

GRI Content Index



For the GRI Content Index Service, GRI Services reviewed that the GRI content index is clearly presented and the references for all disclosures included align with the appropriate sections in the body of the report. This service was performed on the Italian version of the report.

THIS STATEMENT HAS BEEN PREPARED IN ACCORDANCE WITH THE GRI STANDARDS: "COMPREHENSIVE" OPTION

GRI Standards	Disclosure	Page number(s) and/ or URL(s)	Omissions	Global Compact	SDG's*	SASB**
GRI 101: Foundations 2016						
General Disclosures						
GRI 102: General Disclosures 2016	ORGANIZATIONAL PROFILE					
102-1	Name of the organization	page 221				
102-2	Activities, brands, products, and services	pages 11-12; About us [i]; Our Brand [i]				
102-3	Location of headquarters	page 221				
102-4	Location of operations	page 12; A Presentation of the Group (pages 26-29) [i]				
102-5	Ownership and legal form	page 37; page 221				
102-6	Markets served	pages 11-12; A Presentation of the Group (pages 26-29) [i]				
102-7	Scale of the organization	page 37; pages 178-179; A Presentation of the Group (page 5) [i]				
102-8	Information on employees and other workers	pages 175-178; Intesa Sanpaolo does not have a substantial portion of its work performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors. Intesa Sanpaolo does not have any significant variations in employment numbers. The "Headcount" method has been applied.		Principle 6	8	
102-9	Supply chain	pages 107-108; page 174				
102-10	Significant changes to the organization and its supply chain	page 9; pages 15-16; page 37; No changes in the supply chain				
102-11	Precautionary Principle or approach	pages 46-50; Report on Corporate Governance and Ownership Structures (page 73) [i]				
102-12	External initiatives	pages 20-25; Adherence to international standards [i]				
102-13	Membership of associations	Our partnerships in sustainability [i]				

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
STRATEGY						
102-14	Statement from senior decision-maker	pages 6-7; pages 14-15				
102-15	Key impacts, risks, and opportunities	page 13; page 32; pages 42-43; pages 48-49; pages 155-156				
ETHICS AND INTEGRITY						
102-16	Values, principles, standards, and norms of behavior	page 19; Code of Ethics (page 7; page 9) [i]		Principle 10	16	
102-17	Mechanisms for advice and concerns about ethics	pages 40-41; Code of Ethics (pages 22-23) [i]		Principle 10	16	FN-CB-510a.2 FN-AC-510a.2
GOVERNANCE						
102-18	Governance structure	page 34; page 39; Report on Corporate Governance and Ownership Structures (pages 37-39) [i]				
102-19	Delegating authority	page 34; pages 39-40; Report on Corporate Governance and Ownership Structures (page 60; page 29) [i]				
102-20	Executive-level responsibility for economic, environmental, and social topics	page 39; Report on Corporate Governance and Ownership Structures (page 59; page 29) [i]				
102-21	Consulting stakeholders on economic, environmental, and social topics	pages 39-40; Report on Corporate Governance and Ownership Structures (page 82; page 29) [i]			16	
102-22	Composition of the highest governance body and its committees	pages 34-35; page 39; page 158; Report on Corporate Governance and Ownership Structures (pages 38-39; pages 87-88) [i]			5, 16	
102-23	Chair of the highest governance body	page 34			16	
102-24	Nominating and selecting the highest governance body	pages 34-35; Report on Corporate Governance and Ownership Structures (pages 38-41) [i]			5, 16	
102-25	Conflicts of interest	Report on Corporate Governance and Ownership Structures (pages 47-48) [i]			16	
102-26	Role of highest governance body in setting purpose, values, and strategy	pages 39-40				
102-27	Collective knowledge of highest governance body	pages 34-35			4	
102-28	Evaluating the highest governance body's performance	Report on Corporate Governance and Ownership Structures (pages 48-50) [i]				
102-29	Identifying and managing economic, environmental, and social impacts	pages 30-31; pages 42-43; pages 46-50; Report on Corporate Governance and Ownership Structures (pages 63-65) [i]			16	FN-CB-410a.2 FN-AC-410a.2

