



Consolidated Non-financial
Statement as at 30 June 2022

Content

INTRODUCTION	3
EXECUTIVE SUMMARY	4
Main performance indicators	5
Sustainability indices, rankings and awards	16
Support for the Ukrainian population and Pravex Bank's people	18
MATERIAL ISSUES: RESULTS AND OBJECTIVES	19
Group value and solidity	20
Integrity in corporate conduct	21
Quality of service and customer satisfaction	22
Innovation, digital transformation and cybersecurity	23
Financial inclusion and supporting production	25
Sustainable investments and insurance	26
Community support	27
Employment protection	29
Retention, enhancement, diversity and inclusion of the Group's people	30
Health, safety and well-being of the Group's people	32
Transition to a sustainable, green and circular economy	33
Climate change	35
Human rights protection	36
INDICATORS	37
CONTACTS	50

Introduction

In the 2022-2025 Business Plan, Intesa Sanpaolo is committed to tackling the next few years as a leader with the objective of continuing to generate value for all stakeholders, while also building the Bank of the future: profitable, innovative and sustainable. More specifically, the Group aims to further strengthen its leadership in ESG issues by ranking among the first in the world in terms of social impact and a strong focus on the climate.

Consistent with this commitment, Intesa Sanpaolo also confirmed itself in 2022 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 (environmental, social, governance) issues and consequently, in a timely manner, fully account - to the market and all stakeholders - the results achieved over the course of the year, including with reference to the new ESG objectives laid down in the Business Plan.

In particular, Intesa Sanpaolo intends to provide timely communication on the progress achieved at the level of the sustainability commitments made by the Group, beginning with the United Nations Sustainable Development Goals (SDGs).

To this end, in this document a set of non-financial performance indicators is published, selected with respect to the requirements laid down by the annual reporting obligation, fulfilled 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 2022 and, wherever possible, a comparison with the first half of 2021 is presented.

The indicators choice was guided by the new objectives stated in the 2022-2025 Business Plan, relating to ESG and sustainability issues and by their representativeness with respect to material issues for Intesa Sanpaolo, hence priorities for the Group and its stakeholders, as represented in the 2021 materiality matrix, which highlights 12 topics: Group value and solidity; Integrity in corporate conduct; Quality of service and customer satisfaction; Innovation, digital transformation and cybersecurity; Financial inclusion and supporting production; Sustainable investments and insurance; Community support; Employment protection; Retention, enhancement, diversity and inclusion of the Group's people; Health, safety and well-being of the Group's people; Transition to a sustainable, green and circular economy; Climate change.

The reporting scope of this document is essentially aligned with the 2021 Consolidated Non-financial Statement and covers over 99% of the company scope by number of employees (net of employees with non-standard contracts).



Executive Summary

Main performance indicators

In the first half of 2022, the Intesa Sanpaolo Group launched activities to pursue the objectives stated in the 2022-2025 Business Plan, in which ESG issues represent one of the four pillars for solid and sustainable value creation and for further strengthening Intesa Sanpaolo's leadership in sustainability. With a focus on the global scenario and, in particular, the Russia-Ukraine conflict, the Group was involved in numerous humanitarian initiatives for the people of Ukraine and the staff of the Pravex Bank subsidiary.

In the area of ESG governance, the Group's ESG Risk Governance Guidelines were revised in line with regulatory developments and the ongoing climate and environmental initiatives and at the time of the renewal of the Bodies, the Risks Committee was renamed the Risk and Sustainability Committee with the strengthening of its responsibilities relating to sustainability. In addition, thanks to the work carried out by the ISP4ESG Programme's team and the Sustainability Managers, and with the support of the ESG Control Room, which confirmed its fundamental role in the strategic proposition for ESG issues, the Group ESG Plan was prepared, which as already mentioned is one of the four pillars of the new 2022-2025 Business Plan.

Intesa Sanpaolo confirmed its position as a player in supporting Italy's economic system: in the first half of the year, the Bank allocated new medium/long-term lending to the real economy of around 42.2 billion euro, of which 32.4 billion euro to households and businesses in Italy.

The Group's new Business Plan includes major social initiatives, with a commitment to providing new lending in this area of around 25 billion euro to support non-profit activities and vulnerable people who have difficulty in accessing forms of lending or who have been affected by natural disasters. In the first six months of the year Intesa Sanpaolo disbursed approximately 5¹ billion euro's worth of social lending, particularly loans in support of non-profit organisations totalling 206 million euro² and loans in relation to the Fund for Impact, that continued to provide direct support to households and individuals to ensure broader and more sustainable access to credit, with dedicated programmes: in the first half of 2022, over 21 million euro was disbursed.

Moreover, the main new developments in support of financial inclusion include a specific urban regeneration programme: in the first half of 2022, the Group made commitments to the tune of 500 million euro of new loans to support investments in student housing, services and sustainable infrastructure, in addition to the most important urban regeneration initiatives underway in Italy.

The social impact that Intesa Sanpaolo is committed to generating over the coming years is the natural continuation of the commitment and attention that it has always dedicated to the needs of the people and communities in which it operates: in the first half of 2022, the total contribution to the community was equal to 38.8 million euro, including the over 10 million euro donation to UNHCR and other non-profit organisations for solidarity and accommodation projects in favour of the populations impacted by the humanitarian emergency in Ukraine, in order to provide a prompt and meaningful response, capable of ensuring tangible and immediate help and at the same time to take action in relation to future developments. Furthermore, in relation to support for people in difficulty, over 6 million initiatives were carried out in the first half of the year, including 5.8 million meals, over 300,000 dormitories/beds, 73,000 medicine prescriptions, and around 35,000 items of clothing (including in support of the population in Ukraine).

The Plan's initiatives, dedicated to the needs of the people and communities in which the Group operates, include one of the most extensive social housing projects in Italy, aimed at young people and the elderly, which will create housing (around 6,000-8,000 units over the Plan period) for students or young workers and for seniors on low incomes.

Moreover, as evidence of the ongoing commitment towards culture, the Plan envisages the expansion of the exhibition spaces, including through the opening of new museums, as well as a number of partnership initiatives, exhibitions and sponsorships. More specifically, as part of Progetto Cultura, the Gallerie d'Italia - the Bank's museum hub - were expanded in May with the opening of the fourth venue in Turin and the inauguration of a new venue in Naples, in addition to those of Milan and Vicenza.

¹ Excluding loans linked to the COVID-19 emergency and lending for urban regeneration purposes.

² Includes MLT loans provided by the Third Sector network and by Banks in Italy.

The Group recognises the fundamental value of innovation for the growth of the new economy and is committed to promoting around 800 innovation projects over the period of the new Business Plan, of which 139 were launched in the first half of 2022. Particular attention will be paid to the growth of high-potential startups through non-financial services (e.g. acceleration programmes) and the connection to venture capital funds, also thanks to NEVA SGR. The latter plans to invest around 100 million euro in startups over the course of the 2022-2025 Business Plan and in the first half of the year, over 20 million euro has already been invested in Israel in IT, Quantum Computing, Agri-Foodtech and Cybersecurity.

The Group confirmed its commitment to strengthening leadership in sustainable investments; in particular, in the first half of 2022, the offering of ESG investment products was strengthened for both asset management and insurance pursuant to Articles 8 and 9 SFDR³, with the proportion of Eurizon's total assets under management growing to 49% (against a target stated in the Business Plan equal to 60% in 2025) and Fideuram's to 48% (with a sharp increase in the six-month period).

The strong focus on climate in the new 2022-2025 Business Plan includes the Group's commitment to promoting the transition to a low-emission economy through direct actions to mitigate its own emissions and by supporting green initiatives and projects of its customers. To this end, 76 billion euro of new lending has been made available in support of the green economy, circular economy and green transition linked to the 2021-2026 National Recovery and Resilience Plan, of which around 24 billion euro has already been disbursed in 2021 and in the first half of 2022. More specifically, the loans in favour of the green and circular economy disbursed in the first half of 2022 amounted to approximately 2.9 billion euro (6.8% of the total). Among them, the Domus Green mortgage loan is particularly worthy of note: in the first half of the year, around 1.4 billion euro was disbursed, against a 2022-2025 Plan objective of 12 billion euro of new green loans to individuals. The commitment to the circular economy has been also confirmed in the new Plan with the promotion of the dissemination of this model, the renewal of the partnership with the Ellen McArthur Foundation, and the announcement of 8 billion euro in credit lines for the circular economy. In the first six months, 933 million euro was disbursed within the scope of the credit plafond dedicated to the circular and green economy, which includes specific incentives.

With the aim of supporting SMEs seeking to improve their sustainability profile, Intesa Sanpaolo offers the S-Loans: in the first half of 2022, 1.5 billion euro was granted (2.9 billion euro since launch).

As evidence of its commitment to combating climate change, the Group has joined all the Net-Zero alliances promoted by the UNEP Finance Initiative⁴ and has set Net-Zero-aligned 2030 emissions reduction targets in the 2022-2025 Business Plan for the oil&gas, power generation, automotive and coal mining sectors. Intesa Sanpaolo is also committed to bring its own emissions to Net-Zero in 2030, also by purchasing 100% energy from renewable sources in the Group (this target was already achieved in Italy in 2021). In June, Intesa Sanpaolo became an investor signatory of CDP, further promoting transparency on climate and environmental issues. The Bank's commitment to limiting CO₂ emissions was honoured in the first half of 2022 with a reduction of 15% in its own emissions⁵, also thanks to the specific medium-long term measures adopted by the Group and aimed at reducing its consumption.

As stated in the 2022-2025 Business Plan, people have always represented and continue to represent the most important asset for the Group and the enabler for its future success. Training is still an important vehicle for people's growth, also thanks to an innovative learning infrastructure: in the first half of 2022, approximately 4.6 million hours were provided, against a target stated in the new Plan of 50 million of hours over the 2022-2025 period.

In order to support the Group's growth and generational change, 4,600 permanent hires will be made over the period of the Plan; in particular, around 900 professionals were already hired in 2021 and in the first half of 2022. The reskilling/upskilling of approximately 8,000 people to be deployed towards priority and strategic initiatives is also envisaged, over 860 of whom have already been involved in the first half of the year.

Finally, in July 2022 the Board of Directors resolved, by way of an extraordinary measure, to donate 500 euro per capita, by way of donation, to the Group's people in Italy and abroad. The measure, which involves 82 thousand employees - excluding those classified as managers or having equivalent remuneration - intends to give tangible support to deal with the economic difficulties due to the increase in food and energy prices, as well as situations of hardship arising from the pandemic emergency. The total amount of the measure is 48 million euro, confirming Intesa Sanpaolo's commitment to continuously promoting extraordinary initiatives in favour of its people, a key factor in the Group's growth.

³ Sustainable Finance Disclosure Regulation.

⁴ Net-Zero Banking Alliance (NZBA), Net-Zero Asset Managers Initiative (NZAMI), Net-Zero Asset Owner Alliance (NZOA) and Net-Zero Insurance Alliance (NZIA). Following the Group joining the Net-Zero alliances, Intesa Sanpaolo's commitment to validating the Science Based Target initiative (SBTi), a partnership between CDP, United Nations Global Compact, World Resources Institute and WWF, was published in April 2022 on the SBTi website.

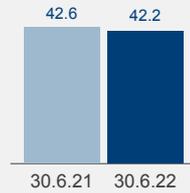
⁵ Market-based Scope1 + 2: the Scope2 data for purchased electricity considers the contribution, agreed contractually, of the guaranteed renewable source certificates, which therefore have zero emissions.

GROUP VALUE AND SOLIDITY



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

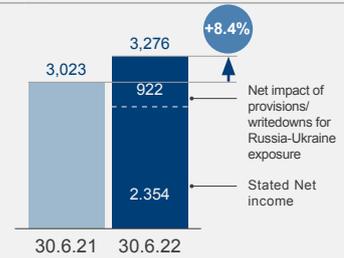
€ bn



The Group has confirmed its status as the engine of Italy's real and social economies: against a target set in the new Plan of 328 billion euro, in 1H22 over 42 billion euro of new medium/long-term lending was disbursed, over 32 billion euro of which to households and businesses. Around 2,100 Italian companies received help to return to performing status in 1H22 and over 135,000 since 2014, retaining approximately 10,000 and 675,000 jobs respectively.

