

Direct environmental impacts

COMPANY POLICIES

Intesa Sanpaolo's commitment to the environment takes the form of self-regulated environmental and energy instruments that define the strategic and operational guidelines which underpin the Group's environmental protection initiatives and its efforts to reduce its environmental footprint. The Group's Code of Ethics and the Rules for environmental and energy policy, approved by the top management, define the principles and guidelines that regulate the environmental responsibility of the Group and the monitoring of the impact of its activities. More specifically, direct impacts are monitored by an Environmental Management System extended to all Intesa Sanpaolo branches and buildings in Italy. An Energy Management System and a Worker Health and Safety Management System are also applied in Italy and are coordinated by a structure within the Safety and Protection Head Office Department which reports directly to the Managing Director and CEO. It is therefore possible to talk about an Integrated Management System which meets all the requirements of the most recent reference standard in this area (ISO 14001, 50001, 45001) and, as such, is subject to annual auditing and certification by an international and independent third party which certifies its compliance. To translate the commitment to protecting the environment into tangible action, this Head Office Department also includes an Energy Manager. The role of Mobility Manager has also been introduced in the Labour Affairs and Policies Head Office Department to cover applicable issues.

A dedicated structure – Corporate Social Responsibility (CSR) – has the task of overseeing the areas that fall under the Group's social and environmental responsibility, including the more specific issue of climate change. In addition, pursuant to Italian Legislative Decree 152/2006 as amended, since 2019 the Head of the Safety and Protection Head Office Department has also been Environmental Officer and given broad decision-making, organisational and spending powers, including the preliminary approval of any change in the production process that may be relevant for environmental purposes. Moreover, the Group closely manages the risks connected with climate change by promoting adaptive behaviour or conduct designed to mitigate this phenomenon, while simultaneously developing a culture focused on prevention. For a detailed analysis see the section Management of potential risks and impacts related to climate change (see page 69).

CLIMATE CHANGE ACTION PLAN

In accordance with the environmental responsibility commitments undertaken by the Group, since 2009 Intesa Sanpaolo has set mind to long-term goals through the creation of specific action plans. The first Intesa Sanpaolo Environmental Plan covered the 2009-2013 period, and was followed by the plan relating to 2013-2016. Both Plans set measurable goals in the areas of energy savings, economic savings and the reduction of CO₂ emissions. The scope of the plans, limited to Italy in the first Plan, has gradually increased with the inclusion of various International Subsidiary Banks.

In 2017, CSR, in association with the Real Estate and Logistics, Procurement and Safety and Protection Head Office Departments, the International Subsidiary Banks Division and the Chief Operating Officer and Chief IT, Digital and Innovation Officer Governance Areas, drafted a new Environmental Plan - the Climate Change Action Plan - with targets for 2022 and 2037. This Plan was reviewed by the Risks Committee and approved by the CEO. In the Plan the Intesa Sanpaolo Group outlines its goals as regards reducing the CO₂ emissions associated with its activities, taking 2012 as its reference year, including for the emission factors, in order to put its results in their historical context. CSR will monitor the achievement of the targets on an annual basis and the results will be analysed with the relevant competent structures.

The goals for 2022 include a reduction of 37% in absolute emissions connected with energy consumption (direct and indirect) compared with 2012. A reduction of 43% was recorded in 2012-2020 but this was influenced by the effect of the COVID-19 emergency on energy consumption.

The Plan also includes objectives related to consumption and energy production from renewable sources. In particular:

- an increase in the use of renewable energy sources, from 76% at the end of 2012 to 81% by the end of 2022; In 2020 electricity consumption from renewable sources exceeded 84%;
- the maintenance of electricity production levels from photovoltaic energy, taking account of the restrictions and characteristics of the real estate assets. Once again, over 1,000 MWh was produced in 2020.

Finally, in accordance with the international climate change agreements, long-term targets for 2037 have been set and more specifically, as a continuation of the mid-term goal for 2022, the aim is to reduce direct and indirect emissions (Market-based) by 43% compared to 2012.

Following the integration of UBI in the Group, the Climate Change Action Plan was updated in 2020 with the revision of the 2012 baseline and also confirming the medium- and long-term emission reduction goals established by the original Plan within the new corporate structure. In addition, with regard to renewable energy a new goal of purchasing 89% of electricity from renewable sources by 2022 was established. In 2020 electricity purchased from renewable sources already amounted to 88%.