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
102-30	Effectiveness of risk management processes	Report on Corporate Governance and Ownership Structures (pages 63-64) [i]				
102-31	Review of economic, environmental, and social topics	pages 39-40				
102-32	Highest governance body's role in sustainability reporting	page 39; Report on Corporate Governance and Ownership Structures (pages 63-64) [i]				
102-33	Communicating critical concerns	pages 39-46				
102-34	Nature and total number of critical concerns	pages 40-41; Code of Ethics (pages 22-23) [i]				
102-35	Remuneration policies	pages 35-36; pages 115-116; Report on Corporate Governance and Ownership Structures (pages 65-66) [i], Report on Remuneration (pages 9-10) [i], Remuneration and Equity investments [i]				
102-36	Process for determining remuneration	pages 35-36; pages 115-116; Report on Corporate Governance and Ownership Structures (pages 65-66) [i], Report on Remuneration (pages 9-10) [i]				
102-37	Stakeholders' involvement in remuneration	Report on Corporate Governance and Ownership Structures (pages 65-66) [i], Report on Remuneration (page 66) [i]			16	
102-38	Annual total compensation ratio	page 181				
102-39	Percentage increase in annual total compensation ratio	page 181				
STAKEHOLDER ENGAGEMENT						
102-40	List of stakeholder groups	page 150				
102-41	Collective bargaining agreements	page 185		Principle 3	8	
102-42	Identifying and selecting stakeholders	The dialogue with stakeholders [i]				
102-43	Approach to stakeholder engagement	pages 150-153				
102-44	Key topics and concerns raised	pages 150-153; pages 155-156				
REPORTING PRACTICE						
102-45	Entities included in the consolidated financial statements	page 9; Financial Reports (Annual Report 2019 Notes to the consolidated financial statements - Part A SECTION 3 - SCOPE OF CONSOLIDATION AND CONSOLIDATION METHODS pages 193-198) [i]				

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
102-46	Defining report content and topic Boundaries	pages 28-29; pages 215-216				
102-47	List of material topics	page 29; pages 215-216				
102-48	Restatements of information	page 17; pages 162-163; pages 183-185				
102-49	Changes in reporting	page 9; pages 29-31; pages 215-216				
102-50	Reporting period	page 9				
102-51	Date of most recent report	page 9				
102-52	Reporting cycle	page 9				
102-53	Contact point for questions regarding the report	page 221				
102-54	Claims of reporting in accordance with the GRI Standards	page 198				
102-55	GRI content index	page 198-214				
102-56	External assurance	pages 217-220; This Consolidated Non-financial statement has been verified by the independent Firm KPMG which also audits the Group's Annual Report. The Statement has been submitted for the approval of the Bank's Board of Directors in its meetings of March 17, 2020.				

Material Topics

Economic Performance

GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	pages 15-18; pages 215-216			
	103-2	The management approach and its components	pages 14-18; page 40; pages 215-216		8, 16	
	103-3	Evaluation of the management approach	page 40; Report on Corporate Governance and Ownership Structures (pages 54-58; pages 71-72) [i]			
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	pages 17-18; page 95; page 163		5, 7, 8, 9, 13	
	201-2	Financial implications and other risks and opportunities due to climate change	pages 46-50; page 195; page 215; Climate Change [i]	Principle 7		FN-CB-410a.2 FN-AC-410a.2
	201-3	Defined benefit plan obligations and other retirement plans	page 120; Financial Reports (Annual Report 2019 "Notes to the consolidated financial statements - Part B SECTION 10 - ALLOWANCES FOR RISKS AND CHARGES - CAPTION 100" pages 329-332) [i]			

* Sustainable Development Goals of the United Nations.
** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
	201-4	Financial assistance received from government	pages 15-16; page 147; page 184			
MARKET PRESENCE						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 15; page 215			
	103-2	The management approach and its components	pages 14-16; page 40; page 215			
	103-3	Evaluation of the management approach	page 36; page 40			
GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	page 182	Principle 6	1, 2, 5, 8	
	202-2	Proportion of senior management hired from the local community	page 178			8
INDIRECT ECONOMIC IMPACTS						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 15; page 215			
	103-2	The management approach and its components	pages 14-16; page 40; page 215			1
	103-3	Evaluation of the management approach	page 36; page 40			
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	pages 45-46; page 95		2, 5, 7, 9, 11	
	203-2	Significant indirect economic impacts	pages 30-32; page 76		1, 2, 3, 8, 10, 17	FN-CB-240a.1
ANTI-CORRUPTION						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 216			
	103-2	The management approach and its components	page 25; pages 40-41; pages 52-54; page 60; page 216			
	103-3	Evaluation of the management approach	page 25; pages 40-41; page 52; pages 59-60			FN-CB-510a.2 FN-AC-510a.2
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	page 59	Principle 10	16	
	205-2	Communication and training about anti-corruption policies and procedures	page 35; pages 51-54; pages 107-108; page 159	Principle 10	16	
	205-3	Confirmed incidents of corruption and actions taken	page 161	Principle 10	16	
ANTI-COMPETITIVE BEHAVIOR						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 216			
	103-2	The management approach and its components	pages 40-41; page 51; page 57; page 216			