Net income

€ m



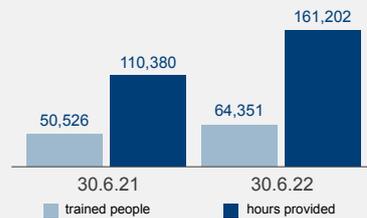
In the first half of the year, Intesa Sanpaolo reported a net income of 3.3 billion euro (+8.4% vs 1H21), excluding provisions/writedowns for the Russia-Ukraine exposure. The excellent performance is fully in line with the 2022-2025 Business Plan objective of over 5 billion euro for the current year, confirming Intesa Sanpaolo's ability to generate solid profitability and create value for all stakeholders even in complex situations thanks to its highly diversified and resilient business model.

INTEGRITY IN CORPORATE CONDUCT



Training for the prevention of corruption and money laundering

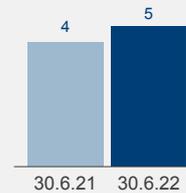
no.



Training on anti-corruption and anti-money laundering is mandatory and follows multi-year cycles, also according to local regulations. The increase in training hours and people trained is testament to the Group's continuous efforts aimed at improving its training provision. Furthermore, over the course of 1H22, there have been no cases of dismissals and disciplinary sanctions for corruption against Group's people.

Cases of customer data being lost or stolen

no. cases notified to the Guarantor Authority



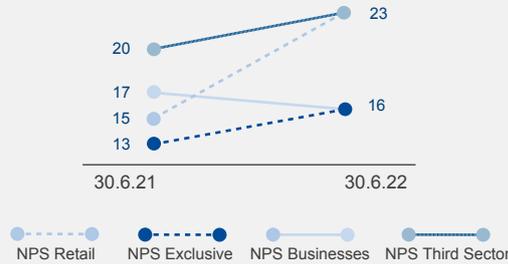
In 1H22 the number of cases notified to the Data Protection Authority remains at very low levels with three incidents in Italy and two abroad in the EU, as evidence of the Group's continued commitment in the privacy and data protection sector.

QUALITY OF SERVICE AND CUSTOMER SATISFACTION



Net Promoter Score

no. index points

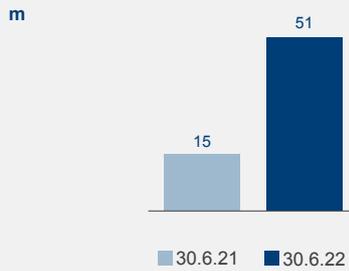


The NPS is an indicator that expresses the likelihood of customers to recommend a product, service or company, calculated in index points (between -100 and +100) subtracting the percentage of detractors (dissatisfied customers) from the percentage of promoters (loyal customers) obtained. Surveys on Agribusiness customers were launched in June 2021. The figures confirm the Group's commitment to developing the best quality in customer service levels and customer focus as its number one objective.

INNOVATION, DIGITAL TRANSFORMATION AND CYBERSECURITY

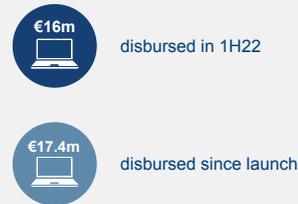


Digital payments



The new Business Plan includes heavy investments in the Group's technology infrastructure, in order to provide all customer segments with an innovative, safe and effective offering. In this respect, digital payments witnessed a steady growth, amounting to 51 million euro at the end of June (+240% compared to June 2021). The new Business Plan also includes the creation of a new Digital Bank, Isybank, to effectively serve around 4 million customers who, by virtue of the new digital habits accelerated by the pandemic, no longer visit branches.

D Loan



As part of the financial support to companies seeking to improve their digital profile, D-Loan was developed in October 2021, a solution which provides for the granting of loans with beneficial rates for companies that promise to commit to a list of selected "digital" KPIs: around 16 million euro was disbursed in 1H22.

Support for innovation

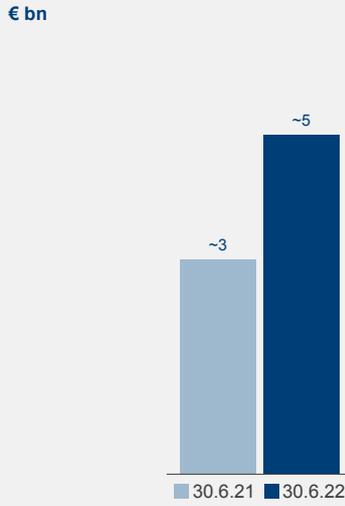


The Group recognises the fundamental value of innovation for the growth of the new economy and is committed to promoting around 800 innovation projects over the period of the new Business Plan, of which 139 were launched between January and June. Particular attention will be paid to the growth of high-potential startups through non-financial services (e.g. acceleration programmes) and the connection to venture capital funds, also thanks to NEVA SGR (100 million euro investments are envisaged for NEVA SGR in the Plan). In keeping with its focus on the spreading of an innovation culture, the Bank launched a collection of podcasts on innovation ("A Prova di Futuro") and other initiatives to promote greater awareness on the subject.

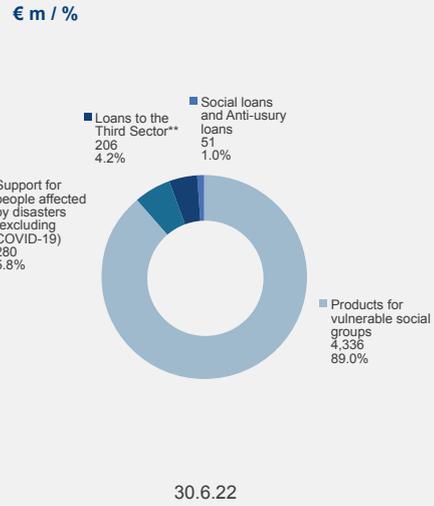
FINANCIAL INCLUSION AND SUPPORTING PRODUCTION



Social lending: loans disbursed*



Social lending: loans disbursed breakdown*



Loans to the Third Sector



Credit from the Fund for Impact



Urban regeneration



Intesa Sanpaolo's commitment to generating a strong social impact over the next few years is confirmed by the 25 billion euro of cumulative social lending flows announced in the new Business Plan. In 1H22 approximately 5 billion euro was granted in this area: particularly worthy of note are the loans to support non-profit organisations for a total value of 206 million euro** and the disbursement of 21 million euro under the Fund for Impact. The Bank also made commitments for over 500 million euro of new loans to support urban regeneration activities, and investments in student housing, services and sustainable infrastructure.

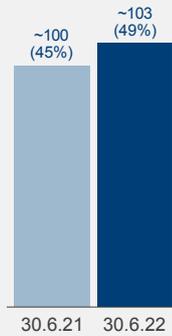
* Excluding loans linked to the COVID-19 emergency and lending for urban regeneration purposes.
 ** Includes MLT loans provided by the Third Sector network and by Banks in Italy.

SUSTAINABLE INVESTMENTS AND INSURANCE



Funds pursuant to Articles 8 and 9 SFDR* - Eurizon

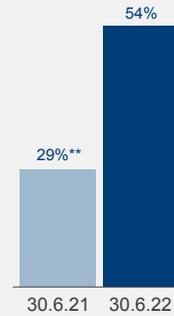
assets: € billions and % on total managed funds



Eurizon offers a diverse range of products across 187 funds in all the asset classes that include a focus on environmental or social issues, or have sustainable investment objectives, classified according to Articles 8 and 9 SFDR, with over 103 billion euro of assets representing around 49% of the total assets of the Funds managed.

ESG engagement activities with issuers - Eurizon

% of ESG engagement activities on total engagement activities conducted



The % of ESG engagement is up sharply compared to 1H21, confirming Eurizon's strong focus on sustainability issues and the effectiveness of the active ownership tool: in 1H22 Eurizon carried out 184 engagement activities on ESG issues, which account for 54% of the total engagement activities for the first half of the year. Engagement activities were carried out on 231 companies in 1H22; these include 143 (around 62%) which were engaged on ESG issues.

Funds pursuant to Articles 8 and 9 SFDR* - Fideuram

assets: € billions and % on total managed funds



Fideuram provides 58 funds classified pursuant to Articles 8 and 9 SFDR (as opposed to 3 in 1H21) for a total of 20.8 billion euro of assets (up sharply compared to 1.3 billion euro in 1H21), which represent approximately 48.2% of the total assets of the Funds managed. The sharp increase recorded in the first half of the year follows Fideuram's focus on the development and conversion of the funds in accordance with Articles 8 and 9 SFDR, within the framework of the wealth management strategies of the Intesa Sanpaolo Group, also in line with market needs. Fideuram's Advisory model was also revised to incorporate ESG principles into need-based financial planning, including through significant investments in ESG training for bankers.

New Fideuram's Advisory model



* Sustainable Finance Disclosure Regulation.

** Figure calculated on the total number of meetings held with issuers in the first half of 2021.

COMMUNITY SUPPORT



Monetary contribution to the community

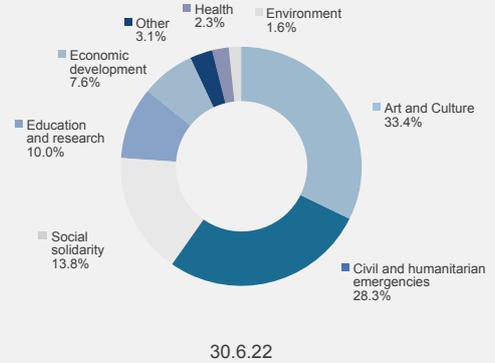
€ m



The trend of monetary contribution to the community is influenced by the Group's donation of 10 million euro to support measures to provide relief and shelter to the population of Ukraine. This initiative, which involved supporting the work of national and international organisations, confirms Intesa Sanpaolo's attention to the community and the people of the local territories in which it operates, as a large European banking group and as the only Italian bank present in Ukraine, thus giving tangible evidence of close proximity to the Ukrainian populations affected by the serious humanitarian emergency.

Monetary contribution to the community by area of activity

%



In the first half of the year, the areas that benefited from the largest number of initiatives included Art and Culture and Civil and humanitarian emergencies. More specifically, for the latter area of intervention, the 10 million euro donation made available by the Group to deal with the humanitarian crisis in Ukraine stands out.

Food and shelter program for people in need

no.



30.6.22

The new Business Plan included the expansion of the programme to reduce child poverty and to support people in need (50 million initiatives over the Plan's entire 2022-2025 period), providing tangible aid both in Italy and abroad.

Culture project at the Gallerie d'Italia

no.



opened in May, bringing the number of the Gallerie d'Italia venues to 4 (Milan, Naples, Turin and Vicenza)

to Gallerie d'Italia in the first half of the year. 587 workshops for school groups with 12,600 participating students, 129 guided tours for visitors with special needs with 1,800 participants

of public heritage restored in the 19th edition of the program Restituzioni

from the owned collections on loan to 34 temporary exhibitions hosted in Italian and foreign locations

The Gallerie d'Italia, recognised internationally as centres of excellence within the range of Italy's cultural heritage, host the Bank's collections, temporary exhibitions in partnership with the leading national and international museums, and hold free activities targeted at students and vulnerable groups. The two new venues were also originally two historic owned buildings in the centre of Turin and Naples, which were later transformed into museums: the Gallerie in Turin are dedicated to photography, the digital world and ESG issues, whereas the Naples museum houses 680 works of art from the Bank's collections, from archaeology to Caravaggio's masterpiece, modern and contemporary art.