CERTIFIED ENVIRONMENTAL AND ENERGY MANAGEMENT SYSTEM

For some time Intesa Sanpaolo's Environmental, Energy and Health and Safety Management System, applied in all Italian branches and buildings, has been certified by an international third party according to the ISO 14001, 50001 and 45001 standards. The System continuously monitors the company's goals and is subject to internal checks to assess the degree to which performance levels meet with expectations.

The ongoing suitability of the measures adopted over time is guaranteed by a system of controls on three levels which involves conducting checks on a sample of branches and buildings and on the activities carried out at headquarters. While the first two levels consist of controls performed by internal company functions, the third level is entrusted to an international third party that certifies the conformity of the System and issues the certification.

Many corporate functions are involved in applying the Management System, each one in relation to its own area of competence: the Safety and Protection Head Office Department as the structure responsible for coordinating the System, the Real Estate and Logistics Head Office Department as the department that centralises real estate activities, the Development Policy and Learning Academy Head Office Department for training requirements, the ICT Head Office Department for the management and streamlining of ICT infrastructure and the Banca dei Territori Division for network activities. The Senior Management plays a key leadership role in the identification of objectives and strategies, the identification of the resources required for its development and the application of the System and, as a department, responds to the requests and expectations of stakeholders who are increasingly attentive to risk monitoring and the management of opportunities deriving from non-financial issues, including environmental issues.

During the annual Management Review which involves, at different moments, both the management and the operations departments of the Bank, the suitability and efficacy of the Management System is assessed on the basis of the reference regulations and current legislation, also in light of the commitments undertaken by the Governance. The Review also assesses the degree to which goals and targets have been achieved, the results of internal audits performed the previous year, the analysis of staff skills, the effectiveness of the training provided, measures to improve the System and any changes in internal and external factors that may generate risks and opportunities for the Bank.

During the last certification process, Intesa Sanpaolo adapted its Energy Management System in Italy to the most recent international standard (2018) which adopts the same layout, terms and definitions as other ISO standards and facilitates compatibility and integration (High Level Structure).

In addition, the process of certifying the companies of the Insurance Division according to the ISO 14001 and 45001 standards was also completed in 2020.

In 2020 Hungarian subsidiary CIB Bank successfully renewed the energy certification of its real estate and services, switching to the new ISO 50001:2018 standard. In mid-December 2020 the Bank successfully passed an audit focused on new procedures, regulations and responsibilities as well as data collection, the measurement of consumption data and the sharing of same with the network of branches across Hungary.

GREENHOUSE GAS EMISSIONS AND ENERGY CONSUMPTION

The mitigation and containment of CO₂ emissions play an important role in the policies of the Group which, with the Climate Change Action Plan, has identified specific medium-term actions for reducing its environmental footprint and, as a result, its emissions. This is done with a view to continually improving its environmental performance, which has already seen major reductions in electricity and thermal energy consumption, and in the resulting emissions for over a decade (-59.7% reduction in Scope1 + Scope2 Market-based emissions compared to 2008).

In terms of consumption, 2020 was an anomalous year because of the COVID-19 emergency which impacted in particular on the consumption of electricity (see box "The impact of COVID-19 on electricity consumption"). In general, 2020 saw a 12.4% reduction in electricity consumption and a 3.4% reduction in thermal energy consumption.

Consequently, Scope1 + Scope2 Market-based greenhouse gas emissions also decreased by 13.1%, a reduction of 15.9% in the case of Scope1 + Scope2 calculated with the Location-based method.

In general, the Intesa Sanpaolo Group's greenhouse gas emissions are reported in CO₂ equivalent in accordance with the international GHG Protocol (Greenhouse Gas Protocol), in the form of:

- Scope1 direct emissions, relating to the use of fuel for heating and the fleet;
- Scope2 indirect emissions for centralized HVAC systems and electricity;
- Scope3 indirect emissions produced as a result of activities connected with the company but not directly controlled by it (paper, waste, office equipment, etc.).

EFFICIENCY AND OPTIMISATION OF ENERGY CONSUMPTION

THE IMPACT OF COVID-19 ON ENERGY CONSUMPTION

The COVID-19 emergency resulted in the reorganisation of all of the Intesa Sanpaolo Group's management and operating procedures. In general the branches of the Intesa Sanpaolo Group remained operative at all times, albeit with some restrictions in terms of opening hours. The Group's buildings also remained operational albeit with significantly reduced numbers of onsite staff on average due to the use of smart working as a COVID-19 risk prevention strategy. In some foreign countries there were no staff onsite for a few short periods.

