowledge of the country's heritage 	

Employees

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2020 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021	
Job protection	People reassigned to high value-added activities	<ul style="list-style-type: none"> 767 reassigned employees working on new priority activities (3,800 since the beginning of 2018) 	<ul style="list-style-type: none"> 5,000 people reassigned to high value-added initiatives 	
	New hires	<ul style="list-style-type: none"> 1,562 hires at Group level, of which 198 with specialised profiles (1,032 since the beginning of 2018) 	<ul style="list-style-type: none"> At least 1,650 new hires to support core business growth 	
Labour Relations	Employees belonging to a trade union	<ul style="list-style-type: none"> 77.01% in Italy (credit agreement) 32.8% abroad 	<ul style="list-style-type: none"> People acting as an enabling factor, including by means of meaningful discussions with trade union representatives 	
	Signed trade union Agreements	<ul style="list-style-type: none"> 21 signed trade union agreements (97 since the beginning of 2018) 		
Employee growth and development	Training: hours provided	<ul style="list-style-type: none"> ~6m hours of training (~26m since the beginning of 2018) 	<ul style="list-style-type: none"> 46m hours of training in the 2018-2021 period 11.9m hours in 2021 	
	Insurance sector training	<ul style="list-style-type: none"> 219 protection specialists introduced to support branches (since the beginning of 2018) 828,815 training and specialization hours for the growth of the insurance sector 	<ul style="list-style-type: none"> Training and specialization for insurance sector growth: some 220 protection specialists supporting branches 	
	Loan recovery training	<ul style="list-style-type: none"> 15,433 training hours provided to 13,385 employees to consolidate loan recovery 31 employees managing customers in arrears (378 since the beginning of 2018) 	<ul style="list-style-type: none"> Enhancing skills in loan recovery and creating a dedicated internal unit (1,000 individuals managing customers in arrears, out of 1,300 reassigned to lending priorities) 	
	International Talent Program	<ul style="list-style-type: none"> Development initiatives of the International Talent Program continued, involving over 250 collaborators 	<ul style="list-style-type: none"> Around 500 talents involved 	
	Managerial assessments	<ul style="list-style-type: none"> 274 Managerial assessments (48% women and 52% men) 	<ul style="list-style-type: none"> Career advancement paths for employees destined for managerial roles 	
	Diversity Management initiatives		<ul style="list-style-type: none"> Establishment of the Diversity & Inclusion Committee, composed of a focal point per Structure, with the aim of aligning and sharing the D&I initiatives in progress 	<ul style="list-style-type: none"> Promote diversity and inclusion
			<ul style="list-style-type: none"> Definition of the Diversity & Inclusion Training Plan Launch of two group coachings on inclusion for managers Dissemination of digital content to promote inclusive behavior during the lockdown 	

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2020 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021	
Welfare and quality of life in the company	Smart working	<ul style="list-style-type: none"> ~60,000 participants in the flexible work scheme, of which 42,750 new members in the semester 	<ul style="list-style-type: none"> Flexibility programmes to improve employee productivity and satisfaction: smart working extended to 24,000 people in 2021 	
	Intesa Sanpaolo Employees' Association	<ul style="list-style-type: none"> ~150k members ~€2m to support free time initiatives 		
	Company pension	<ul style="list-style-type: none"> Over 94k subscribers to all Group Funds (Defined Contribution and Benefit) Over €9.5bn of assets 		
	Injuries	<ul style="list-style-type: none"> Inside the workplace: 101 Outside the workplace: 145 Injury rate: 0.3% 		
	Health and Safety Management System Certification	<ul style="list-style-type: none"> Coverage of the UNI ISO 45001: 2018 standard equal to 100% of Intesa Sanpaolo branches and buildings in the Italian perimeter 		<ul style="list-style-type: none"> Protecting employee health and safety
	Health and safety training for employees	<ul style="list-style-type: none"> 22,330 participants in health and safety training 119,213 hours provided 		