ISP Giovani e Lavoro program

no.



aged 18-29 sent in applications in the first half of the year

interviewed and over 400 trained/being trained through 17 courses in the first half of the year (over 2,600 trained/being trained since 2019)

involved since the start of the Programme

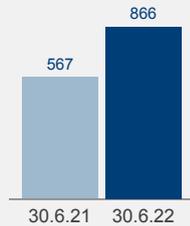
The "Giovani e Lavoro" (Youth and Work) Programme, in partnership with Generation Italy, is geared towards the training and placement of 5,000 young people in the Italian employment market over a multi-year period.

EMPLOYMENT PROTECTION



People reassigned to high value-added activities

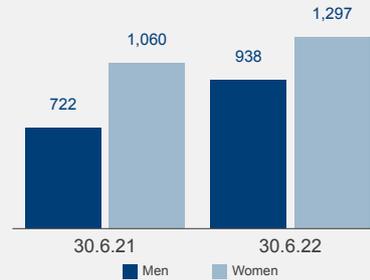
no.



The new Business Plan includes the professional reskilling/upskilling of approximately 8,000 employees towards priority and strategic initiatives, over 860 of whom were already involved in 1H22. The declared objective is even more ambitious than the one defined in the previous Plan (~5,000 employees), ensuring the Bank's continued attention to safeguarding employment and creating new development opportunities.

Employment (new hires) by gender

no.



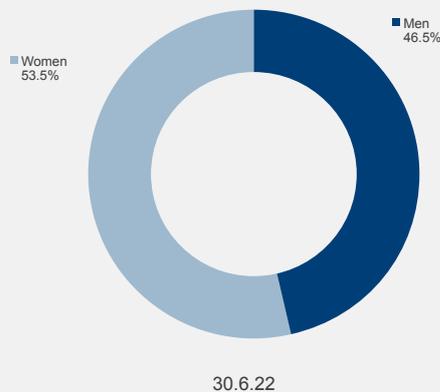
The total number of hires in 1H22 is up by 25% compared to 1H21; this increase is observed for both men and women (in particular, women account for 58% of new hires in 1H22), confirming Intesa Sanpaolo's desire to support the Group's growth and generational change.

RETENTION, ENHANCEMENT, DIVERSITY AND INCLUSION OF THE GROUP'S PEOPLE



Breakdown of Group's people by gender

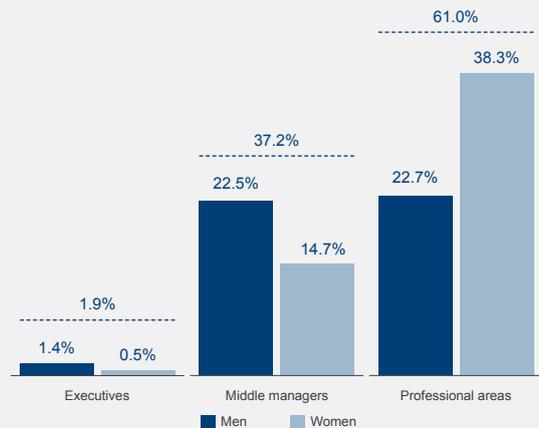
%



The company population is balanced in terms of male and female presence; in particular, a slight prevalence of women compared to men in the Group is highlighted.

Employees by category and gender

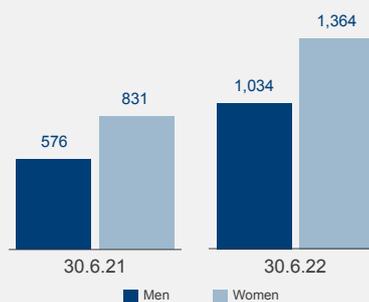
%



A constant trend is confirmed in the breakdown by category and gender with respect to the total population. In relation to management staff, female managers (executives and middle managers) stood at 39.0%, up from 38.4% in 1H21.

Number of promotions by gender

no.



The significant growth in promotions in 1H22 (+70% compared to 1H21) testifies to the Group's strong commitment to the enhancement and development of its people. In terms of breakdown by gender, the trend of promotions in 1H22 (57% for women and 43% for men) is essentially in line with the trend recorded in 1H21 (60% for women and 40% for men).

HEALTH, SAFETY AND WELL-BEING OF THE GROUP'S PEOPLE



Health and safety

Injuries: no. and % on the number of employees



The number of injuries is essentially in line with 1H21 (+6%). The certification attesting to the conformity of the Occupational Health and Safety Management System in compliance with the UNI ISO 45001:2018 standard, which covers all Intesa Sanpaolo branches and buildings in Italy, was confirmed in 2021.

Support to the Group's people

€48m of one-off payment to Group's people to mitigate the impact of inflation

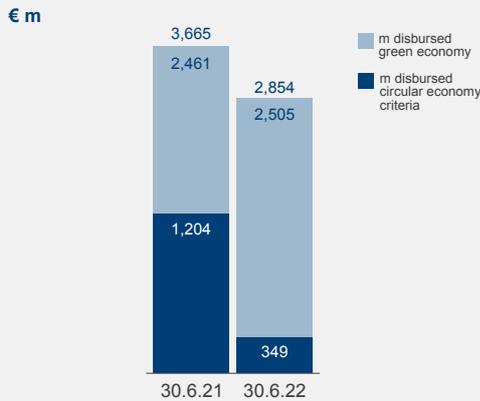
82,000 Group's people in Italy and abroad received the donation

The extraordinary measure that provides for the disbursement of 500 euro per capita, by way of donation, in favour of the Group's people in Italy and abroad and which involves 82 thousand employees, aims to provide tangible support in the face of the hikes in food and energy prices and situations of hardship arising from the pandemic emergency. The total amount of the measure is 48 million euro, confirming Intesa Sanpaolo's commitment to continuously promoting initiatives in favour of its people, a key factor in the Group's growth.

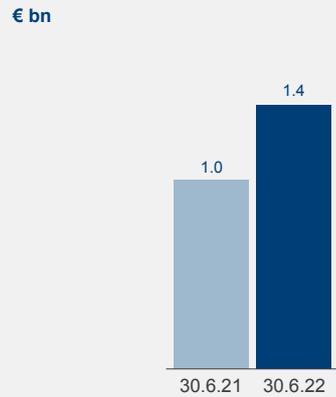
TRANSITION TO A SUSTAINABLE, GREEN AND CIRCULAR ECONOMY



Funding for the green and circular economy: loans disbursed



Green Mortgages



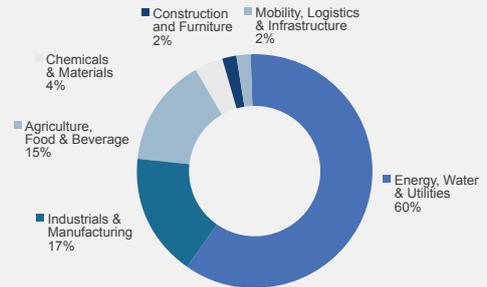
Loans in support of the ecological transition include, above all, the Green Mortgage, whose disbursements increased by ~40% compared to 1H21. The new 2022-2025 Business Plan includes a specific objective relating to the disbursement of green loans to individuals equal to 12 billion euro, in order to give further boost to sustainable credit for retail customers with special emphasis on the ecological transition.

Circular economy plafond*

Circular plafond: loans disbursed*



Circular economy plafond projects: % amounts disbursed by sector



The commitment to the circular economy was confirmed in the new Plan with the promotion of the dissemination of this model, the renewal of the partnership with the Ellen McArthur Foundation, and the announcement of 8 billion euro in credit lines for the circular economy. In the context of the credit plafond dedicated to the circular and green economy, which includes specific incentives, in 1H22, 192 projects for an amount of 5.3 billion euro were assessed and validated, 2.3 billion euro in 82 transactions were granted (of which over 1.2 billion euro related to green finance), and 933 million euro disbursed (of which 584 million euro related to green finance).

ESG Laboratories



activated in Venice, Padua and Brescia, to support SMEs in their approach to sustainability in collaboration with specialised partners and provision of Skills4ESG, an online training platform dedicated to sustainability issues

An accelerated ESG advisory service to companies is envisaged, aimed at guiding them towards the energy transition through a scalable approach. The new Plan entails the activation of at least a dozen ESG Laboratories, one in each Regional Governance Centre, with around 100 dedicated ESG specialists, in collaboration with specialised partners. At the international subsidiary banks, a value proposition has been launched for the corporate and SME segments of the Group banks in Slovakia, Hungary, Croatia, Serbia and Egypt.

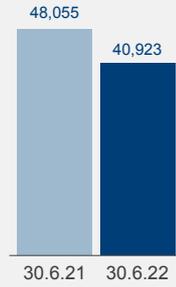
* Credit plafond dedicated to the circular and green economy, which includes specific incentives.

CLIMATE CHANGE



Greenhouse gas emissions

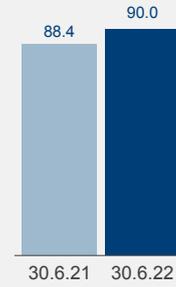
Total Tons of CO₂ (Scope 1 + 2)*



The Group's commitment to reducing Scope 1 and 2 emissions translated into the drafting of the Own Emissions Plan with challenging objectives as early as in 2030. The rationalisation of its branches and buildings and the energy efficiency measures put in place, despite a slight increase in emissions due to use of the company car fleet, brought the first results already in 2022, confirming the expected trend of reducing Scope 1 and 2 CO₂ emissions (-14.8%).

Energy from renewable sources

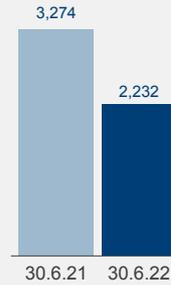
% of renewable electricity purchased**



The purchase and production of energy from renewable sources, despite the limitations imposed by the national legislation of some countries, continues to be one of the main environmental sustainability aspects on which the Group intends to pursue its commitment. The purchase of 90% of electricity from renewable sources out of the total electricity purchased marks an important step towards achieving the goal of 100% electricity from renewable sources, set in the new Own Emissions Plan by the end of 2030.

Paper

Paper purchased (ton)



The significant change in working methods and habits, combined with people's awareness around reducing paper consumption, the paperless policies implemented by the Group and the stocks from previous years have led to a continuous decrease in paper consumption both in percentage terms (-32% vs 1H21) and at per capita level (-31% vs 1H21). The Group continues to be committed to purchasing paper with a reduced environmental impact (recycled and environmentally-friendly) in a percentage equal to 82.8%.

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

** Calculated on the total amount of electricity purchased.

Sustainability indices, rankings and awards

Intesa Sanpaolo is included in the main sustainability indices and rankings defined by specialist ratings 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 addition, it is included in CDP's leadership band, it ranks first among its peer group banks for Bloomberg (ESG Disclosure Score) and Sustainalytics, and also maintained the top AAA rating in MSCI.



In particular, in the first half of 2022, Intesa Sanpaolo was confirmed in 2022 Bloomberg Gender - Equality Index – GEI and in Corporate Knights - 2022 Global 100 Most Sustainable Corporations in the World Index. It was also included in the S&P Global Sustainability Yearbook 2022, receiving the Sustainability Award Bronze Class 2022 and in the Integrated Governance Index (IGI) among the ESG Identity Top Performers, an indicator of the company's ESG Identity.

In the first half of the year, Intesa Sanpaolo received some awards in the field of sustainability, in particular:

- it retained its position as the best European bank* and the best Italian company for relations with financial analysts and institutional investors and for ESG issues according to the 2022 ranking by specialised research company Institutional Investor
- in the context of the ABI Award for innovation in banking services, it won in the Ecosystems category with the Open Banking Framework for Companies, which collects and provides companies with Open Banking services, created by the Global Transaction Banking Department of the IMI Corporate & Investment Banking Division
- it obtained confirmation of its LEED certification (Leadership in Energy and Environmental Design) for the Intesa Sanpaolo skyscraper in Turin in the "sustainable building management" category. The skyscraper once again achieved "Platinum" level, the most prestigious in the certification scale
- it was awarded the 2022 Premio dei Premi for its ability to involve the different bank structures in the innovation process, making innovation pervasive and allowing an effective, efficient and safe use of the most innovative technologies for the benefit of the bank's customers and processes
- it attained top marks from the Milano Finanza Innovation Awards 2022 for 3 products/services: S-Loan, in the Loans to business customers category, a solution for SMEs, in order to guide them along the process of improving their sustainability profile, rewarding the achievement of specific objectives in the ESG area; the Skills4ESG training portal in the Twin Product category, to promote awareness of ESG issues through a portal dedicated to customers and the Intesa Sanpaolo Reward App in the Non-Financial Services category, created in 2019 to manage the bank's customer loyalty programme through prize competitions and dedicated benefits
- it ranked first in the AIFIn "Financial Innovation - Italian Awards" in the CSR and Sustainability category with the Formula project, and third in the same category with the ISP4ESG Programme. It also ranked third in the special Award "Istituzione Finanziaria innovativa (Innovative Financial Institution) for the year 2021"

* Ranking published in September 2022.