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
	103-3	Evaluation of the management approach	page 57			FN-CB-510a.2 FN-AC-510a.2
GRI 206: Anti-competitive Behavior 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	In 2019, no lawsuits were filed nor penalties imposed against the Intesa Sanpaolo Group in the area of free competition.		16	FN-CB-510a.1 FN-AC-510a.1
MATERIALS						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 128; page 215			
	103-2	The management approach and its components	pages 130-131; pages 134-135; page 156; page 215;			
	103-3	Evaluation of the management approach	pages 40-41; pages 134-135			
GRI 301: Materials 2016	301-1	Materials used by weight or volume	page 129; pages 134-135; page 193	Principle 7, 8	8, 12	
	301-2	Recycled input materials used	page 129; page 134-135; page 193	Principle 8	8, 12	
	301-3	Reclaimed products and their packaging materials	The topic is not applicable to the banking sector and to the Group since physical products to be recalled/withdrawn from the market and the related packaging products are not envisaged for the type of business conducted.	Principle 8	8, 12	
ENERGY						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 128; page 215			
	103-2	The management approach and its components	pages 130-134; page 215 Climate Change Action Plan [i]			
	103-3	Evaluation of the management approach	pages 40-41; pages 130-131			
GRI 302: Energy 2016	302-1	Energy consumption within the organization	pages 129 -133; page 192	Principle 7, 8	7, 8, 11, 12, 13	
	302-2	Energy consumption outside of the organization	page 192	Principle 8	7, 8, 11, 12, 13	
	302-3	Energy intensity	page 192	Principle 8	7, 8, 11, 13	
	302-4	Reduction of energy consumption	pages 131-132	Principle 8, 9	7, 8, 11, 13	
	302-5	Reductions in energy requirements of products and services	pages 137-141	Principle 8, 9	7, 8, 11, 13	

* Sustainable Development Goals of the United Nations.
** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
WATER						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 128; page 215			
	103-2	The management approach and its components	pages 130-131; page 215			
	103-3	Evaluation of the management approach	pages 40-41; page 135			
GRI 303: Water 2016	303-1	Water withdrawal by source	page 129; page 135; page 193	Principle 7, 8	6	
	303-2	Water sources significantly affected by withdrawal of water	page 129; page 135; page 193	Principle 7, 8	6	
	303-3	Water recycled and reused	The topic is not significant for the banking sector and the Group. In the properties managed by the Group, water consumption is mainly attributable to sanitary purposes and there are no significant cases of recycling and reuse of water.	Principle 7, 8	6	
EMISSIONS						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 128; page 215			
	103-2	The management approach and its components	pages 130-132; page 215		12, 13, 14, 15	
	103-3	Evaluation of the management approach	pages 40-41; pages 130-132			
GRI 305: Emissions 2016	305-1	Direct (Scope1) GHG emissions	page 129; page 131; page 191; Emission Factors [i]	Principle 7, 8	3, 11, 12, 13, 14, 15	
	305-2	Energy indirect (Scope2) GHG emissions	page 129; page 131; page 191; Emission Factors [i]	Principle 7, 8	3, 11, 12, 13, 14, 15	
	305-3	Other indirect (Scope3) GHG emissions	page 129; page 191; Emission Factors [i]	Principle 7, 8	3, 11, 12, 13, 14, 15	
	305-4	GHG emissions intensity	page 129; page 191	Principle 8	13, 14, 15	
	305-5	Reduction of GHG emissions	pages 131-132	Principle 8, 9	13, 14	
	305-6	Emissions of ozone-depleting substances (ODS)	page 191; The topic is not significant for the banking sector and for the Group. There are no significant use, within the Group, of ozone-depleting substance related to air conditioning. Emission Factors [i]	Principle 7, 8	3, 11, 13	