Environment and Climate Change

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions / Results as at 30 June 2020	Plan Objectives for 2021 Cumulative value 2018-2021
Direct environmental impacts	Greenhouse gas emissions*	<ul style="list-style-type: none"> Scope 1 + 2 Market-based**: 38,287 tCO₂eq (-16.5% vs 1H19) 0.011 tCO₂eq/m² (-14.7% vs 1H19) 0.404 tCO₂eq/ employee (-16.6% vs 1H19) 	<ul style="list-style-type: none"> Containment of CO₂ emissions
	Energy consumption	<ul style="list-style-type: none"> Electricity: 184,745 MWh (-12.7% vs 1H19) Thermal energy: 112,920 MWh (-6.2% vs 1H19) 	<ul style="list-style-type: none"> Containment of energy consumption
	Responsible management of resources	<ul style="list-style-type: none"> Renewable electricity consumption vs total: 82.9% Electricity produced from renewable sources: 585 MWh 	<ul style="list-style-type: none"> Increase in the use of renewable energy sources Maintenance of electricity production levels from photovoltaic energy
Green Economy	Loans and services for the Green Economy and Circular Economy	<ul style="list-style-type: none"> Paper purchased: 2,382t Environmentally-friendly paper purchased (including recycled paper) vs total: 86.2% 	<ul style="list-style-type: none"> Responsible use of resources
		<ul style="list-style-type: none"> Loans disbursed for the Green and Circular Economy: ~€780m disbursed equal to 1.9% of total loans 	<ul style="list-style-type: none"> Supporting the Green Economy
		<ul style="list-style-type: none"> Circular Economy Plafond: ~€1.24bn disbursed since the launch of the Plafond (€478m in 1H20) 343 projects analyzed since the launch of the Plafond (95 in 1H20) 119 projects financed since the launch of the Plafond (56 in 1H20) 	<ul style="list-style-type: none"> €5bn in credit for companies adopting the circular model using innovative methods Launch of a specific investment fund dedicated to the Circular Economy

* Emission factors for the calculation of CO₂ established by Intesa Sanpaolo, in accordance with the ABI Energia Guidelines "Linee guida sull'applicazione in banca degli Standards GRI in materia ambientale" and on the basis of the main 2019 publications (UNFCCC, IEA, IPCC, AIB, etc.).

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

Human rights

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Indicators	Results as at 30 June 2020	Results as at 30 June 2019
Injuries in the workplace	101	120
Employees belonging to a union (% of total)*	64.7%	64.9%
Part-time employees (% of total)	11.9%	11.8%
Employees signed up to the flexible work scheme	~60,000	~13,000
Reports of non-compliance with the Code of Ethics for alleged discrimination	3	4
Court cases for mobbing**	3	2
Reports of alleged breaches of the Privacy Code (Italy)	40	23
Robberies - Number of events per 100 branches	0.1	0.3
Suppliers registered on the Supplier Gate*** (No.)	6,785	4,213
Projects subject to Equator Principles screening:		
Number	2	1
Amount (millions of euro)	464	173
Donations for vulnerable and disadvantaged groups managed centrally (% of total)	99%	100%

* The industry National Collective Bargaining Agreement covers all employees in Italy. The percentage of employees working in Italy and covered by the Collective Bargaining Agreement for the Credit Sector who are also members of a trade union is 77.01% (calculation based on Full Time Equivalents –FTEs).

** There are 3 disputes involving employees in service which include, among the claims, also those for mobbing.

*** All suppliers registered on the portal are subject to checks in the areas of business ethics and respect for human rights, workers' rights and environmental rights.

Indicators*:
detail tables



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

Governance and risk management

CSR GOVERNANCE

Code of Ethics: reports of alleged non-compliance	30.6.2020	30.6.2019
Customers	50	53
Employees	6	20
Suppliers	1	1
Community	0	0
Total	57	74

INTEGRITY IN CORPORATE CONDUCT

Whistleblowing	30.6.2020	30.6.2019
Reports received	6	10
Reports identified as not relevant	5	4
Reports with specific investigations	1	6

Training for the prevention of corruption and money laundering	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]	47,560	6,990	54,550	51,941	6,818	58,759
Hours of training [No.]*	166,012	20,348	186,359	119,333	29,324	148,657
Participants [%]	73.5%	30.6%	62.3%	77.3%	29.6%	65.2%
Hours of specific training/total hours of training [%]*	9.1%	5.4%	8.5%	16.1%	5.7%	11.9%

Training on anti-corruption and anti-money laundering is mandatory and follows multi-year cycles, also according to local regulations. The trend in the number of participants, slightly decreasing, reflects this cyclical nature, because the first semester of 2020 represents the starting phase of a new cycle in which not all the workforce is involved. Nevertheless, the increase in training hours confirms the Group's continuous effort to improve the per capita training offer beyond the minimum levels required by law in a particularly delicate field, even from a reputational point of view.