With the goal of optimising energy consumption on the basis of staff presence, in Italy over 25,000 adjustments were made to energy service hours between March and May alone.

The objective of guaranteeing the maximum safety of employees in company spaces and combating the risk of contracting COVID-19 also involved a closer and more attentive focus on the air conditioning and ventilation systems. With this in mind, in both its branches and buildings in Italy Intesa Sanpaolo adopted standards above and beyond those established by the technical regulations in the sector, overestimating its requirements in order to ensure a wide margin of protection for both employees and customers. As a precaution, all ventilation systems are constantly set to maximum to provide everybody with greater volumes of external air.

Despite this, thanks to its careful management of consumption, in Italy the savings deriving from the reduced use of the buildings due to COVID-19 have been estimated at around 24 GWh.

In addition to the above measures related to COVID-19 and the downsizing of some buildings, the reduction in energy consumption in 2020 was due to the continuous energy efficiency actions implemented within the Intesa Sanpaolo Group both in Italy and abroad.

For many years now the Intesa Sanpaolo Group has adopted environmental sustainability rules for the development of sustainable branches, site renovations or the development of new branches that take account of the most recent and up-to-date criteria for the improvement of energy and management efficiency.

Furthermore, every year a series of initiatives are implemented to reduce energy consumption; some of these are outlined below:

Project	Description	Forecast annual savings
Replacement of lighting systems (Italy, Egypt, Ukraine) Total investments: 33,000 euro	Traditional or low energy lamps were replaced with new LED technologies in various branches and central offices	Annual energy savings: 493,000 kWh Annual cost savings: 51,600 euro Reduction in potential CO ₂ emissions: 179 t
Replacement or maintenance of HVAC systems (Italy, Slovakia, Slovenia) Total investments: 2.334 million euro	The replacement of heating and air conditioning systems continued	Annual energy savings: 8,189,000 kWh Annual cost savings: 1.605 million euro Reduction in potential CO ₂ emissions: 2,334 t
Unscheduled maintenance on facades and window/door fittings (Italy) Total investments: 443,000 euro	Renovation work was carried out on buildings with the replacement of window/door fittings and the improvement of the exterior insulation system	Annual energy savings: 48,000 kWh Annual cost savings: 11,000 euro Reduction in potential CO ₂ emissions: 15 t
Other optimisation and energy efficiency measures (Italy) Total investments: 876,000 euro	Additional optimisation and energy efficiency actions were taken, different from previous ones or including various measures mentioned above	Annual energy savings: 1,930,000 kWh Annual cost savings: 370,000 euro Reduction in potential CO ₂ emissions: 557 t

The specific actions mentioned above are also supplemented with important initiatives launched in Italy. For a number of years the management and governance of the energy consumption of the buildings has been overseen by a centralised platform, Sigi Energia, connected to sensors installed in the buildings (dataloggers and temperature probes). Thanks to these sensors, installed in over 3,000 branches, the monitoring and management of energy consumption, both electricity and thermal energy, is guaranteed for over 95% of the consumption of this cluster of buildings. Thanks to specific algorithms and an alert system, the platform promptly identifies areas of optimisation and automatically sends the intervention request to maintenance staff. One of the most recent evolutions, implemented in 2020, involves the correlation of the analysis of staff arrivals and departures with the data of the energy consumption curve. This latter analysis is crucial not only for further optimising energy consumption but most importantly for improving worker comfort.

Meanwhile, with regard to the large buildings, which always have lots of complex data, in 2020 Intesa Sanpaolo focused on the creation, together with Microsoft, of a new dedicated digital platform. This new solution not only makes it possible to analyse the data in its entirety, as happens with Sigi Energia, but also to monitor consumption on the basis of the various facilities and floors, enabling the systems to be managed more efficiently. There are also important "intangible" benefits such as an increase in the productivity of the building's management chain and an increase in the comfort perceived by those who occupy these spaces, thanks to the fact that the probability of anomalies becomes extremely reduced. In 2020 the analysis regarded two large buildings, in Milan and Vicenza, and in 2021 will be extended to the DPC and other sites.