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- it was awarded at the Sustainable Finance Awards 2022 promoted by Global Finance, which recognised its leadership in Italy: the award, assigned in 63 different countries by the prestigious American magazine, is dedicated to financial institutions that stand out for their commitment to financing initiatives designed to mitigate the negative impacts of climate change. VUB Bank, the Group bank operating in Slovakia, was also awarded at the Global Finance Sustainable Finance Awards 2022 as the best institution in the country in which it operates
 - it was recognised as Top Employer 2022 by the Top Employers Institute, a global body certifying excellence in the HR field.

Support for the Ukrainian population and Pravex Bank's people

Donations and other initiatives to support Ukraine



- The Group made 10 million euro available to support the humanitarian emergency in Ukraine. 60% of this donation was fully used in favour of initiatives abroad (in Ukraine and its borders) and 40% in Italy (for incoming refugees), thanks to cooperation agreements entered into with important humanitarian organisations:
 - agreements were entered into with UNHCR¹, Caritas, CESVI², Banco Farmaceutico, Consiglio Italiano per i Rifugiati, Vicariate of Rome, Confederazione Nazionale delle Misericordie d'Italia, European Food Banks Federation, AVSI³, Action Against Hunger, Robert F. Kennedy Human Rights Italy and Bambini nel Deserto Onlus to support projects aimed at humanitarian protection, housing, direct economic support, health and psychological assistance, distribution of basic necessities and integration of Ukrainian refugees in Italy
 - fundraising in favour of UNHCR¹ amounting to 1.1 million euro was completed through the crowdfunding platform ISP ForFunding; the Bank doubled the amount raised
- Two additional fundraising initiatives were carried out:
 - The first was launched through ForFunding, in support of Fondazione RAVA for children's hospitals in Ukraine (354,000 euro raised in total) where the Group contributed with a direct donation
 - The second involved the Group's International Subsidiary Banks in 5 Eastern European countries, in support of local NGOs (255,000 euro raised in total)
- The Allowance for charitable, social and cultural contributions guaranteed support to two entities operating directly in Ukraine: Médecins Sans Frontières and Fondazione Soletterre for the distribution of emergency medical supplies to hospitals, training for health workers and the provision of shelter and continuity of care for children with cancer
- Starting from March 2022, the Group made available in the "Time Bank" 5,000 hours of paid leave to Group's people willing to volunteer to host refugees or work outside Italy with NGOs and non-profit organisations for humanitarian and social purposes. Employees contributed by donating 1,300 hours, increasing the hours already made available by Intesa Sanpaolo⁴
- The IMMIT building in Bergamo was granted on loan for free use to the Ukrainian association Zlaghoda for the purposes of collecting the donated goods

Key initiatives in support of Pravex Bank's people



- > 260 people (95 households) were taken in by the International Subsidiary Banks Division outside Ukraine
- Agreements were put in place to host ~210 Pravex Bank colleagues and their family members in Italy in apartments, residences and other accommodation arrangements. A Bank building was used to house ~35 workstations for Pravex Bank employees
- ISP Onlus contributed 3,000 euro for each Pravex Bank colleague fleeing Ukraine with underage children (250,000 euro in total)
- Other initiatives have been identified to support and facilitate the integration of the families of Pravex Bank staff in Bergamo, including sports activities, support for administrative activities, and ensuring access to schooling by providing devices for remote learning at Ukrainian schools
- A partnership was established with Caritas to provide services (for example health care), linguistic and cultural assistance

¹ United Nations High Commissioner for Refugees.

² Cooperazione e Sviluppo.

³ Associazione Volontari per il Servizio Internazionale.

⁴ Trade union agreement of March 15, 2022.



Material issues:
results and objectives

Group value and solidity

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Stakeholder	Benefits	Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Households and businesses	New medium/long-term credit granted to the real economy	~42.2 billion euro of which 32.4 billion euro in Italy	~328 billion euro of which 285 billion euro in Italy
Employees	Personnel expenses	~3.2 billion euro	~26.5 billion euro
Suppliers	Procurement and investments	~1.6 billion euro	~17 billion euro
Public sector	Direct and indirect taxes	~2.0 billion euro	~15 billion euro

MAIN ECONOMIC AND FINANCIAL INDICATORS¹

Results as at 30 June 2022

Personnel efficiency indexes [m euro]	
Loans to customers / Number of employees	4.88
Operating income ² / Number of employees	0.22
Customer financial assets ³ / Number of employees	12.55
Capital ratios	
Shareholders' equity / Loans to customers	13.6%
Shareholders' equity / Customer financial assets ³	5.3%
Solvency ratios	
Common Equity Tier 1 capital (CET1) net of regulatory adjustments/ Risk-weighted assets (Common Equity Tier 1 capital ratio)	12.7%
Tier 1 Capital (TIER 1) / Risk-weighted assets	14.9%
Total own funds / Risk-weighted assets	17.5%
Income ratios	
Parent Company's net income / Shareholders' equity ⁴	8.1%
Operating costs/ Operating income (Cost income ratio)	47.5%
Risk ratios	
Net bad loans to customers / Loans to customers	0.3%
Cumulated adjustments on bad loans / Gross bad loans to customers	63.9%

⁽¹⁾ Ratios calculated with reference to the schedules and reclassified data published in the Intesa Sanpaolo Group's Half-Year Report as at 30 June 2022.

⁽²⁾ The figure for the period was annualised.

⁽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⁾ Ratio of net income to shareholders' equity at the end of the period. Shareholders' equity does not take into account AT1 capital instruments and the net income for the period. The figure for the period was annualised except for the capital gain deriving from the sale of Intesa Sanpaolo Formazione and for the net benefits of the realignment of the tax values of certain intangible assets.

Integrity in corporate conduct

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022
Fighting against corruption and combating money laundering	Training to prevent corruption and money laundering	<ul style="list-style-type: none"> 64,351 Group's people trained (67.1% of the total) 161,202 hours provided
	Disciplinary sanctions against Group's people due to corruption	<ul style="list-style-type: none"> 0
	Dismissals due to corruption	<ul style="list-style-type: none"> 0
	Internal advice and clearing on transactions in the highest corruption risk areas	<ul style="list-style-type: none"> 192
	Certifications	<ul style="list-style-type: none"> The renewal of the "UNI ISO 37001:2016 Anti-bribery Management System" certification relating to Intesa Sanpaolo was obtained in May 2022 and extended for the first time to the Group's banking, financial and insurance companies in Italy and abroad
Protection of free competition	Training on free competition	<ul style="list-style-type: none"> 71,654 Group's people trained (74.7% of the total) 600,217 hours provided
	Internal requests for antitrust advice and clearing on Group projects	<ul style="list-style-type: none"> Advice and clearing requests were requested for 70 initiatives, of which 39 (10 counsels and 29 clearing) completed; the remaining 31 (16 counsels and 15 clearing) are still in progress
Privacy and data protection	Training on Privacy protection	<ul style="list-style-type: none"> 30,710 Group's people trained (32.0% of the total) 27,180 hours provided
	Cases of customer data being lost or stolen	<ul style="list-style-type: none"> In Italy 38 cases were assessed, for 36 of which no risk to the rights and freedoms of the data subjects was found and therefore it was not necessary to notify the Italian Data Protection Authority. For the remaining 2 cases the Italian Data Protection Authority was notified. Abroad in the EU 18 cases of alleged personal data breach, 15 of which were found not to pose a risk to the rights and freedoms of the data subjects by the local Data Protection Officers, the remaining 3 cases were reported to the local authorities
Consumer protection	Training on consumer protection	<ul style="list-style-type: none"> 59,014 Group's people trained (61.5% of the total) 564,033 hours provided
Whistleblowing	Whistleblowing reports	<ul style="list-style-type: none"> 14 reports, of which 4 were found to be not pertinent and 10 were subject to specific investigations
ESG issues	Training on ESG issues	<ul style="list-style-type: none"> 57,246 Group's people trained (59.7% of the total) 222,618 hours provided

Quality of service and customer satisfaction

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025
Quality of service and customer satisfaction	Net Promoter Score*	<ul style="list-style-type: none"> NPS Retail: 23 (15 in 1H21); NPS Exclusive: 16 (13 in 1H21); NPS Businesses: 16 (17 in 1H21); NPS Third Sector: 23 (20 in 1H21); NPS Agribusiness: 15. The survey consisted of about 327,000 responses from Retail customers, 69,000 from Exclusive customers, 28,500 responses from Corporate customers, 4,900 responses from Third Sector customers and 7,700 responses from Agribusiness 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: 33 days (vs RR 60 days); Insurance products and services: 22 days (vs RR 45 days); Payment services: 14 calendar days (vs RR 15 working days); Ordinary: 16 days (vs RR 60 days) 	<ul style="list-style-type: none"> Maintaining high performance levels in listening to customers
	Number of robberies	<ul style="list-style-type: none"> 4 	<ul style="list-style-type: none"> Continuous focus on the safety of the Group customers and employees

(*) Findings collected from the Banca dei Territori Division customers.

Innovation, digital transformation and cybersecurity

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Innovation, digital transformation and cybersecurity	New Digital Bank	<ul style="list-style-type: none"> The setting up of the new Digital Bank Isybank Digital Bank well underway: "Domain Isy Tech" Delivery Unit is already operational with ~230 dedicated specialists and the technology masterplan has been defined Definition of Isybank's offer structure and functionalities 	<ul style="list-style-type: none"> Creation of a new Digital Bank to effectively serve a significant portion of ISP customers who do not visit branches: 4 million customers
	Digital payments	<ul style="list-style-type: none"> 51 million digital payments in 1H22 (15 million in 1H21) 	<ul style="list-style-type: none"> further growth in the payments sector with strategic partnerships by increasing digital payments by 50% to around 75 million in 2025 from 51 million in 2021
	Innovation projects	<ul style="list-style-type: none"> ~139 innovation projects launched in 1H22 Development of multidisciplinary applied research projects, of which 12 ongoing projects in the artificial intelligence, robotics and neuroscience fields 	<ul style="list-style-type: none"> Promotion of innovation with the launch of around 800 projects in 2022-2025 Development of multidisciplinary applied research projects
	NEVA SGR investments in startups	<ul style="list-style-type: none"> Over 20 million euro has already been invested in Israel in IT, Quantum Computing, Agri- Foodtech and Cybersecurity 	<ul style="list-style-type: none"> Support to high-potential startups by providing non-financial services (e.g. acceleration programmes) and in connection/with the support of venture capital funds, also thanks to NEVA SGR: ~100 million euro of investments in startups in 2022-2025
	Innovation ecosystems	<ul style="list-style-type: none"> Turin: the third class of the "Torino Cities of the Future" Programme managed by Techstars has been completed and the fourth class is underway, with 35 startups accelerated since its launch in 2019 and 48 million euro in capital raised Florence: the first class of the three-year "Italian Lifestyle Accelerator Program", managed by Nana Bianca, has been completed, with 6 Italian startups accelerated and over 2 million euro in capital raised Naples: the new "Terra Next" Bioeconomy Accelerator Programme, promoted with Cassa Depositi e Prestiti, was launched with the support of Cariplo Factory and several local scientific partners, and with the patronage of the Ministry for the Green Transition – the programme is aimed at 8 startups 	<ul style="list-style-type: none"> Development of international innovation ecosystems by coordinating the network of relationships with businesses, incubators, research centres, universities and other local and international organisations