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
	305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	page 192 Emission Factors [i]	Principle 7, 8	3, 11, 13, 14, 15	
EFFLUENTS AND WASTE						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 128; page 215			
	103-2	The management approach and its components	pages 130-131; page 215		12, 13, 14, 15	
	103-3	Evaluation of the management approach	pages 40-41; page 136			
GRI 306: Effluents and Waste 2016	306-1	Water discharge by quality and destination	page 135	Principle 8	3, 6, 12	
	306-2	Waste by type and disposal method	page 129; page 136; pages 193-194	Principle 8	3, 6, 12	
	306-3	Significant spills	The topic is not significant for the banking sector and the Group. There are no significant polluting spills deriving from the activities carried out by the Group in the reporting year.			
	306-4	Transport of hazardous waste	The topic is not significant for the banking sector and the Group. There are no cases of transportation of hazardous waste.			
	306-5	Water bodies affected by water discharges and/or runoff	The topic is not significant for the banking sector and the Group. In the properties managed by the Group, water consumption is mainly attributable to sanitary purposes and water discharges flow into the public sewage system.			
ENVIRONMENTAL COMPLIANCE						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 128; page 216			
	103-2	The management approach and its components	pages 130-131; page 216		12, 13, 14, 15	
	103-3	Evaluation of the management approach	pages 40-41; pages 135-136			
GRI 307: Environmental Compliance 2016	307-1	Non-compliance with environmental laws and regulations	page 160	Principle 8	16	
EMPLOYMENT						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 215			
	103-2	The management approach and its components	page 40; pages 112-113; page 156; page 215			
	103-3	Evaluation of the management approach	pages 40-41; pages 112-113			

* Sustainable Development Goals of the United Nations.
 ** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	pages 179-180		Principle 6	5, 8
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	pages 186. In general, there no differences between the benefits provided to full-time employees and those provided to part-time employees. For employees with a fixed-term contract, due to the nature of the contract itself, access to the Healthcare Fund and to ALI is not permitted, whereas access to the Group's Supplementary Pension Fund is permitted to a very limited extent.			8
	401-3	Parental leave	page 186	Retention rate under privacy constrain. Because of the variety and the complexity of available parental leaves, in order to calculate the indicator an individual monitoring would be necessary, thus breaching the employees' privacy rights.	Principle 6	5, 8
LABOR/MANAGEMENT RELATIONS						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 215			
	103-2	The management approach and its components	page 40; page 112; page 156; page 215			
	103-3	Evaluation of the management approach	pages 40-41; page 113			
GRI 402: Labor/Management Relations 2016	402-1	Minimum notice periods regarding operational changes	page 161	Principle 3		
OCCUPATIONAL HEALTH AND SAFETY						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 215			
	103-2	The management approach and its components	page 40; page 119; pages 123-126; page 215			
	103-3	Evaluation of the management approach	pages 40-41; pages 123-126			
GRI 403: Occupational Health and Safety 2016	403-1	Workers representation in formal joint management–worker health and safety committees	page 126			8
	403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	pages 187-190; page 215	Part of the information is not available: the data and information relating to injuries of non-employee workers are not monitored as the Italian regulations currently in force do not provide for the obligation to collect the aforementioned data type. The feasibility and above all the significance of implementing a specially designed collection and monitoring system and making said information available as from 2025 will be assessed.		3, 8
	403-3	Workers with high incidence or high risk of diseases related to their occupation	Based on European legislation, banking sector personnel are at low risk of accidents or occupational diseases.			3, 8

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
	403-4	Health and safety topics covered in formal agreements with trade unions	page 126		8	
TRAINING AND EDUCATION						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 215			
	103-2	The management approach and its components	page 40; page 113; page 156; page 215		5	
	103-3	Evaluation of the management approach	pages 40-41; page 116			
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	pages 183-184	Principle 6	4, 5, 8	
	404-2	Programs for upgrading employee skills and transition assistance programs	pages 112-113; page 116		8	
	404-3	Percentage of employees receiving regular performance and career development reviews	pages 115-116; page 182	Principle 6	5, 8	
DIVERSITY AND EQUAL OPPORTUNITY						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 215			
	103-2	The management approach and its components	page 40; page 113; pages 117-118; page 156; page 215			
	103-3	Evaluation of the management approach	pages 40-41; pages 117-118			
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	page 158; pages 175-180	Principle 6	5, 8	FN-AC-330a.1
	405-2	Ratio of basic salary and remuneration of women to men	page 181	Principle 6	5, 8, 10	
NON DISCRIMINATION						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 146; page 216			
	103-2	The management approach and its components	page 40; pages 58-59; page 216			
	103-3	Evaluation of the management approach	pages 40-41; pages 58-60			
GRI 406: Non Discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	pages 59-60; page 147	Principle 6	5, 8, 16	
FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; pages 215-216			
	103-2	The management approach and its components	page 40; page 45; page 147; pages 215-216			
	103-3	Evaluation of the management approach	pages 40-41; pages 147-148			

