

# Society

## LOANS TO CUSTOMERS BY ECONOMIC BUSINESS SECTOR

Breakdown by economic business sector	30.6.2020	30.6.2019
<b>Loans of the Italian banks and companies of the Group</b>		
<b>Households</b>	<b>28.6%</b>	<b>28.8%</b>
<b>Public Administration</b>	<b>1.8 %</b>	<b>2.0%</b>
<b>Financial Companies</b>	<b>8.6%</b>	<b>12.3%</b>
<b>Non-financial Companies</b> of which:	<b>33.3%</b>	<b>32.3%</b>
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%
<b>Rest of the world</b>	<b>12.4%</b>	<b>9.8%</b>
<b>Loans of international banks and companies of the Group</b>	<b>11.8%</b>	<b>10.6%</b>
<b>Non-performing loans</b>	<b>3.5%</b>	<b>4.1%</b>
<b>TOTAL</b>	<b>100%</b>	<b>100.0%</b>

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
<b>Total</b>			
<b>Sector</b>			
Oil and gas	1		
Mining			
Energy			1
Infrastructure			
Other			
<b>Region</b>			
Americas			
Europe			1
Asia and Oceania	1		
<b>Type of country***</b>			
Designated			
Not designated	1		1
<b>Independent audit</b>			
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
<b>Total</b>	<b>18,520,386</b>	<b>132,501</b>	<b>18,652,888</b>	<b>1,618,384</b>	<b>145,272</b>	<b>1,763,656</b>

\* 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
<b>Total</b>	<b>37,631</b>	<b>23,413</b>	<b>61,044</b>	<b>30,235</b>	<b>17,483</b>	<b>47,718</b>

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
<b>Total monetary contribution to the community</b>	<b>134,001</b>	<b>1,807</b>	<b>135,808</b>	<b>27,634</b>	<b>1,338</b>	<b>28,972</b>

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
<b>Total monetary contribution to the community</b>	<b>134,001</b>	<b>1,807</b>	<b>135,808</b>	<b>27,634</b>	<b>1,338</b>	<b>28,972</b>

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.