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

Training for the protection of free competition	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	51,222	439	51,661	57,993	72	58,065
Hours of training provided (classroom + remote learning)*	694,477	1,098	695,575	172,510	10	172,520

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

Training for consumer protection	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	56,600	154	56,754	58,417	558	58,975
Hours of training provided (classroom + remote learning)*	828,816	478	829,293	260,818	2,229	263,047

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

Training for privacy protection	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	21,791	783	22,574	50,813	3,813	54,626
Hours of training provided (classroom + remote learning)*	19,767	3,125	22,892	38,913	2,795	41,709

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

Disciplinary measures for corruption	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Disciplinary sanctions due to employee corruption	0	0	0	0	0	0
Dismissal due to corruption	0	0	0	0	0	0

Society

LOANS TO CUSTOMERS BY ECONOMIC BUSINESS SECTOR

Breakdown by economic business sector	30.6.2020	30.6.2019
Loans of the Italian banks and companies of the Group		
Households	28.6%	28.8%
Public Administration	1.8 %	2.0%
Financial Companies	8.6%	12.3%
Non-financial Companies of which:	33.3%	32.3%
Services	7.0%	6.2%
Distribution	5.7%	5.4%
Real Estate	3.2%	3.5%
Construction	1.9%	2%
Utilities	1.8%	2.5%
Metallurgy and metal products	1.7%	1.8%
Transport	1.5%	1.3%
Agriculture	1.5%	1.5%
Food and drink	1.3%	1.3%
Mechanical	1.1%	1.0%
Transportation means	1.0%	0.5%
Fashion	1.0%	0.9%
Intermediate industrial products	0.9%	0.9%
Electrotechnical and electronic	0.7%	0.6%
Holding and other	0.4%	0.5%
Base and intermediate chemicals	0.3%	0.3%
Material for construction	0.3%	0.3%
Infrastructure	0.3%	0.3%
Energy and extraction	0.3%	0.3%
Non-classified units	0.2%	0.3%
Furniture	0.2%	0.2%
Publishing and printing	0.2%	0.3%
Pharmaceutical	0.2%	0.2%
Other consumption goods	0.2%	0.2%
Mass consumption goods	0.1%	0.1%
White goods	0.1%	0.1%
Rest of the world	12.4%	9.8%
Loans of international banks and companies of the Group	11.8%	10.6%
Non-performing loans	3.5%	4.1%
TOTAL	100%	100.0%

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

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING*

Project Finance**	30.6.2020		
	Category A	Category B	Category C
Total			
Sector			
Oil and gas	1		
Mining			
Energy			1
Infrastructure			
Other			
Region			
Americas			
Europe			1
Asia and Oceania	1		
Type of country***			
Designated			
Not designated	1		1
Independent audit			
Yes	1		1
No			

* There are no loans to companies for projects that reached financial close in the first half of 2020.

** The tables show the number of projects that were financially completed as of June 30, 2020.

*** Designated countries: countries considered as having solid environmental and social governance, legal systems and an institutional capacity conceived to protect the population and natural environment. The list of designated countries is available on the Equator Principles Internet site. The Equator Principles envisage the assignment of a risk category to the projects to be financed (A is high, B medium and C low).

Projects closed during the semester*	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Projects	1	1	2	1	0	1
Economic Value [m euro]	450	14	464	173	0	173

* Projects financially completed as of June 30, 2020.