* Sustainable Development Goals of the United Nations.
 ** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	pages 45-46; page 123; pages 147-148	Part of the information does not apply. The issue of relations with suppliers is not considered material for the Group since the information for the financial sector is relevant with reference to employees and credit management: the information relating to suppliers therefore does not refer to the Group's significant impacts.	Principle 3	8
CHILD LABOR						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 146; pages 215-216			
	103-2	The management approach and its components	page 40; page 45; page 146; pages 215-216			
	103-3	Evaluation of the management approach	pages 40-41; pages 147-148			
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	pages 45-46	Part of the information does not apply. The issue of relations with suppliers is not considered material for the Group since the information for the financial sector is relevant with reference to employees and credit management: the information relating to suppliers therefore does not refer to the Group's significant impacts.	Principle 4	8, 16
FORCED OR COMPULSORY LABOR						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 146; pages 215-216			
	103-2	The management approach and its components	page 40; page 45; page 146; pages 215-216			
	103-3	Evaluation of the management approach	pages 40-41; pages 147-148			
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	pages 45-46	Part of the information does not apply. The issue of relations with suppliers is not considered material for the Group since the information for the financial sector is relevant with reference to employees and credit management: the information relating to suppliers therefore does not refer to the Group's significant impacts.	Principle 4	8
RIGHTS OF INDIGENOUS PEOPLES						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 62; page 146; page 216			
	103-2	The management approach and its components	page 40; page 45; page 147; page 216			
	103-3	Evaluation of the management approach	pages 40-41; pages 147-148			
GRI 411: Rights of Indigenous Peoples 2016	411-1	Incidents of violations involving rights of indigenous peoples	In 2019 no reports emerged on possible violations of the rights of the natives; Equator Principles [1]	Principle 1		
HUMAN RIGHTS ASSESSMENT						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 146			

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
	103-2	The management approach and its components	page 40; pages 147-148; page 216	Principle 1		
	103-3	Evaluation of the management approach	pages 40-41; pages 147-148			
GRI 412: Human Rights Assessment 2016	412-1	Operations that have been subject to human rights reviews or impact assessments	pages 45-46	Principle 1		FN-CB-410a.2 FN-AC-410a.2
	412-2	Employee training on human rights policies or procedures	page 41; page 160	Principle 1		
	412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	pages 45-46; page 147; page 167	Principle 2		FN-CB-410a.2 FN-AC-410a.2
LOCAL COMMUNITIES						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 62			
	103-2	The management approach and its components	page 40; page 45; page 76; page 155; page 216			
	103-3	Evaluation of the management approach	pages 40-41; pages 147-148			
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	pages 45-46	Principle 1		FN-CB-240a.1
	413-2	Operations with significant actual and potential negative impacts on local communities	pages 45-46	Principle 1	1	
Sector Specific Indicators - G4	FS13	Access point in low-populated or economically disadvantaged areas by type	page 165		1, 8, 10	
	FS14	Initiatives to improve access to financial services for disadvantaged people	pages 76-79; Proximity [i]		1, 8, 10	
PUBLIC POLICY						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 216			
	103-2	The management approach and its components	page 40; page 55; page 216			
	103-3	Evaluation of the management approach	pages 40-41			
GRI 415: Public Policy 2016	415-1	Political contributions	page 55	Principle 10	16	
CUSTOMER HEALTH SAFETY						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 216			
	103-2	The management approach and its components	page 40; pages 72-75; page 216			
	103-3	Evaluation of the management approach	pages 40-41			
GRI 416: Customer Health Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories	pages 72-75			

* Sustainable Development Goals of the United Nations.
** Sustainability Accounting Standards Board.