Thanks to the measures implemented in recent years, in Italy the Group was able to claim tax deductions of around 6.9 million euro in 2015-2020, around 970,000 euro of which in 2020.

Further evidence of the Group's commitment to sustainable building management can be seen with the Intesa Sanpaolo Skyscraper in Turin which, in addition to receiving LEED Platinum certification in 2015 for the construction of the building, was awarded Platinum level in 2019 and 2020 also in the sustainable building management category (LEED Existing Buildings Operations & Maintenance – EB O&M).

Finally, it is important to point out that the Intesa Sanpaolo Group also performs a detailed analysis of the potential risks related to climate change with the aim of both preventing possible service interruptions and avoiding extraordinary property management costs (see page 69).

RENEWABLE ENERGY

In addition to the energy efficiency measures aimed at reducing its environmental impact, the Intesa Sanpaolo Group has committed, where possible, to producing electricity through the installation of photovoltaic plants and to purchasing electricity from renewable sources. The total consumption of electricity from renewable sources amounted to approximately 84% of total consumption.

The self-production of energy from renewable sources comes from the photovoltaic plants in Italy, 9 of which with a capacity under 20 kWp and 5 of large size, and from two plants in Slovenia. In 2020 the Intesa Sanpaolo Group self-produced 1,082 MWh of energy, saving around 215,000 euro on the purchase of electricity and avoiding 527 tonnes of CO₂ emissions.

In the Group companies in Italy, around 99% of energy purchased comes from renewable sources.

Outside Italy the situation is different, also in relation to the limits imposed by certain national regulations. Intesa Sanpaolo Bank (Slovenia) once again eliminated its emissions this year by purchasing all its energy from hydroelectric sources, while Privredna Banka Zagreb (Croatia) purchases around 60% of its electricity from renewable sources and Intesa Sanpaolo Bank Luxembourg 22%. Additionally, thanks to the national energy mix part of the electricity used by Intesa Sanpaolo Bank Albania (100%), Banca Intesa Beograd (Serbia) (27%), VÚB Banka (Slovakia) (15%) and CIB Bank (Hungary) (9%) comes from renewable sources.

MOBILITY

The Mobility Management function, part of the Labour Affairs and Policies Head Office Department, is dedicated to supporting employee commuting, to improve their quality but also to promote sustainable means of transport. The goal is to translate the feedback from employees into concrete actions in order to provide a structured range of options for daily commutes and implement the actions of the Home-Work Commuting Plans.

The main goals pursued by the Intesa Sanpaolo Group are: the reduction in the use of private individual transport, as requested by the so-called Ronchi Decree, the improvement of road safety, as established by the international ISO 39001:2012 standard, and the reduction of the Group's CO₂ emissions.

As regards the last objective, the most significant initiatives are:

- the spread of Flexible Work and Training, which innovatively combine the management of people's private lives with the company's organisational requirements (see page 162);

- the signing of a union agreement on work-life balance, which also introduced measures to help people that work far away and that have specific personal needs to move closer to their residence or home;
- the Mobility Office platform which promotes the use of public transport, enabling employees to request annual season tickets directly from their workstation and also to take advantage of discounted rates with the option of paying in instalments (the service is available in certain cities - Bologna, Florence, Milan, Padua, Rome, Turin and Venice);
- the company shuttle service available in Turin/Moncalieri, Milan/Assago and Padua/Sarmeola di Rubano, which has a positive impact on the environment (an estimated 500 tonnes approx. of CO₂ avoided) as well as on people's quality of life; a shuttle service to Cairo and Alexandria is also available at the Bank of Alexandria (Egypt);
- the company carpooling service, a mode of transport based on the concept of several people with similar routes and working hours sharing the same private car. The aim is to share the car for commutes in order to improve the quality of transfers, make savings on transport expenses, reduce traffic congestion, pollution and road accidents. To promote the use of carpooling and increase subscriptions, the aim is to extend the current service in 2021. Other forms of car sharing are active at Intesa Sanpaolo Bank Albania, CIB Bank (Hungary), Banca Intesa Beograd (Serbia), Pravex Bank (Ukraine), Intesa Sanpaolo Bank Romania, Intesa Sanpaolo Bank (Slovenia), Intesa Sanpaolo Banka Bosna i Hercegovina and VÚB Banka (Slovakia);
- the development of shared services (cars, mopeds, scooters, and bicycles). In Italy, ALI - the Intesa Sanpaolo employees' association - has entered into agreements with the main networks in a number of cities. Bicycles owned by the Bank are available for use at Intesa Sanpaolo Bank Romania, Intesa Sanpaolo Bank (Slovenia), CIB Bank (Hungary) and VÚB Banka (Slovakia). Special bicycle parking spaces are available in Intesa Sanpaolo Bank Albania and Eximbank (Moldova) as well as in Privredna Banka Zagreb (Croatia), CIB Bank (Hungary) and VÚB Banka (Slovakia) where, in addition, employees can benefit from additional services (changing rooms and showers). In addition, in order to reduce the use of taxis, in 2018 CIB Bank signed a contract for a car sharing service which only uses electric cars;
- the incentivisation of micromobility through various initiatives, such as the possibility of parking foldable bicycles and/or scooters in company spaces, a plan to install racks for the parking of traditional and electrically assisted pedal bicycles, and dedicated contributions by the Intesa Sanpaolo Employees' Association (ALI);
- the constant commitment to managing and upgrading the company fleet according to selection criteria that promote respect for the environment. In terms of the models proposed by the policy, hybrid vehicles were included where suitable for the uses envisaged by the drivers. The activities to increase the use of hybrid/ electric vehicles in the fleet also continued;
- the development of remote communications for both listening and work activities, with the widespread use of Skype for Business in place of commuting and business trips.