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
	UP2Stars initiative	<ul style="list-style-type: none"> 40 startups involved for the development of 4 vertical pillars (Digital/Industry 4.0; Bioeconomy, with a focus on Agritech and Foodtech; Medtech/Healthcare; and Aerospace). The first programme ended in May (over 230 candidates), the second will end in July (over 150 candidates), and the application phase for the third programme has begun 	
	Blocking of fraudulent transactions	<ul style="list-style-type: none"> ~20 million euro of fraudulent transactions blocked for retail customers and ~3.4 million euro for corporate customers 	<ul style="list-style-type: none"> Strengthening of cybersecurity
	Hires in the tech domain	<ul style="list-style-type: none"> 270 employees hired in the tech domain 	<ul style="list-style-type: none"> Insourcing or reallocation to IT roles and high added values activities: ~2,000 new hires in the Tech domain
	Training to Group personnel on cybersecurity	<ul style="list-style-type: none"> 76,212 participants; 39,059 hours provided 	<ul style="list-style-type: none"> Providing Group's people with excellent training on critical skills for the digital transition

Financial inclusion and supporting production

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Real-economy Bank	Medium/long-term credit granted to the real economy	<ul style="list-style-type: none"> ~42.2 billion euro of which 32.4 billion euro in Italy 	<ul style="list-style-type: none"> ~328 billion euro of which 285 billion euro in Italy (cumulative value 2022-2025)
Financial inclusion and supporting production	Social lending	<ul style="list-style-type: none"> ~5 billion euro disbursed* 	<ul style="list-style-type: none"> New loans to support non-profit businesses and vulnerable and young people for 25 billion euro
	Loans to the Third Sector	<ul style="list-style-type: none"> In 1H22 loans were granted in support of non-profit organisations for a total amount of 206 million euro** 	
	Fund for Impact	<ul style="list-style-type: none"> In 1H22 21 million euro was made available to support the needs of individuals and households to ensure wider and more sustainable access to credit, with dedicated programmes, such as for example per Merito (unsecured credit line to be repaid over 30 years dedicated to university students studying in Italy or abroad) and mamma@work (loan to discourage new mothers from leaving work and to support motherhood in the first years of the children's life) 	<ul style="list-style-type: none"> Fund for Impact for direct support to people who are unable to access credit through the traditional channels
	Lending for urban regeneration	<ul style="list-style-type: none"> Commitments made to the tune of over 500 million euro of new loans to support investments in student housing, sustainable services and infrastructure, in addition to the most important urban regeneration initiatives currently underway in Italy. Promotion of academic initiatives to define ESG assessment methodologies for the impact of urban regeneration 	<ul style="list-style-type: none"> New lending for urban regeneration to finance a dedicated program

* Excluding loans linked to the COVID-19 emergency and lending for urban regeneration purposes.

** Includes MLT loans provided by the Third Sector network and by Banks in Italy.

Sustainable investments and insurance

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Sustainable investments	Funds pursuant to SFDR	<ul style="list-style-type: none"> ▪ Eurizon offers a diverse range of products across 187 funds in all the asset classes that include a focus on environmental or social issues, or have sustainable investment objectives, classified according to Articles 8 and 9 of the new Sustainable Finance Disclosure Regulation - SFDR, with around 103 billion euro of assets representing around 49% of the total assets of the Funds managed ▪ Fideuram offers 58 funds classified pursuant to Article 8 of SFDR for a total amount of 21 billion euro's worth of assets (approximately 48% of total assets under management), a sharp increase from 1.3 billion euro in 1H21, confirming Fideuram's commitment towards fund development and conversion pursuant to Articles 8 and 9 SFDR, as part of the wealth management strategies of the In-tesa Sanpaolo Group 	<ul style="list-style-type: none"> ▪ Strengthening of the ESG offering in Asset management*: growth of assets under management invested in ESG products to 156 billion euro in 2025 from 110 billion euro in 2021, increasing their level as a proportion of total assets under management from 46% to 60%*
		<ul style="list-style-type: none"> ▪ Review of Fideuram's Advisory model to incorporate ESG principles into need-based financial planning and launch of a comprehensive training programme for ESG certification for bankers with over 25,000 hours already delivered in 1H22 	
	Engagement activities with issuers	<ul style="list-style-type: none"> ▪ In Eurizon, there are 231 companies on which engagement activities were conducted; these include 143 (around 62%) which were engaged on ESG issues. The companies subject to ESG engagement are essentially stable 	<ul style="list-style-type: none"> ▪ Enhancement of engagement activities in line with the Stewardship Principles
Sustainable insurance	Unit-linked policies	<ul style="list-style-type: none"> ▪ 62%** of unit-linked investment options linked to products open to new subscriptions (excluding pension plans) are classified according to Articles 8 and 9 SFDR 	<ul style="list-style-type: none"> ▪ Strengthening of the unit-linked/multi-line offering with ESG investment options
	Earthquake and/or Flooding insurance cover	<ul style="list-style-type: none"> ▪ Earthquake and/or Flooding insurance cover provided to customers who insure their house: 30.5 billion euro of insurance value 	<ul style="list-style-type: none"> ▪ Strengthening of the positioning in the non-motor damage insurance segment, including the protection of real estate assets

* Eurizon perimeter – Funds pursuant to articles 8 and 9 SFDR 2088.

** Referred to the number of funds.

Community support

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Community support	Monetary contribution to the community*	<ul style="list-style-type: none"> ■ Around 38.8 million euro 	<ul style="list-style-type: none"> ■ Significant ESG commitment, with a world-class position in Social Impact
	Social housing	<ul style="list-style-type: none"> ■ Project in the process of being set up 	<ul style="list-style-type: none"> ■ Promotion of social housing, one of the largest programmes in Italy: development of 6,000-8,000 social housing units for young people and the elderly
	"Cibo e Riparo per le persone in difficoltà" (Food and Shelter for disadvantaged people) initiative	<ul style="list-style-type: none"> ■ In 1H22, the following items were donated: <ul style="list-style-type: none"> ■ ~5.8 million meals ■ ~300,000 beds ■ ~73,000 medicine prescriptions ■ ~35,000 items of clothing 	<ul style="list-style-type: none"> ■ Support for people in need, with the expansion of the Food and Shelter for disadvantaged people programme with the completion of around 50 million initiatives in 2022-2025 (meals, beds, medicines and clothing)
	"Giovani e Lavoro" (Youth and Work) Programme	<ul style="list-style-type: none"> ■ Over 5,500 students (aged 18-29) applied for the programme in 1H22 ■ ~1,000 students interviewed and ~400 trained/being trained through 17 courses (over 2,600 trained/being trained since 2019) ■ Over 2,200 companies involved since the start of the programme in 2019 	<ul style="list-style-type: none"> ■ "Giovani e Lavoro" (Youth and Work) Programme, geared towards the training and placement of 5,000 young people in the Italian employment market over a multi-year period
	Generation4 Universities Programme	<ul style="list-style-type: none"> ■ Launch in May of the second edition of the programme, aimed at helping talented students in the final year of university, which offers internships to around 100 students from 36 universities, involving 31 top Italian companies as potential employers 	<ul style="list-style-type: none"> ■ Programmes promoting educational inclusion and youth employability
	School4Life Project	<ul style="list-style-type: none"> ■ Launch of the School4Life project to combat early school leaving, with companies and schools working together with students, teachers and families 	
	Tesi in Azienda (Thesis in Company)	<ul style="list-style-type: none"> ■ The initiative is aimed at guiding students in choosing the most relevant subjects in the world of work: in 1H22 around 70 students were involved 	

(*) Overall monetary contribution to the community is calculated based on the B4SI methodology.

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Community support	Cultural activities	<ul style="list-style-type: none"> ▪ Monetary contribution of over 12.9 million euro to Art and Culture ▪ Two new museums opened in May, bringing the Gallerie d'Italia venues to 4 (Milan, Naples, Turin, Vicenza) ▪ In Turin, a museum dedicated to photography, the digital world and ESG issues: currently, among others, two exhibition projects dedicated to climate change ▪ Almost 185,000 visitors to Gallerie d'Italia in the first half of the year. 587 workshops for school groups with 12,600 participating students, 129 guided tours for visitors with special needs with 1,800 participants. All the educational activities are offered free of charge ▪ 231 public heritage works of art from all over Italy restored and presented in the 19th edition of Restituzioni at the Gallerie d'Italia in Naples ▪ 155 works of art from the Banks's collections on loan to 34 temporary exhibitions held at Italian and international venues ▪ Important collaborations with public and private, national and international entities, including Miart in Milan, Turin International Book Fair, Archivissima in Turin, National Archaeological Museum of Naples, Strozzi Palace in Florence 	<ul style="list-style-type: none"> ▪ Ongoing commitment to culture through the promotion of the Group's heritage: expansion of the exhibition spaces of Gallerie d'Italia and opening of two new museums in Turin and Naples ▪ Partnership with museums and national and international public/private institutions ▪ Sponsorship of cultural activities and events (e.g. opera, music and cinema) ▪ Contribution to the protection of the country's artistic heritage with the Restituzioni restoration programme (20th edition) in collaboration with the Ministry of Culture

Employment protection

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Job protection	People reassigned to activities with high added value	<ul style="list-style-type: none"> Over 860 people retrained in 1H22 	<ul style="list-style-type: none"> ~8,000 people reassigned to high added value initiatives
	New hires	<ul style="list-style-type: none"> ~900 professionals hired in 2021 and in 1H22 	<ul style="list-style-type: none"> ~4,600 new hires (~500 of which in 2021)
Labour Relations	Group's people who are members of a trade union	<ul style="list-style-type: none"> 76.9% in Italy (credit agreement) 30.1% abroad 	<ul style="list-style-type: none"> People acting as an enabling factor, including by means of a meaningful discussion with trade union representatives
	Signed trade union agreements	<ul style="list-style-type: none"> 24 signed trade union agreements (204 since 2018) 	

Retention, enhancement, diversity and inclusion of the Group's people

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Retention, enhancement, diversity and inclusion of the Group's people	Training	<ul style="list-style-type: none"> Finalisation in 1H22 of the sale of the business line that led to the establishment of Digit'ED, which sets out to be a leading educational player in Italy, leveraging Intesa Sanpaolo's innovative learning infrastructure and positioning itself as an aggregator of the best Italian companies in the sector 4.6 million hours of training were provided in 1H22 	<ul style="list-style-type: none"> Creation of a leading educational player in Italy: provide Group's people with excellent training on critical skills for the digital and ecological transition, investing in the most advanced learning technologies 50 million hours of training in the 2022-2025 period
	Job community	<ul style="list-style-type: none"> 13,600 people included in job communities: definition and implementation of the integrated work plan aimed at designing the framework, identifying and setting up the supporting platform, as well as the different enabling activities (areas: architecture, experience, technology, content and animation, communication and engagement), both for the overall set-up of the project and for the launch of the pilot communities in the last quarter of the year 	<ul style="list-style-type: none"> New "job communities", clusters of professionals with homogeneous skills, learning processes and qualifications, aimed at defining a standardised development model throughout the Group: increase in the number of participating employees from around 4,000 in the 2018-2021 period to around 20,000 in the 2022-2025 period
	Talent development	<ul style="list-style-type: none"> Over 100 talents have already completed their training within the International Talent Program, which is still ongoing for another ~200 resources ~430 key people identified among Middle Management for dedicated development and training initiatives 	<ul style="list-style-type: none"> "Leader del futuro" (Future leader) programme aimed at ~1,000 talents and key people at Group level
	Long-term incentive plan for Management	<ul style="list-style-type: none"> Performance Share Plan (PSP): long-term share-based incentive plan for Management - approximately 3,100 beneficiaries (including the Managing Director and CEO, the remaining Group Top Risk Takers and other Group Risk Takers) - aimed at supporting the objectives of the 2022-2025 Business Plan and directing performance in terms of sustainability. More specifically, with reference to the latter, a composite ESG KPI was introduced (consisting of a sub-KPI for each of the 3 factors that make up ESG - Environmental, Social and Governance - identified in the Business Plan) acting as a de-multiplier by reducing, depending on the level of achievement, the number of shares vested at maturity according to the achievement of the Business Plan's objectives 	<ul style="list-style-type: none"> New long-term incentive plan to strengthen the involvement of Management in the achievement of the Business Plan's objectives and reward the creation of value for shareholders