GRI Standards	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	No penalty or fines for non-compliance with regulation, no incidents of non-compliance with voluntary codes regarding customer Health and Safety.		16	
MARKETING AND LABELLING						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 216			
	103-2	The management approach and its components	page 40; pages 72-75; page 216			
	103-3	Evaluation of the management approach	pages 40-41			FN-CB-510a.2 FN-AC-270a.3 FN-AC-510a.2
GRI 417: Marketing and Labelling 2016	417-1	Requirements for product and service information and labeling	pages 72-73			FN-AC-270a.3
	417-2	Incidents of non-compliance concerning product and service information and labelling	pages 72-75; Transparency to customer [i]	16		FN-AC-270a.2
	417-3	Incidents of non-compliance concerning marketing communications	pages 72-75; Transparency to customer [i]			FN-AC-270a.2
Sector Specific Guidance for DMA - G4	former FS15	Policies for the fair design and sale of financial products and services	pages 72-75; Relationship with customers [i]		10	
	former FS16	Initiatives to enhance financial literacy by type of beneficiary	pages 80-81		1, 8, 10	FN-CB-240a.4
CUSTOMER PRIVACY						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 216			
	103-2	The management approach and its components	page 40; pages 57-58; page 216			FN-CB-230a.2
	103-3	Evaluation of the management approach	pages 40-41			
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	page 58	16		FN-CB-230a.1
SOCIOECONOMIC COMPLIANCE						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 216			
	103-2	The management approach and its components	page 40; pages 52-54; page 60; page 216			
	103-3	Evaluation of the management approach	pages 40-41			FN-CB-510a.2 FN-AC-510a.2
GRI 419: Socioeconomic Compliance 2016	419-1	Non-compliance with laws and regulations in the social and economic area	Financial Reports (Annual Report 2019 "Notes to the consolidated financial statements Part E - LEGAL RISKS - TAX LITIGATION" pages 487-495 [i])	16		FN-CB-510a.1 FN-AC-510a.1

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board.

Sector Disclosures: Financial Services	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
Social Disclosure - Product Responsibility						
PRODUCT PORTFOLIO						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 62; page 128; pages 215-216			
	103-2	The management approach and its components	page 40; page 76; page 137; pages 155-156; pages 215-216			
	103-3	Evaluation of the management approach	pages 40-41			
Sector Specific Guidance for DMA - G4	ex FS1	Policies with specific environmental and social components applied to business lines	pages 45-46; page 76; pages 88-91; page 137; page 147; Policy di CSR [i]		10	
	ex FS2	Procedures for assessing and screening environmental and social risks in business lines	page 45; pages 88-89; pages 137-141; page 147		10	
	ex FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	pages 45-46; Equator Principles [i]			
	ex FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	page 41; pages 142-144		10	
	ex FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	page 45; Equator Principles [i]		10	
Sector Specific Indicators - G4	FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/sme/large) and by sector	About us (A presentation of the Group page 25) [i]		1, 8, 9	
	FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	page 76; page 168		1, 8, 10, 11	FN-CB-240a.1
	FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	page 137; page 194			

* Sustainable Development Goals of the United Nations.
 ** Sustainability Accounting Standards Board.

Sector Disclosures: Financial Services	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's *	SASB**
AUDIT						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 216			
	103-2	The management approach and its components	page 40; pages 59-60; page 216			
	103-3	Evaluation of the management approach	pages 40-41; pages 52-54			FN-CB-510a.2 FN-AC-510a.2
Sector Specific Guidance for DMA - G4	former FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	page 41; pages 59-60; Implementation and governance [i] Monitoring against corruption [i]		10	
ACTIVE OWNERSHIP						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	pag. 62; pag. 216			
	103-2	The management approach and its components	pag. 40; pagg. 88-90; pag. 155; pag. 216			FN-AC-410a.3
	103-3	Evaluation of the management approach	pagg. 40-41; pagg. 88-90			
Sector Specific Guidance for DMA - G4	former FS12	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting	pagg. 88-90			
Sector Specific Indicators - G4	FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	page 170		10	
	FS11	Percentage of assets subject to positive and negative environmental or social screening	pages 169-170		10	FN-AC-410a.1

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board.