SOCIAL IMPACT LOANS

Loans granted for social purposes [K euro]*	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Micro-finance	3,745	39,227	42,972	10,034	21,098	31,132
Anti-usury loans	452	0	452	557	0	557
Loans to the Third Sector	105,176	0	105,176	106,760	0	106,760
Products for vulnerable social groups	1,890,284	93,274	1,983,558	1,445,889	124,174	1,570,063
Support for people hit by disastrous events	16,520,730	0	16,520,730	55,145	0	55,145
Total	18,520,386	132,501	18,652,888	1,618,384	145,272	1,763,656

* Including medium-long term loans provided by the Third Sector network and by the Banks in Italy. In 1H20, the total of high social impact loans represents 46% on the total loans disbursed by the Group (vs 7% in 1H19). The trend of high social impact loans is showing strong growth as 1H20 includes loans granted to support families and businesses in the face of the COVID-19 emergency. In particular, in June, around €16.5bn in loans were granted by the Group, including almost €14bn under the "Liquidity" Decree.

SUSTAINABLE INVESTMENTS

Eurizon SGR: Ethical and ESG Funds [k euro]	30.6.2020	30.6.2019
Ethical and ESG Funds: assets	10,289,012	6,478,529
Ethical Funds: assets	1,779,973	1,307,989
EIS - Flexible Equity Ethical Selection	295,737	189,302
International ethical equity assets	507,786	448,793
Ethical bonds assets	956,104	669,894
Diversified Ethical assets	20,346	0
ESG Funds: assets	8,509,039	5,170,540
Target 40 Fund (retail customers)	87,393	112,302
Sustainable Global Equity Fund (professional customers)	540,588	416,781
Flexible Equity Fund	3,543,646	3,581,503
Sustainable Discipline ESG Fund	409,841	436,222
Absolute Green Bonds Fund	1,457,342	332,153
Bond Corporate Smart ESG Fund	185,584	100,374
Contrarian Approach ESG Fund	135,070	4,804
Emerging Markets Bond in local currencies ESG	185,122	186,402
Equity Innovation	492,333	-
Equity People	375,104	-
Equity Planet	453,261	-
Equity Europe	93,961	-
Equity US	81,126	-
Eurizon Global Dividend ESG 50 - May 2025	101,337	-
Eurizon Fund - Equity Europe ESG LTE	41,851	-
Eurizon Fund - Equity USA ESG LTE	49,295	-
Eurizon Global Dividend ESG 50 - July 2025	276,185	-

Eurizon SGR - engagement initiatives	30.6.2020	30.6.2019
Companies for which engagement initiatives have been carried out	178	300
Companies for which ESG engagement initiatives have been carried out	42	70

Fideuram Ethical and ESG Funds [K euro]	30.6.2020	30.6.2019
Ethical and ESG Funds: assets	351,423	149,237
Ethical Funds: assets	65,638	47,374
Fonditalia Ethical Investment Class R	27,048	25,884
Fonditalia Ethical Investment Class T	38,590	21,490
ESG Funds: assets	285,785	101,863
Fonditalia Millennials Equity Class R	121,880	39,905
Fonditalia Millennials Equity Class T	163,905	61,958

The Fideuram Ethical Funds are Luxembourg funds.

CYBER SECURITY

Training	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	56,974	2,769	59,743	17,174	3,772	20,946
Hours of training provided (classroom + remote learning)*	148,341	5,656	153,997	30,697	7,862	38,559

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

CUSTOMER EXPERIENCE

Net promoter score (NPS) by type of customer	30.6.2020	30.6.2019
Retail	22	18
Exclusive	14	5
Corporate	22	7

The NPS as at 30 June 2020 is growing compared to the same period last year. The improvement is the result of strengthening the relationship with the Bank and is also positively influenced by the judgment on Intesa Sanpaolo's work during the health crisis. In particular, for corporate customers, the full application of the new service model, launched at the beginning of 2019, was reflected in a significant improvement of the NPS.