RESPONSIBLE MANAGEMENT OF RESOURCES

According to the Code of Ethics and the Rules for the environmental and energy policy, the Group's responsibilities include the close evaluation of the consequences of its activities on ecosystems and the reduction of its environmental footprint. For this reason, the responsible management of resources is a priority issue for the Intesa Sanpaolo Group in its attempts to mitigate its impact on the environment.

PAPER, TONERS AND STATIONERY

In 2020 there were lots of changes to the Intesa Sanpaolo Group's working methods and habits in terms of operations and procurement. The widespread introduction of smart working, particularly at the Group's headquarters, resulted in a significant reduction in purchases of paper, both overall (-24.5% compared to 2019) and on a per-employee basis (-19.7% compared to 2019).

Purchases of toner, the reporting of which was fine-tuned outside of Italy in 2020, also fell drastically (total down 15.4% compared with 2019).

The reduction in paper consumption also continued in 2020 thanks to the implementation of dematerialisation measures. Considering only the actions launched in the last five years, in 2020 around 2,370 tonnes of paper was saved, corresponding to 3,940 tonnes of CO₂ avoided and a theoretical cost saving of around 4.2 million euro.

These savings were made possible by actions taken both internally and regarding customers.

In Italy, for example, the paperless contracts project continued: in addition to bank contracts, investment transactions and branch transactions, banking products and services related to pension plans and after-sales operations on POS contracts, in 2020 it was extended to additional products and services dedicated to legal entities, including remote services and short-term loan products. These developments point to the gradual extension of dematerialisation among legal entities, which will be further expanded in 2021. Digitisation was

also further promoted in both the Business-Bank relationship, with the introduction of new digital signature functionalities for contracts on the Inbiz Corporate Banking portal, and in transactions with Società Italiana di Revisione e Fiduciaria (Siref) customers. Some of the Group's international branches, such as London and Hong Kong, launched actions to dematerialise the accounting documents of their customers.

The digital transformation process also continues in the branches of the International Subsidiary Banks Division where the use of tablets, already in place for gathering signatures during transactions in Privredna Banka Zagreb (Croatia), VÚB Banka (Slovakia), Intesa Sanpaolo Bosna i Hercegovina, CIB Bank (Hungary), Intesa Sanpaolo Bank Slovenia, was extended to sales processes as well. In addition to paperless contracts, tablets are also used to simplify and improve the customer experience of clients and managers by offering processes that are fully integrated with online platforms. Pravex Bank (Ukraine) also launched actions to make its customer accounts paperless.

As regards the internal actions carried out within the Group, as part of the three-year programme for the digitisation of all the Group's HR systems and services, the process of the dematerialisation of worker communications (merit, awards, assignments, transfers, part-time, etc.) continued, as did the preparatory activities for the project to review print management processes. A process to streamline the printers, with savings in terms of paper, toner and resulting CO₂ emissions, was also launched at Intesa Sanpaolo Bank Albania.