Non GRI Material Topics	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
COMPANY VALUE AND SOLIDITY						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 15; page 215			
	103-2	The management approach and its components	pages 14-17; page 40; page 215			
	103-3	Evaluation of the management approach	page 40; Report on Corporate Governance and Ownership Structures (pages 69-71) [i]; Report on Remuneration (pages 69-72) [i]			
DIRECT ENVIRONMENTAL IMPACTS						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 128; page 215			
	103-2	The management approach and its components	page 40; pages 130-131; page 215; Climate Change Action Plan [i]			
	103-3	Evaluation of the management approach	pages 40-41; page 131			
GREEN ECONOMY						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 128; page 215			
	103-2	The management approach and its components	page 40; page 137; page 156; page 215			
	103-3	Evaluation of the management approach	pages 40-41; page 137			
EMPLOYEE ENHANCEMENT AND DEVELOPMENT						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 215			
	103-2	The management approach and its components	page 40; pages 113-114; page 156; page 215			
	103-3	Evaluation of the management approach	pages 40-41			
EMPLOYEE WELFARE						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 215			
	103-2	The management approach and its components	page 40; page 119; page 156; page 215			
	103-3	Evaluation of the management approach	pages 40-41			
EMPLOYMENT PROTECTION						
RI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 110; page 215			

* Sustainable Development Goals of the United Nations.
 ** Sustainability Accounting Standards Board.

Non GRI Material Topics	Disclosure	Page number(s) and/or URL(s)	Omissions	Global Compact	SDG's*	SASB**
	103-2	The management approach and its components	pag.e 40; page 112; page 156; page 215			
	103-3	Evaluation of the management approach	pages 40-41			
QUALITY AND INNOVATION IN CUSTOMER RELATIONS						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 62; page 216			
	103-2	The management approach and its components	page 40; page 65; page 216			
	103-3	Evaluation of the management approach	pages 40-41			
ACCESS TO CREDIT AND FINANCIAL INCLUSION						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 62; page. 216			
	103-2	The management approach and its components	page 40; page 76; page 216			FN-CB-240a.1
	103-3	Evaluation of the management approach	pages 40-41			
RESPONSIBLE SAVING MANAGEMENT AND CUSTOMER PROTECTION						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 62; page 216			
	103-2	The management approach and its components	page 40; page 88; page 216			
	103-3	Evaluation of the management approach	pages 40-41			FN-CB-510a.2 FN-AC-510a.2
RELATIONS WITH THE COMMUNITY						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 62; page 216			
	103-2	The management approach and its components	pag.e 40; page 95; page 155; page 216			
	103-3	Evaluation of the management approach	pages 40-41			
INTEGRITY IN CORPORATE CONDUCT						
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	page 51; page 216			
	103-2	The management approach and its components	pag.e 25; page 40; page 52; page 216			
	103-3	Evaluation of the management approach	pages 40-41			FN-CB-510a.2 FN-AC-510a.2

* Sustainable Development Goals of the United Nations.

** Sustainability Accounting Standards Board.

GRI Impact boundaries

Material topics	GRI Aspects	Boundary: within	Boundary: outside
COMPANY VALUE AND SOLIDITY			
<p>The value of assets, their solidity and risk management, including socio-environmental aspects.</p> <p>Strategic lines are defined by the Board of Directors and all the Departments ensure the management of the topic.</p>	<p>ECONOMIC PERFORMANCE</p> <p>MARKET PRESENCE</p> <p>INDIRECT ECONOMIC IMPACTS</p>	Intesa Sanpaolo Group	Shareholders, Customers, Suppliers, Environment, Community
DIRECT ENVIRONMENTAL IMPACTS			
<p>Direct environmental impacts of business activities: consumption of resources, emissions and waste.</p> <p>More than 550 people are allocated for the strategic and operational management of the activities.</p>	<p>MATERIALS</p> <p>ENERGY</p> <p>WATER</p> <p>EMISSIONS</p> <p>EFFLUENTS AND WASTE</p>	Intesa Sanpaolo Group	Environment, Community
GREEN ECONOMY			
<p>To operate as a financial institution that supports production and consumption systems oriented to environmental sustainability, also in the risk evaluation.</p> <p>More than 25,000 people are allocated for the strategic and operational management of the activities.</p>	<p>ECONOMIC PERFORMANCE (201-2)</p> <p>ENERGY (302-5)</p> <p>PRODUCT RESPONSIBILITY: PRODUCT PORTFOLIO</p>	Unità di business, Crediti, Risk Management, Innovazione, Compliance	Environment, Shareholders, Customers, Suppliers, Community
EMPLOYEE ENHANCEMENT AND DEVELOPMENT			
<p>Recognizing the employee values by developing all their potentiality and enhancing their characteristics.</p> <p>More than 490 people are allocated for the strategic and operational management of the activities.</p>	<p>TRAINING AND EDUCATION</p> <p>DIVERSITY AND EQUAL OPPORTUNITY</p>	Intesa Sanpaolo Group	Customers, Community, Shareholders
EMPLOYEE WELFARE			
<p>To promote work-life balance in workplace to protect and foster wellbeing for employees.</p> <p>More than 600 people are allocated for the strategic and operational management of the activities.</p>	<p>EMPLOYMENT (401-2; 401-3)</p> <p>OCCUPATIONAL HEALTH AND SAFETY</p>	Intesa Sanpaolo Group	Customers, Community, Shareholders
LABOR RIGHTS			
<p>Responsible employment management and development of labor/management relations shaped towards shared solutions.</p> <p>Almost 360 people are allocated for the strategic and operational management of the activities.</p>	<p>EMPLOYMENT (401-1)</p> <p>LABOR MANAGEMENT RELATIONS</p> <p>FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING</p> <p>CHILD LABOR</p> <p>FORCED OR COMPULSORY LABOR</p>	Intesa Sanpaolo Group	Community, Shareholders