CLAIMS, COMPLAINTS AND APPEALS

Type [No.]	30.6.2020			30.6.2019		
	Italy	Abroad*	Group	Italy	Abroad*	Group
Loans	13,162	3,566	16,728	10,991	2,164	13,155
Payment systems	6,136	12,786	18,922	5,739	9,179	14,918
Organizational issues, Internet site, other	8,250	3,753	12,003	6,281	3,245	9,526
Insurance products	5,018	74	5,092	3,515	41	3,556
Current accounts, deposits and securities dossier	2,594	3,110	5,704	2,456	2,763	5,219
Investments	2,471	124	2,595	1,253	91	1,344
Total	37,631	23,413	61,044	30,235	17,483	47,718

With regard to the requests received from customers regarding the protection of personal data in Italy, in the first half of 2020, 40 reports were received for alleged violation of the Privacy Code and 2 requests for feedback from the Guarantor for the protection of personal data, against appeals presented to the Guarantor at the initiative of the customer exercising the right to access data. Within the EU foreign perimeter, local Data Protection Officers handled 243 reports of alleged violation of the legislation on protection of personal data and 6 requests for feedback from the local Guarantor Authority in the face of complaints submitted to the Authorities on the initiative of customers.

* With regard to the first half of 2019, the data regarding the foreign perimeter refer to the period January-May, since the reporting timescales did not allow for a representation of the data for the full semester; starting from the first half of 2020, reporting is carried out for the entire January-June period.

CONTRIBUTION TO THE COMMUNITY

Monetary contribution to the community by area of activity [K euro]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	9,381	167	9,547	13,019	220	13,239
Social solidarity	5,142	180	5,322	2,439	173	2,612
Health	101,371	406	101,776	841	174	1,015
Educational and research	2,700	110	2,810	4,715	97	4,812
Civil and humanitarian emergencies	12,809	446	13,255	10	0	10
Economic development	1,814	221	2,035	2,286	266	2,552
Environment	80	0	80	3	7	10
Other	705	277	982	4,322	401	4,723
Total monetary contribution to the community	134,001	1,807	135,808	27,634	1,338	28,972

Monetary contribution to the community by area of activity [%]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	7.0	9.2	7.0	47.1	16.4	45.7
Social solidarity	3.8	9.9	3.9	8.8	12.9	9.0
Health	75.6	22.5	74.9	3.0	13.0	3.5
Education and research	2.0	6.1	2.1	17.1	7.2	16.6
Civil and humanitarian emergencies	9.6	24.7	9.8	0.0	0.0	0.0
Economic development	1.4	12.2	1.5	8.3	19.9	8.8
Environment	0.1	0.0	0.1	0.0	0.5	0.0
Other	0.5	15.3	0.7	15.6	30.0	16.3

Monetary contribution to the community by reason [K euro]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	110,910	22	110,932	493	98	591
Investments in the community	13,656	1,431	15,087	13,548	634	14,182
Commercial initiatives with an impact on the community	9,435	354	9,789	13,593	606	14,199
Total monetary contribution to the community	134,001	1,807	135,808	27,634	1,338	28,972

The trend of the monetary contribution to the community is growing strongly as in 1H20 the Group gave immediate support to healthcare to deal with the COVID-19 emergency. In particular, among the most important interventions, Intesa Sanpaolo donated €100m to strengthen the National Health Service throughout the national territory through the Department of Civil Protection.

Monetary contribution to the community by reason [%]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	82.8	1.2	81.7	1.8	7.3	2.0
Investments in the community	10.2	79.2	11.1	49.0	47.4	48.9
Commercial initiatives with an impact on the community	7.0	19.6	7.2	49.2	45.3	49.0

SUPPLIERS

Suppliers - Supplier Gate	30.6.2020	30.6.2019
Suppliers [No.]	6,785	4,213
of which:		
Italy [No.]	3,916	3,284
Europe (excluding Italy) [No.]	2,725	841
Rest of the world [No.]	144	88

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

Employees

COMPOSITION

Group employee breakdown by country	30.6.2020			30.6.2019		
	Total	Men	Women	Total	Men	Women
Italy	64,694	31,638	33,056	67,164	33,118	34,046
Luxembourg	207	133	74	210	133	77
Ireland	29	17	12	31	17	14
Egypt	4,504	3,330	1,174	4,598	3,517	1,081
Albania	677	199	478	643	190	453
Croatia	5,045	1,400	3,645	5,213	1,484	3,729
Romania	570	163	407	590	164	426
Serbia	3,147	847	2,300	3,073	831	2,242
Hungary	2,294	714	1,580	2,285	714	1,571
Slovakia	4,094	1,175	2,919	4,189	1,166	3,023
Ukraine	836	186	650	966	194	772
Russian Federation	1,091	307	784	1,161	312	849
Brazil	37	25	12	39	28	11
Moldova	349	118	231	0	0	0
Group	87,574	40,252	47,322	90,162	41,868	48,294

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).