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Retention, enhancement, diversity and inclusion of the Group's people	Long-term incentive plan for Professionals	<ul style="list-style-type: none"> LECOIP 3.0: long-term incentive plan based on Certificates having ISP shares as underlying and aimed at all Professionals in Italy, to which 45,629 people have signed up; in particular, with reference to ESG, a minimum return on the capital initially allocated is expected upon the achievement by the Group of the same composite ESG KPI contemplated in the PSP Plan 	<ul style="list-style-type: none"> New incentive long-term plan for Professional to promote the identification (ownership) and the spirit of belonging to the Group and promote sharing of the value created over time following the achievement of objectives of the Business Plan
	Short-term incentive plan	<ul style="list-style-type: none"> The annual incentive system of the CEO and other ~3,000 Managers, in line with 2021, in the context of the Performance Scorecard, includes the assignment of the Group's transversal "Environmental, Social and Governance (ESG)" KPI, assessed both at Group level (in terms of inclusion of ISP in the sustainability indexes) and at Governance Area/Division level (in terms of achievement of the Diversity & Inclusion commitments and specific projects/initiatives) and to which a weight of 15% is assigned 	
	Diversity and Inclusion initiatives	<ul style="list-style-type: none"> Monitoring of gender equity commitments, as required by the activities of the D&I Control Room, including the set-up and launch of the commitment monitoring as defined in the new Plan regarding appointments to senior positions Update of the HR Guidelines dedicated to supporting social transition; special training dedicated to the Personnel Functions on the issue of social transition Orientation of long-term absentees: communication and awareness-raising initiatives on the topic of parenting; launch of an internal brochure aimed at Managers and HR Management to support long-term absentees, in synergy with the process dedicated to the return of personnel who were on leave during the pandemic period for medical and health reasons Completion of the provision of the training programme for Inclusive Leadership to all Managers Continuation of the initiatives to enhance female talent: Female Leadership Acceleration, Empowerment al Femminile, Riprendiamo il Filo, Young Women Empowerment Program and #InspirinGirls, created in collaboration with ValoreD Launch of a digital shadowing programme for women in the CFO Area 	<ul style="list-style-type: none"> ~50% of women in new appointments to senior positions (1-2 organisational levels from Managing Director and CEO) Promotion of an inclusive environment that is open to diversity thanks to a series of dedicated initiatives and a focus on gender equality

Health, safety and well-being of the Group's people

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Welfare and People Care	Next Way of Working	<ul style="list-style-type: none"> ▪ New tools for work planning and for employee attendance were released to around 72,000 Group people ▪ The workspace booking was gradually implemented in line with the completion of building works 	<ul style="list-style-type: none"> ▪ Large-scale application of the Next way of working model (hybrid: physical/remote) ensuring maximum flexibility for all Group's people and renewing IT equipment and layout in the workplace ▪ Large-scale employee well-being and health and safety initiatives (e.g. new office spaces, gyms, healthy food, business travel safety) ▪ Welfare promotion
	Consultation and Support	<ul style="list-style-type: none"> ▪ Approximately 1,800 accesses in 1H22 	
	CareLab/ #Stepbystep/Online gym platform	<ul style="list-style-type: none"> ▪ Around 65% of the company population took advantage of the digital opportunities proposed; in the first half of 2022 over 360,000 accesses and over 7,000 new users ▪ Over 8,300 members signed up to the #Stepbystep App dedicated to movement ▪ Over 6,500 members signed up to the online gym 	
	Energy corner	<ul style="list-style-type: none"> ▪ 10 energy corners (lounges equipped with meeting spaces, food and beverage) were activated at some company offices, hosting a total of around 5,000 Group's people 	
	ALI (Associazione Lavoratori Intesa Sanpaolo)	<ul style="list-style-type: none"> ▪ Over 165,000 members ▪ Around 2 million euro to support free time initiatives, personal services, tourism, culture, sport 	
	Supplementary health fund	<ul style="list-style-type: none"> ▪ Approx. 200 million euro of covered healthcare services net of excesses ▪ Around 245,000 people assisted 	
Health and safety	Supplementary pension scheme	<ul style="list-style-type: none"> ▪ Over 137,000 subscribers to all Group Funds ▪ Over 11 billion euro of assets 	<ul style="list-style-type: none"> ▪ Protecting Group's people health and safety
	Injuries	<ul style="list-style-type: none"> ▪ At work: 77 ▪ While travelling: 172 ▪ Employee injury rate: 0.3% 	
	Health and Safety Management System Certification	<ul style="list-style-type: none"> ▪ The certification attesting to the conformity of the Occupational Health and Safety Management System with the UNI ISO 45001:2018 standard, which covers 100% of the Intesa Sanpaolo branches and buildings in Italy, was confirmed 	
	Health and safety training	<ul style="list-style-type: none"> ▪ 24,570 participants in health and safety training; 111,097 hours provided 	

Transition to a sustainable, green and circular economy

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Transition to a sustainable, green and circular economy	New lending to support the ecological transition under the National Recovery and Resilience Plan	<ul style="list-style-type: none"> ~24 billion euro of new lending disbursed in 2021 and 1H22 to support the ecological transition 	<ul style="list-style-type: none"> New lending to support the ecological transition: ~76 billion euro's worth of loans in line with the National Recovery and Resilience Plan (2021-2026)
	Loans and services for the green and circular economy	<ul style="list-style-type: none"> Loans disbursed for the green and circular economy: 2.9 billion euro 	<ul style="list-style-type: none"> Customer support through the ESG/climate transition
	of which Mutui Green	<ul style="list-style-type: none"> Green Mortgages amounting to ~1.4 billion euro disbursed in 1H22 	<ul style="list-style-type: none"> Further boost to sustainable credit for retail customers with special emphasis on the ecological transition: 12 billion euro of green loans to individuals over the 2022-2025 Plan
	of which circular economy	<ul style="list-style-type: none"> Circular economy credit plafond*: ~933 million euro (584 million of which dedicated to the green economy) disbursed in 1H22 Continuation of the collaboration with the Ellen MacArthur Foundation, of which Intesa Sanpaolo is Strategic Partner, with a new 3-year agreement for the 2022-2024 period 	<ul style="list-style-type: none"> 8 billion euro dedicated to the circular economy
	ESG-Linked loans for SMEs: S-Loan	<ul style="list-style-type: none"> Continuous expansion of the range of S-loan products dedicated to SMEs to finance projects aimed at improving their sustainability profile (5 product lines: S-Loan ESG, S-Loan Diversity, S-Loan Climate Change; S-Loan Agribusiness and S-Loan Tourism). ~2.9 billion euro granted since launch, of which ~1.5 billion euro in 1H22 	<ul style="list-style-type: none"> Supporting the sustainable economy
	Green and sustainable culture and initiatives	<ul style="list-style-type: none"> ESG Laboratories originated to offer physical and virtual meeting opportunities to guide companies along the sustainable transition processes also through the support provided by specialised partners. As at 30 June 2022, the first three ESG Laboratories were activated (in Venice, Padua and Brescia) and the first 6 dedicated ESG specialists were involved in 1H22 	<ul style="list-style-type: none"> Support to SMEs/Corporate customers in achieving their sustainability objectives by increasing the specialised advisory services provided through the activation of at least one ESG Laboratories in each Regional Governance Centre by 2025 and ~100 dedicated ESG specialists

* Plafond dedicated to the circular and green economy which includes specific incentives.

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Transition to a sustainable, green and circular economy	Green Bond Report	<ul style="list-style-type: none"> March 2022 saw the publication of the new Green Bond Report 2021 on the use of the proceeds of the four Green Bonds issued in 2017, 2019 and 2021 and their relative environmental benefits at portfolio level for each of the green categories; during 2021 5.5 million tonnes of CO₂eq emissions were avoided in total [i] 	Supporting the green economy
	Green, Social and Sustainability Bond Framework	<ul style="list-style-type: none"> In June 2022 Intesa Sanpaolo published an updated version of the Green, Social and Sustainability Bond Framework, in line with the ICMA Green Bond Principles 2021, ICMA Social Bond Principles 2021 and ICMA Sustainability Bond Guidelines 2021 in order to promote alignment with the EU Taxonomy regulation on sustainable activities and with the Green Bond Standards (*) 	

(*) In August 2022, the Group placed on the institutional market a new Senior Non-Preferred Green Bond for a nominal amount of 1 billion euro, the issue of which has all the green categories described in the Framework as "use of proceeds".

Climate change

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/Results as at 30 June 2022	Plan Objectives for 2025 Cumulative value 2022-2025
Climate change	Atmospheric emissions	<ul style="list-style-type: none"> Scope 1 + 2 (*): 40,923 tCO₂eq (-14.8% vs 1H21) 0.010 tCO₂eq/m² 0.410 tCO₂eq/employee The decreasing trend in CO₂ emissions is attributable to the rationalisation of branches and buildings and to the energy efficiency actions implemented by the Group 	<ul style="list-style-type: none"> Net zero own emissions by 2030 (**) Net Zero by 2050 with reference to both its own emissions and those relating to the loan and investment portfolios, for asset management and the insurance business - by joining the Net-Zero Banking Alliance (NZBA), the Net Zero Asset Managers Initiative (NZAMI), the Net-Zero Asset Owner Alliance (NZAOA) and the Net-Zero Insurance Alliance (NZIA)
	Energy consumption	<ul style="list-style-type: none"> Electricity: 199,253 MWh Thermal energy: 150,533 MWh Renewable electricity purchased versus total purchases: 90.0% (88.4% in 1H21) Electricity produced from renewable sources: 719 MWh (+0.1% vs 1H21) 	<ul style="list-style-type: none"> Containment of energy consumption 100% renewable energy at Group level in 2030 (level already reached in Italy in 2021) Maintenance of electricity production levels from photovoltaic energy
	Responsible management of resources	<ul style="list-style-type: none"> Paper purchased: 2,232 t (3,274 t in 1H21) Environmentally-friendly paper purchased (including recycled paper) vs total: 82.8% (76.6% in 1H21) 	<ul style="list-style-type: none"> Responsible use of resources
	Natural capital protection and restoration	<ul style="list-style-type: none"> Launch of a project to develop a service focused on afforestation and reforestation activities in line with the Business Plan's commitment 	<ul style="list-style-type: none"> Commitment to restoring and increasing natural capital with over 100 million trees planted, directly and with loans dedicated to corporate customers Adoption of a specific policy on biodiversity

* Market-based: the Scope 2 data for purchased electricity considers the contribution, agreed contractually, of the guaranteed renewable source certificates, which therefore have zero emissions.

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

Human rights protection

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Indicators	Results as at 30 June 2021	Results as at 30 June 2022
Accidents in the workplace	105	77
Employees belonging to a union (% of total)*	66.4%	65.8%
Part-time employees (% of total)	12.5%	12.6%
Reports of non-compliance with the Code of Ethics for alleged discrimination	3	5
Court cases for mobbing**	3	2
Reports of alleged breaches of the Privacy Code (Italy)	64	81
Robberies - Number of events per 100 branches	0.0	0.1
Suppliers registered on the Supplier Gate*** (no.)	8,262	9,375
Projects subject to Equator Principles screening: Number	8	12
Amount granted (millions of euro)	422	815
Donations for vulnerable and disadvantaged groups managed centrally (% of total)	100%	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 76.89%.