Material topics	GRI Aspects	Boundary: within	Boundary: outside
QUALITY AND INNOVATION IN CUSTOMER RELATIONS			
<p>Care, transparency, improvement and simplification of the customer relations through all relationship channels.</p> <p>More than 9,100 people are allocated for the strategic and operational management of the activities.</p>	<p>MARKETING AND LABELLING</p> <p>CUSTOMER HEALTH AND SAFETY</p>	<p>Business Units, Operations, Compliance, IT Department, Innovation, External Relations, Human Resources</p>	<p>Customers, Community</p>
ACCESS TO CREDIT AND FINANCIAL INCLUSION			
<p>Promoting solutions to facilitate access to financial and credit products for households and businesses by adopting criteria that also take into account social vulnerability situations and growth prospects in risk assessment.</p> <p>More than 25,300 people are allocated for the strategic and operational management of the activities.</p>	<p>PRODUCT RESPONSIBILITY: PRODUCT PORTFOLIO</p> <p>SOCIETY</p> <p>LOCAL COMMUNITY</p> <p>FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING</p> <p>CHILD LABOR</p> <p>FORCED OR COMPULSORY LABOR</p> <p>RIGHTS OF INDIGENOUS PEOPLES</p> <p>HUMAN RIGHT ASSESSMENT</p>	<p>Business Units, Credit, Risk Management, Compliance, Innovation</p>	<p>Customers, Shareholders, Community</p>
RESPONSIBLE SAVING MANAGEMENT AND CUSTOMER PROTECTION			
<p>Offering investment and protection solutions characterized by ESG (environmental, social and governance) selection criteria for financial instrument issuers.</p> <p>About 2,400 people are allocated for the strategic and operational management of the activities.</p>	<p>PRODUCT RESPONSIBILITY: PRODUCT PORTFOLIO</p> <p>PRODUCT RESPONSIBILITY: ACTIVE OWNERSHIP</p>	<p>Business Units, Asset Management, Insurance</p>	<p>Customers, Shareholders, Community</p>
RELATIONS WITH THE COMMUNITY			
<p>The company as a promoter of relationships that influence the entire community and its well-being with its own cultural stimulus actions and its social dialogue skills.</p> <p>More than 120 people are allocated for the strategic and operational management of the activities.</p>	<p>ECONOMIC PERFORMANCE (201-1)</p>	<p>Intesa Sanpaolo Group</p>	<p>Community, Shareholders</p>
INTEGRITY IN CORPORATE CONDUCT			
<p>To act with transparency and responsibility in full compliance with international, national and corporate standards, rules and policies.</p> <p>Within the Group's governance structures, more than 1,540 people are allocated for strategic management and operational guidance of the activities.</p>	<p>ANTI-CORRUPTION</p> <p>PUBLIC POLICY</p> <p>ANTI-COMPETITIVE BEHAVIOR</p> <p>ENVIRONMENTAL COMPLIANCE</p> <p>NON DISCRIMINATION</p> <p>CUSTOMER PRIVACY</p> <p>SOCIOECONOMIC COMPLIANCE</p> <p>PRODUCT RESPONSIBILITY: AUDIT</p>	<p>Intesa Sanpaolo Group</p>	<p>Shareholders, Customers, Suppliers, Environment, Community</p>