Moldova was included in the consolidation area starting from the 2019 Consolidated Non-Financial Statement, therefore only the data relating to the first half of 2020 are available.

Employee breakdown by gender [%]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Men	48.9	37.6	46.0	49.3	38.0	46.4
Women	51.1	62.4	54.0	50.7	62.0	53.6

Employees by category and gender [% of total employees]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.6	2.2	1.7	1.5	2.2	1.7
Men	1.2	1.3	1.3	1.2	1.3	1.3
Women	0.3	0.9	0.5	0.3	0.9	0.5
Middle managers	42.1	22.5	37.0	42.3	23.2	37.4
Men	25.5	12.7	22.1	25.7	13.6	22.6
Women	16.7	9.8	14.9	16.6	9.6	14.8
Professional areas	56.3	75.3	61.3	56.1	74.6	60.8
Men	22.2	23.6	22.6	22.3	23.1	22.5
Women	34.1	51.7	38.7	33.8	51.5	38.3

Employees - Breakdown by category and gender [% of the category total]	30.6.2020		30.6.2019	
	Men	Women	Men	Women
Executives	72.6	27.4	73.7	26.3
Middle managers	59.8	40.2	60.4	39.6
Executives + Middle managers	60.4	39.6	61.0	39.0
Professional areas	36.8	63.2	37.0	63.0

Part-time employees by gender	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Number of part-time employees/total employees [%]	15.6	1.4	11.9	15.4	1.2	11.8
Breakdown of part-time employees by gender [No.]	10,094	322	10,416	10,355	269	10,624
Men	772	56	828	674	40	714
Women	9,322	266	9,588	9,681	229	9,910

Hiring by gender	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	479	1,083	1,562	537	1,471	2,008
Men	276	412	688	297	561	858
Women	203	671	874	240	910	1,150

Termination by gender [No.]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	1,420	1,189	2,609	1,726	1,607	3,333
Men	838	411	1,249	985	591	1,576
Women	582	778	1,360	741	1,016	1,757

Turnover by gender	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	-941	-106	-1,047	-1,189	-136	-1,325
Men	-562	1	-561	-688	-30	-718
Women	-379	-107	-486	-501	-106	-607

Turnover rate by gender [%]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	-1.4	-0.5	-1.2	-1.7	-0.6	-1.4
Men	-1.7	0.0	-1.4	-2.0	-0.3	-1.7
Women	-1.1	-0.7	-1.0	-1.5	-0.7	-1.2

PROFESSIONAL DEVELOPMENT

Number of promotions by gender	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	368	511	879	761	653	1,414
Men	185	170	355	355	213	568
Women	183	341	524	406	440	846

TRAINING

Training by professional category [hours]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	22,706	14,759	37,466	20,501	9,418	29,919
Men	18,236	8,819	27,055	16,660	5,889	22,550
Women	4,470	5,941	10,411	3,841	3,529	7,369
Middle managers	1,886,672	104,409	1,991,081	779,835	136,487	916,321
Men	1,094,166	45,830	1,139,995	489,891	64,362	554,252
Women	792,506	58,580	851,086	289,944	72,125	362,069
Professional areas	3,392,121	596,040	3,988,161	1,073,936	627,593	1,701,529
Men	1,256,708	140,203	1,396,912	440,588	158,656	599,244
Women	2,135,413	455,836	2,591,249	633,348	468,937	1,102,285
Total	5,301,499	715,209	6,016,708	1,874,272	773,498	2,647,771
Men	2,369,110	194,852	2,563,962	947,139	228,907	1,176,047
Women	2,932,389	520,356	3,452,746	927,133	544,591	1,471,724

The data are shown on the basis of a recalculation that takes into account training effectiveness parameters and does not include the hours of training provided to employees who ceased during the semester and the hours of training provided via Web TV.