** There are 2 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

SUSTAINABILITY GOVERNANCE

Code of Ethics: reports of alleged non-compliance [no.]	30.6.2021		30.6.2022	
Customers	42		40	
Employees	6		18	
Suppliers	1		0	
Community	0		0	
Total	49		58	

INTEGRITY IN CORPORATE CONDUCT

Whistleblowing [no.]	30.6.2021		30.6.2022	
Reports received	16		14	
Reports identified as not relevant	2		4	
Reports with specific investigations	14		10	

Total training for the prevention of corruption and money laundering	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants [no.]*	43,081	7,445	50,526	53,429	10,922	64,351
Hours of training [no.]**	90,697	19,683	110,380	132,948	28,253	161,202
Participants [%]	56.9%	33.3%	51.5%	72.3%	49.6%	67.1%
Hours of specific training/total hours of training [%]**	5.2%	5.3%	5.2%	9.5%	6.4%	8.8%

* In order to avoid duplication, the employees who participated in both types of courses (anti-corruption and anti-money laundering) are considered only once.

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

Training for the protection of free competition [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	54,083	359	54,442	68,504	3,150	71,654
Hours of training provided (classroom + remote learning)*	449,266	418	449,684	596,457	3,760	600,217

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

Training for consumer protection [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	53,687	1,634	55,321	54,874	4,140	59,014
Hours of training provided (classroom + remote learning)*	593,908	3,670	597,578	545,997	18,036	564,033

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

Training for privacy protection [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	18,334	1,100	19,434	29,754	956	30,710
Hours of training provided (classroom + remote learning)*	23,408	3,607	27,015	25,293	1,887	27,180

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

Training on ESG issues [no.]*	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	65,256	8,437	73,693	46,606	10,640	57,246
Hours of training provided (classroom + remote learning)**	442,515	17,067	459,581	192,215	30,404	222,618

* The figures include health and safety and anti-corruption training. In order to make the data comparable, the 1H21 indicators have been restated.

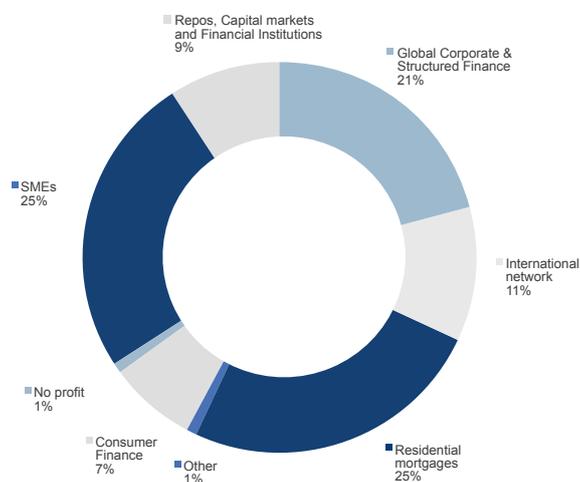
** Hours defined as the duration of the teaching units used.

Disciplinary measures for corruption [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Disciplinary sanctions for corruption against collaborators	0	0	0	0	0	0
Dismissal due to corruption	0	0	0	0	0	0

The relationship with customers

LOANS TO CUSTOMERS

Breakdown by business area



Breakdown by economic business sector

Non-retail loans of the Italian banks and companies of the Group		30.6.2022
Public Administration		5.0%
Financial Companies		7.7%
Non-financial Companies		45.4%
of which:		
Utilities		4.8%
Services		4.3%
Real estate		3.6%
Distribution		3.4%
Construction and materials for constr.		3.3%
Metals and metal products		2.6%
Food and drink		2.6%
Energy and extraction		2.4%
Fashion		2.2%
Infrastructure		2.2%
Transportation means		2.0%
Mechanical		1.8%
Chemistry, rubber and plastics		1.8%
Tourism		1.7%
Agriculture		1.6%
Transport		1.5%
Pharmaceutical		0.9%
Electrical components and equipment		0.9%
Furniture and white goods		0.8%
Media		0.6%
Wood and paper		0.5%
Other consumption goods		0.2%

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

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING

Project Finance [no.]*	30.6.2022		
	Category A	Category B	Category C
Total		5	4
Sector			
Oil and gas			
Mining			
Energy		4	2
Infrastructure			
Other		1	2
Region			
Americas		2	
Europe, Middle East and Africa (EMEA)		1	4
Asia and Oceania		2	
Type of country**			
Designated		3	1
Not designated		2	3
Independent audit			
Yes		4	3
No		1	1

Business loans associated with projects [no.]*	30.6.2022		
	Category A	Category B	Category C
Total	1	2	
Sector			
Oil and gas			
Energy			
Infrastructure	1		
Other		2	
Region			
Americas			
Europe, Middle East and Africa (EMEA)	1	2	
Type of country**			
Designated			
Not designated	1	2	
Independent audit			
Yes	1	2	
No			

* Refers to the number of projects that were financially completed in 1H22.

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

Project Finance and business loans associated with projects closed during the semester*	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Projects [no.]	0	8	8	7	5	12
Economic Value [m euro]	0	422	422	650	165	815

* Projects financially completed as of June 30, 2022.

SOCIAL LENDING*

Social lending: loans disbursed [K euro]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Social loans	3,531	45,738	49,269	8,359	34,073	42,431
Anti-usury loan	6,870	0	6,870	8,112	0	8,112
Loans to the Third Sector**	292,852	0	292,852	205,869	0	205,869
Products for vulnerable social groups	2,648,991	153,801	2,802,791	4,196,642	139,056	4,335,698
Support for people hit by disastrous events***	198,259	0	198,259	279,683	0	279,683
Total	3,150,502	199,539	3,350,041	4,698,665	173,129	4,871,794

* Excluding loans linked to lending for urban regeneration purposes.

** Includes MLT loans provided by the Third Sector network and by Banks in Italy.

*** The figures exclude loans linked to the COVID-19 emergency.

SUSTAINABLE INVESTMENTS

Eurizon SGR: Funds pursuant to SFDR*	30.6.2021	30.6.2022
Funds pursuant to arts. 8 and 9 [no.]	155	187
Funds pursuant to arts. 8 and 9: assets [billion €]	99	103
Percentage of Funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the Funds managed [%]	44.8	49.3

* Sustainable Finance Disclosure Regulation.

Eurizon SGR: engagement initiatives	30.6.2021*	30.6.2022
Companies for which engagement initiatives have been carried out [no.]	442	231
Companies for which ESG engagement initiatives have been carried out [no.]	150	143
Companies for which ESG engagement initiatives have been carried out [%]	34%	62%

* The number of companies in the first half of 2021 was calculated on the overall total of the meetings and engagements conducted during the period.

Fideuram: Funds pursuant to SFDR*	30.6.2021	30.6.2022
Funds pursuant to arts. 8 and 9 [no.]	3	58
Funds pursuant to arts. 8 and 9: assets [billion €]	1	21
Percentage of Funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the Funds managed [%]	1.6	48.2

* Sustainable Finance Disclosure Regulation.

CYBERSECURITY

Training for cybersecurity [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	33,602	4,987	38,589	66,364	9,848	76,212
Hours of training provided (classroom + remote learning)*	73,536	30,407	103,943	25,755	13,304	39,059

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

The entry into force of the General Data Protection Regulation - GDPR, specific guidelines of the IVASS Regulation and the ever-increasing attention paid by all institutions to the IT Security topic resulted in a significant investment in Cyber Security training.

CUSTOMER EXPERIENCE

Net Promoter Score (NPS) performance by type of customer	30.6.2021	30.6.2022
Retail	15	23
Exclusive	13	16
Businesses	17	16
Third Sector	20	23
Agribusiness	-	15

Findings collected from Banca dei Territori customers. Findings on Agribusiness customers were launched in June 2021.

CLAIMS, COMPLAINTS AND APPEALS

Type [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Loans	17,810	3,934	21,744	12,917	2,990	15,907
Payment systems	13,510	13,992	27,502	7,755	11,733	19,488
Organizational issues, Internet site, other	10,239	2,615	12,854	8,878	2,367	11,245
Insurance products	6,816	102	6,918	7,234	87	7,321
Current accounts, deposits and securities dossier	4,532	3,208	7,740	4,034	2,949	6,983
Investments	1,333	136	1,469	1,759	150	1,909
Total	54,240	23,987	78,227	42,577	20,276	62,853

With regard to the requests received from customers on the subject of personal data protection in Italy, in 1H22 81 reports were received for alleged violation of the Privacy Code, along with 6 requests for feedback from the Italian Data Protection Authority following appeals submitted to the Authority on the customer's initiative as part of the exercise of the right of access to data. Abroad in the EU, the local Data Protection Officers notified to the Parent Company that they handled 72 reports for alleged violation of the personal data protection legislation and 8 requests for feedback from the local Data Protection Authority following complaints submitted to the Authorities on the initiative of customers.

CONTRIBUTION TO THE COMMUNITY

Monetary contribution to the community by area of activity [K euro]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	10,412	124	10,535	12,894	42	12,937
Social solidarity	6,406	183	6,589	5,261	88	5,349
Health	1,010	301	1,311	642	257	899
Educational and research	3,894	95	3,989	3,767	96	3,863
Civil and humanitarian emergencies	1,548	0	1,548	10,943	11	10,954
Economic development	1,217	401	1,618	2,741	199	2,940
Environment	257	0	257	411	220	630
Other	274	84	358	1,032	152	1,183
Total monetary contribution to the community	25,019	1,188	26,206	37,691	1,065	38,756

Monetary contribution to the community by area of activity [%]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	41.6	10.4	40.2	34.2	4.0	33.4
Social solidarity	25.6	15.4	25.1	14.0	8.3	13.8
Health	4.0	25.3	5.0	1.7	24.1	2.3
Education and research	15.6	8.0	15.2	10.0	9.0	10.0
Civil and humanitarian emergencies	6.2	0.0	5.9	29.0	1.1	28.3
Economic development	4.9	33.8	6.2	7.3	18.7	7.6
Environment	1.0	0.0	1.0	1.1	20.6	1.6
Other	1.1	7.1	1.4	2.7	14.2	3.1

Monetary contribution to the community by reason [K euro]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	2,657	157	2,814	10,013	215	10,228
Investments in the community	14,106	501	14,606	15,765	428	16,194
Commercial initiatives with an impact on the community	8,256	530	8,786	11,913	422	12,335
Total monetary contribution to the community	25,019	1,188	26,206	37,691	1,065	38,756

The trend of monetary contribution to the community is on the rise as in 1H22 the Group donated over 10 million euro to support solidarity and accommodation projects for the populations affected by the humanitarian emergency in Ukraine.

Monetary contribution to the community by reason [%]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	10.6	13.2	10.7	26.6	20.2	26.4
Investments in the community	56.4	42.2	55.7	41.8	40.2	41.8
Commercial initiatives with an impact on the community	33.0	44.6	33.5	31.6	39.6	31.8

SUPPLIERS

Suppliers - Supplier Gate*	30.6.2021	30.6.2022
Suppliers [no.]	8,262	9,375
of which:		
Italy [no.]	4,576	5,018
Europe (excluding Italy) [no.]	3,486	4,107
Rest of the world [no.]	200	250

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

Group's people

COMPOSITION

Group staff breakdown by country [no.]	30.6.2021			30.6.2022		
	Total	Men	Women	Total	Men	Women
Italy	75,743	37,760	37,983	73,901	36,491	37,410
Luxembourg	214	134	80	211	132	79
Ireland	32	19	13	32	19	13
Egypt	4,268	3,129	1,139	4,343	3,126	1,217
Albania	665	189	476	664	184	480
Croatia	5,053	1,404	3,649	4,931	1,319	3,612
Romania	587	168	419	574	163	411
Serbia	3,122	810	2,312	3,125	785	2,340
Hungary	2,267	699	1,568	2,269	700	1,569
Slovakia	3,881	1,132	2,749	3,709	1,100	2,609
Ukraine	797	172	625	755	165	590
Russian Federation	1,005	270	735	955	244	711
Brazil	43	29	14	45	32	13
Moldova	358	120	238	361	126	235
United States	48	34	14	48	37	11
Group	98,083	46,069	52,014	95,923	44,623	51,300

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).