Furthermore, in the Eurizon Group the policies for the use of printers were reviewed and important investments were made to convert customer reports into digital format.

Finally, with regard to eco stationery, the process of encouraging all Group companies to purchase materials with low environmental impact also continued. A total of around 34 tonnes of eco stationery was purchased in 2020, 30 tonnes of which containing paper (notepads, post-its, files, etc.) and the remainder consisting of ballpoint pens, highlighters and stamps in recycled material and office supplies made of sustainable wood.

WATER

The Intesa Sanpaolo Group's consumption of drinking water from aqueducts is predominantly related to sanitary purposes and, to a lesser extent, the generation of cold air for air conditioning.

In 2020, the Group's per capita water consumption was 19 cubic metres per staff member. The increase in water consumption can be explained first and foremost by the increased spending resulting from bills but also by the WHO regulations on COVID-19 prevention measures which urged people to wash and disinfect their hands more frequently as a way of combating the spread of the virus.

ENVIRONMENTAL MONITORING AND HAZARDOUS WASTE MANAGEMENT

The Intesa Sanpaolo Group focuses particular attention on environmental monitoring and the management of hazardous waste for the environment. In 2020, the monitoring of radon and asbestos continued in Italy and was joined by environmental monitoring connected with the COVID-19 emergency.

With regard to radon, in line with the new legislation introduced in 2020 which establishes stricter action thresholds, based on concentration levels, for underground work spaces, the Safety and Protection Head Office Department carries out campaigns for the measurement of the average annual concentration level in order to protect the health of employees. If concentration levels exceed the thresholds an external consultant is brought in to identify risk mitigation measures. In the event remediation work is not sufficient to respect the reference limits, the regulation states that the Radiation Protection Expert should perform an Effective Dose Assessment to verify compliance with the maximum reference limit. No instances of this maximum limit being exceeded were recorded in 2020.

In the same way, although the activities carried out by Intesa Sanpaolo employees do not in any way expose employees to dust and materials containing asbestos, in 2020 the Safety and Protection Head Office Department once again carried out a specific risk assessment for all workspaces. The checks performed, according to the timeframes established by law, by a Qualified Expert in the Management and Control of materials containing asbestos, confirmed that there is no contamination: all of the values measured are lower than the threshold established by law and similar to those present in the external environment.

In addition, in 2020 monitoring was also carried out in Italy to assess the quality of the air inside workspaces following systems management activities, as per a company procedure developed in response to the COVID-19 emergency. The results of the surveys were satisfactory: the level of internal microbial contamination was comparable to that of the external environment, confirming that the ventilation systems guarantee an adequate supply of air from the outside.

WASTE MANAGEMENT

For the purposes of managing the waste produced at the Group's sites, the Italian territory was divided into a number of lots where companies specialised in waste collection, sorting and disposal activities operate. These companies are subject to an evaluation process during which the authorisations required to operate as transporters (by means of vehicles entered on the relevant register) and recipients are also acquired. The various types of special waste are managed on the basis of their specific characteristics, while for separately collected waste such as paper, plastic and glass, compliance with the provisions issued locally applies.

Similarly, in other countries, waste collection and management take place in compliance with the reference national legislation.

With the beginning of the COVID-19 emergency, at Group branches and buildings due attention was focused on the disposal of personal protective equipment (masks, gloves, etc.) according to the laws in force. In Italy, for example, specific bins were provided exclusively for the disposal of these materials, which are subsequently collected with the mixed waste collection by the local municipality.

In 2020 the special waste produced by the Group came to around 3,200 tonnes (35.4 kg per staff member), down compared with 2019 due to the lower numbers of employees present onsite.

Only 5.9% of waste is disposed of in landfills, 0.8% is incinerated with energy recovery, and the remaining 93.3% is recycled or reused/recovered.

OTHER GREEN INITIATIVES

In line with the sustainability rules for the purchase of office machines, the Intesa Sanpaolo Group assesses the environmental impact connected with the purchase and responsible use of the following equipment: photocopiers, printers, desktop computers, monitors, notebooks and ATMs/MTAs. In the promotion of sustainability aspects due consideration is given both to legislation and relevant compliance requirements in force, as well as to specific environmental evaluation criteria.

Internal Carbon Pricing is also used as an additional support tool in the purchasing process, assessing energy efficiency in terms of the GHG emissions generated by energy consumption throughout the life cycle of the equipment.