Training by category and gender [average hours]*	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	10.5	19.7	13.5	12.0	16.2	13.4
Men	10.4	18.7	12.6	12.0	16.8	13.3
Women	10.9	21.2	15.8	12.1	15.2	13.7
Middle managers	24.0	11.6	22.0	11.0	17.6	12.0
Men	23.1	9.6	21.1	11.4	14.8	11.9
Women	25.3	14.3	23.4	10.4	21.6	12.2
Professional areas	31.7	18.0	27.3	11.0	23.8	15.0
Men	30.0	15.2	25.9	11.6	21.8	14.3
Women	32.9	19.2	28.1	10.6	24.7	15.4
Hours of training per employee [No.]*	28.1	16.6	25.1	11.0	22.2	13.9

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

Training by procedure	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	1.5	29.6	4.8	9.3	48.9	20.9
Remote training [% of hours]*	98.5	70.4	95.2	90.7	51.1	79.1
Hours of training provided (classroom + remote learning) [No.]*	5,301,499	715,209	6,016,708	1,874,272	773,498	2,647,771

* The data are shown on the basis of a recalculation that takes into account training effectiveness parameters and does not include the hours of training provided to employees who ceased during the semester and the hours of training provided via Web TV.

FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Employees registered with a trade union [No.]	46,639	7,228	53,867	51,267	7,208	58,475
Executives	155	66	221	172	57	229
Middle managers	18,852	2,515	21,367	20,287	2,574	22,861
Professional areas	27,632	4,647	32,280	30,808	4,577	35,385
Employees registered with a trade union [%]	76.1*	32.8	64.7	76.3	31.3	64.9

The National Collective Labor Agreement for the sector covers all employees in Italy and 52.9% of employees abroad.

* The % of employees operating in Italy and covered by the collective credit agreement registered with a trade union is equal to 77.01%.

HEALTH AND SAFETY

Injuries by gender	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries in the year [No.]	211	35	246	391	60	451
Men	89	6	95	158	15	173
Women	122	29	151	233	45	278

Injuries at work and on the way to/from work	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Injuries at work [No.]	84	17	101	98	22	120
Men	31	2	33	31	2	33
Women	53	15	68	67	20	87
Injuries on the way to/from work [No.]	127	18	145	293	38	331
Men	58	4	62	127	13	140
Women	69	14	83	166	25	191

Training on health and safety	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety*	117,242	1,971	119,213	36,833	11,986	48,818
Employees who have attended health and safety training [No.]	21,278	1,052	22,330	10,271	3,208	13,479
Employees who have attended health and safety training [%]	33	5	25	15	14	15
Hours of health and safety training per employee*	1.8	0.1	1.4	0.5	0.5	0.5

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

Robberies	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Robberies	3	1	4	8	5	13
Robberies for every 100 bank counters	0.1	0.1	0.1	0.2	0.5	0.3

Environment

DIRECT ENVIRONMENTAL IMPACTS

Parameters	Unit	30.6.2020			30.6.2019		
		Italy	Abroad	Group	Italy	Abroad	Group
Operators = employees + consultants	No.	70,677	24,041	94,718	71,448	23,093	94,541
Floor area	thousands of m ²	2,912	615	3,527	2,977	627	3,604

Greenhouse gas emissions (CO ₂ eq)	Unit	30.6.2020			30.6.2019		
		Italy	Abroad	Group	Italy	Abroad	Group
Direct emissions (Scope1)	tCO₂eq	19,009	4,111	23,120	23,714	3,112	26,826
Natural gas emissions for independent heating	tCO ₂ eq	13,844	1,539	15,383	15,308	1,059	16,367
Natural gas emissions for cogeneration	tCO ₂ eq	1,398	250	1,647	3,133	261	3,394
Diesel emissions for independent heating	tCO ₂ eq	395	61	456	740	32	773
HFC emissions	tCO ₂ eq	1,647	117	1,763	985	n.a.	985
Gasoline emissions for company fleet	tCO ₂ eq	2	743	746	4	221	225
Diesel emissions for company fleet	tCO ₂ eq	1,724	1,401	3,125	3,544	1,538	5,082
Indirect emissions (Scope2 Market-based)	tCO₂eq	2,951	12,216	15,167	3,206	15,809	19,015
Electricity emissions (excluding cogeneration)	tCO ₂ eq	816	11,648	12,464	1,304	14,720	16,024
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	2,135	535	2,670	1,659	1,045	2,704
Diesel emissions for building heating	tCO ₂ eq	0	33	33	243	44	286
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO₂eq	21,960	16,327	38,287	26,920	18,921	45,841
Total direct + indirect emissions per employee	tCO ₂ eq/employee	0.3	0.7	0.4	0.4	0.8	0.5
Total direct + indirect emissions per square meter	kgCO ₂ eq/m ²	7.5	26.5	10.9	9.0	30.2	12.7