Employee breakdown by gender [%]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Men	49.9	37.2	47.0	49.4	36.9	46.5
Women	50.1	62.8	53.0	50.6	63.1	53.5

Employees by category and gender [% of total employees]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.7	2.2	1.8	1.8	2.1	1.9
Men	1.4	1.3	1.4	1.4	1.3	1.4
Women	0.3	0.8	0.5	0.4	0.9	0.5
Middle managers	42.1	22.2	37.6	41.8	21.8	37.2
Men	26.0	12.4	22.9	25.6	11.9	22.5
Women	16.1	9.8	14.7	16.2	9.8	14.7
Professional areas	56.2	75.7	60.6	56.4	76.1	60.9
Men	22.5	23.5	22.7	22.4	23.7	22.7
Women	33.7	52.2	37.9	34.0	52.4	38.3

Employees - Breakdown by category and gender [% of the category total]	30.6.2021		30.6.2022	
	Men	Women	Men	Women
Executives	74.8	25.2	72.9	27.1
Middle managers	60.9	39.1	60.4	39.6
Executives + Middle managers	61.6	38.4	61.0	39.0
Professional areas	37.5	62.5	37.2	62.8

Part-time employees by gender	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Number of part-time employees/total employees [%]	15.8	1.4	12.5	16.0	1.4	12.6
Breakdown of part-time employees by gender [no.]	11,969	310	12,279	11,793	315	12,108
Men	1,161	40	1,201	1,155	35	1,190
Women	10,808	270	11,078	10,638	280	10,918

Hiring by gender [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	625	1,157	1,782	715	1,520	2,235
Men	299	423	722	431	507	938
Women	326	734	1,060	284	1,013	1,297

Termination by gender [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	2,328	1,376	3,704	1,774	1,476	3,250
Men	1,384	538	1,922	1,096	533	1,629
Women	944	838	1,782	678	943	1,621

Turnover by gender [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	-1,703	-219	-1,922	-1,059	44	-1,015
Men	-1,085	-115	-1,200	-665	-26	-691
Women	-618	-104	-722	-394	70	-324

Turnover rate by gender [%]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	-2.2	-1.0	-1.9	-1.4	0.2	-1.0
Men	-2.8	-1.4	-2.5	-1.8	-0.3	-1.5
Women	-1.6	-0.7	-1.4	-1.0	0.5	-0.6

The turnover rate is determined as the delta between the percentage incidence of hires and terminations of the reference year in relation to the workforce at the start of the year. The workforce at the start of the year is given by the workforce at the end of the year by subtracting the hires and including the terminations that occurred in the period.

PROFESSIONAL DEVELOPMENT

Promotions by gender	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	800	607	1,407	1,296	1,102	2,398
Men [no.]	400	176	576	639	395	1,034
Women [no.]	400	431	831	657	707	1,364
Men [% on total promotions]	50.3	33.3	40.4	49.3	35.8	43.1
Women [% on total promotions]	49.7	66.7	59.6	50.7	64.2	56.9

TRAINING

Training by professional category [hours]*	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	47,192	15,763	62,955	37,510	18,160	55,670
Men	38,277	7,624	45,901	28,094	9,207	37,302
Women	8,915	8,138	17,054	9,416	8,953	18,369
Middle managers	1,972,125	122,681	2,094,806	1,460,018	118,020	1,578,038
Men	1,235,384	51,455	1,286,838	886,791	58,874	945,665
Women	736,741	71,226	807,968	573,227	59,146	632,373
Professional areas	2,894,885	551,602	3,446,486	2,333,541	618,850	2,952,391
Men	1,196,288	133,979	1,330,266	939,315	161,852	1,101,167
Women	1,698,597	417,623	2,116,220	1,394,226	456,998	1,851,224
Total	4,914,201	690,045	5,604,247	3,831,070	755,030	4,586,100
Men	2,469,948	193,058	2,663,006	1,854,200	229,934	2,084,134
Women	2,444,254	496,988	2,941,241	1,976,869	525,096	2,501,965

* 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.

Training by category and gender [average hours]*	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	16.1	18.4	16.7	14.9	22.7	17.0
Men	16.1	14.8	15.8	13.8	19.3	15.0
Women	16.5	24.0	19.6	18.7	27.8	22.3
Middle managers	22.3	14.1	21.2	17.4	14.0	17.0
Men	22.8	10.8	21.4	17.3	12.3	16.7
Women	21.5	18.4	21.0	17.5	15.9	17.3
Professional areas	24.0	17.2	22.1	20.1	21.7	20.5
Men	25.1	14.8	22.6	20.6	18.8	20.2
Women	23.3	18.3	21.7	19.7	22.9	20.7
Hours of training per employee [no.]*	23.2	16.5	21.7	18.9	20.0	19.1

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

Training by procedure	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	3.6	30.3	6.9	4.6	37.6	10.0
Remote training [% of hours]*	96.4	69.7	93.1	95.4	62.4	90.0
Hours of training provided (classroom + remote learning) [no.]*	4,914,201	690,045	5,604,247	3,831,070	755,030	4,586,100

* 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.

FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Employees registered with a trade union [no.]	55,478	6,878	62,355	53,694	6,468	60,162
Executives	227	51	278	213	46	259
Middle managers	22,447	2,283	24,730	21,642	2,049	23,691
Professional areas	32,803	4,544	37,347	31,839	4,373	36,212
Employees registered with a trade union [%]	77.2	31.2	66.4	76.7*	30.1	65.8

The National Collective Labor Agreement for the sector covers all employees in Italy and 55.3% of employees abroad.

* The % of employees operating in Italy and covered by the collective credit agreement registered with a trade union is equal to 76.89%.

HEALTH AND SAFETY

Injuries by gender [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries in the year	208	27	235	234	15	249
Men	103	3	106	104	0	104
Women	105	24	129	130	15	145

Injuries at work and on the way to/from work [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Injuries at work	93	12	105	72	5	77
Men	49	1	50	28	0	28
Women	44	11	55	44	5	49
Injuries on the way to/from work	115	15	130	162	10	172
Men	54	2	56	76	0	76
Women	61	13	74	86	10	96

Training on health and safety	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety [no.]*	89,045	9,462	98,506	98,593	12,503	111,097
Employees who have attended health and safety training [no.]	17,329	3,936	21,265	17,607	6,963	24,570
Employees who have attended health and safety training [%]	23	18	22	24	32	26
Hours of health and safety training per employee [no.]*	1.2	0.4	1.0	1.3	0.6	1.2

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

Robberies [no.]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Robberies	0	1	1	4	0	4
Robberies for every 100 bank counters	0.0	0.1	0.0	0.1	0.0	0.1

Green and circular economy

Loans disbursed for the green and circular economy [million euros]	30.6.2021			30.6.2022		
	Italy	Abroad	Group	Italy	Abroad	Group
Retail	1,020	12	1,032	1,376	23	1,398
Business and Third Sector	141	37	178	356	20	377
Corporate and Project finance	1,180	71	1,251	720	10	730
of which Project finance	522	58	579	239	8	247
Total loans for the green economy	2,341	120	2,461	2,452	53	2,505
Total loans with circular economy criteria	1,196	8	1,204	349	0	349
Total	3,537	128	3,665	2,801	53	2,854

Climate change

Parameters	Unit	30.6.2021			30.6.2022		
		Italy	Abroad	Group	Italy	Abroad	Group
Operators = staff + consultants	no.	77,947	23,486	101,433	76,722	23,193	99,915
Floor area	thousands of m ²	3,585	615	4,200	3,540	588	4,128

Greenhouse gas emissions (CO ₂ eq)	Unit	30.6.2021			30.6.2022		
		Italy	Abroad	Group	Italy	Abroad	Group
Direct emissions (Scope1)	tCO₂eq	29,323	3,346	32,668	26,847	2,992	29,840
Natural gas emissions for independent heating	tCO ₂ eq	24,021	1,466	25,487	15,572	1,246	16,818
Natural gas emissions for cogeneration	tCO ₂ eq	0	403	403	5,341	270	5,611
Diesel emissions for independent heating	tCO ₂ eq	724	102	825	696	123	819
HFC emissions	tCO ₂ eq	1,714	122	1,836	1,899	254	2,153
Gasoline emissions for company fleet	tCO ₂ eq	10	332	342	400	329	729
Diesel emissions for company fleet	tCO ₂ eq	2,854	920	3,774	2,939	771	3,710
Indirect emissions (Scope2 Market-based)	tCO₂eq	3,420	11,967	15,387	3,491	7,592	11,083
Electricity emissions (excluding cogeneration)	tCO ₂ eq	856	11,300	12,156	792	7,081	7,872
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	2,564	628	3,192	2,699	477	3,177
Diesel emissions for building heating	tCO ₂ eq	0	38	38	0	34	34
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO₂eq	32,742	15,313	48,055	30,338	10,584	40,923
Total direct + indirect emissions per staff member	tCO ₂ eq/staff member	0.4	0.7	0.5	0.4	0.5	0.4
Total direct + indirect emissions per square meter	kgCO ₂ eq/m ²	9.1	24.9	11.4	8.6	18.0	9.9

Emission factors for the calculation of CO₂ established by Intesa Sanpaolo, in accordance with the ABI Guidelines on environmental matters issued by ABI Energia and on the basis of the main 2021 publications (UNFCCC, IEA, IPCC, AIB, etc.).

Energy consumption broken down by source (GJ)	Unit	30.6.2021			30.6.2022		
		Italy	Abroad	Group	Italy	Abroad	Group
Direct primary energy consumption (Scope1)	GJ	462,020	50,092	512,111	414,457	43,373	457,830
Natural gas consumption for independent heating	GJ	415,131	26,174	441,305	268,563	22,231	290,794
Natural gas consumption for cogeneration	GJ	0	7,226	7,226	92,109	4,842	96,951
Diesel consumption for independent heating	GJ	9,740	1,430	11,170	9,369	1,735	11,104
Gasoline consumption for the fleet	GJ	98	3,314	3,413	5,370	4,327	9,697
Diesel consumption for the fleet	GJ	37,050	11,948	48,998	39,046	10,238	49,283
Indirect primary energy consumption (Scope2)	GJ	746,592	184,359	930,951	646,014	171,977	817,991
Renewable electricity consumption	GJ	665,933	27,573	693,506	557,352	50,340	607,693
Non-renewable electricity consumption (except cogeneration)	GJ	6,329	84,045	90,374	6,089	61,133	67,222
Natural gas consumption for building heating (including remote district heating)	GJ	74,330	72,189	146,519	82,572	60,015	142,587
Diesel consumption for building heating	GJ	0	552	552	0	490	490
Total direct + indirect energy (Scope1 + 2)	GJ	1,208,612	234,451	1,443,062	1,060,471	215,350	1,275,821
Total direct + indirect energy per staff member	GJ/employee	15.5	10.0	14.2	13.8	9.3	12.8

Total electricity focus (including cogeneration)	Unit	30.6.2021			30.6.2022		
		Italy	Abroad	Group	Italy	Abroad	Group
Total electricity consumed	GJ	672,263	113,821	786,083	603,822	113,490	717,312
Electricity per staff member	kWh/add.	2,396	1,346	2,153	2,186	1,359	1,994
Electricity per square meter	kWh/m ²	52	51	52	47	54	48
Electricity purchased	GJ	669,774	111,520	781,294	560,955	111,371	672,325
of which renewable	%	99.1	24.6	88.4	98.9	45.1	90.0
Electricity self-produced	GJ	2,489	2,301	4,790	42,867	2,119	44,987
of which renewable	%	100.0	4.3	54.0	5.8	4.8	5.8

Paper consumption	Unit	30.6.2021			30.6.2022		
		Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	2,637	636	3,274	1,685	547	2,232
Purchased paper / staff member	kg/employee	33.8	27.1	32.3	22.0	23.6	22.3
Certified recycled paper	%	60.7	9.7	50.8	73.1	12.1	58.2
Eco-sustainable certified paper (not recycled)	%	21.5	43.9	25.8	20.9	36.1	24.6

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