

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