Energy consumption broken down by source	Unit	30.6.2020			30.6.2019		
		Italy	Abroad	Group	Italy	Abroad	Group
Direct primary energy consumption (Scope1)	GJ	290,351	58,295	348,646	373,646	46,881	420,527
Natural gas consumption for independent heating	GJ	238,781	27,466	266,246	263,700	18,907	282,607
Natural gas consumption for cogeneration	GJ	24,108	4,469	28,577	53,961	4,689	58,650
Diesel consumption for independent heating	GJ	5,316	859	6,175	9,960	455	10,416
Gasoline consumption for the fleet	GJ	25	7,516	7,541	52	2,883	2,934
Diesel consumption for the fleet	GJ	22,121	17,985	40,107	45,973	19,947	65,919
Indirect primary energy consumption (Scope2)	GJ	567,366	192,069	759,435	637,413	183,986	821,399
Renewable electricity consumption	GJ	524,422	27,052	551,474	595,598	22,051	617,649
Non-renewable electricity consumption (except cogeneration)	GJ	6,118	96,366	102,483	9,969	112,021	121,990
Natural gas consumption for building heating (including remote district heating)	GJ	36,827	68,170	104,996	28,577	49,302	77,879
Diesel consumption for building heating	GJ	0	481	481	3,268	612	3,881
Total direct + indirect energy (Scope1 + 2)	GJ	857,717	250,364	1,108,081	1,011,059	230,867	1,241,926
Total direct + indirect energy per employee	GJ/employee	12.1	10.4	11.7	14.2	10.0	13.1

Total electricity focus (including cogeneration)	Unit	30.6.2020			30.6.2019		
		Italy	Abroad	Group	Italy	Abroad	Group
Electricity per employee	kWh/employee	2,121	1,449	1,950	2,431	1,644	2,239
Electricity per square meter	kWh/m ²	51	57	52	58	61	59
Purchased from renewable sources	%	96.8	21.5	82.6	94.9	16.0	80.8
Self-produced from renewable sources (photovoltaic)	%	0.4	0.1	0.3	0.3	0.2	0.3
Purchased from non-renewable sources	%	1.1	76.9	15.4	1.6	81.9	16.0
Self-produced from non-renewable sources (cogeneration)	%	1.7	1.6	1.7	3.2	1.9	2.9

Paper consumption	Unit	30.6.2020			30.6.2019		
		Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	1,719	663	2,382	2,334	961	3,294
Purchased paper / employee	kg/employee	24.3	27.6	25.2	32.7	41.6	34.8
Certified recycled paper	%	75.3	11.9	57.6	69.8	26.1	57.1
Eco-sustainable certified paper (not recycled)	%	22.0	45.7	28.6	24.6	47.6	31.3

GREEN ECONOMY

Loans disbursed for the Green and Circular Economy [K euro]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Retail	18,453	2,078	20,531	20,846	4,349	25,196
Business and Third Sector	70,578	13,956	84,534	89,508	8,870	98,377
Corporate and Project finance	179,413	18,059	197,472	407,533	51,596	459,129
of which Project finance	119,549	18,059	137,609	269,394	51,596	320,989
Total loans for the Green Economy	268,443	34,093	302,536	517,888	64,815	582,702
Total Circular Economy Plafond	477,652	0	477,652	542,798	0	542,798
Total	746,095	34,093	780,188	1,060,686	64,815	1,125,500

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