2024 WEF Stakeholder Capitalism Metrics Index

In the table below Intesa Sanpaolo includes - for the required 4 pillars - the information relating to the 21 "core" indicators indicated in the report "Measuring Stakeholder Capitalism: Towards Common Metrics and Consistent Reporting of Sustainable Value Creation", published by the International Business Council (IBC) of World Economic Forum (WEF), which Intesa Sanpaolo joined in September 2021.

Topic	"Core" metrics	References
Principles of	Governance	
Governing purpose	Setting purpose	Code of Ethics: pages 6-7 Annual Report: pages 149-152
Quality of governing body	Governance body composition	Annual Report: pages 161-167 Report on Corporate Governance: pages 54-59; 111- 115
Stakeholder engagement	Material issues impacting stakeholders	Annual Report: pages 153-169 Report on Corporate Governance: pages 23-25; 45-48
Ethical behavior	Anti-corruption	Annual Report: pages 231-236; 287-293 SDGs Report: pages 32; 84; 95-98
	Protected ethics advice and reporting mechanisms	Annual Report: pages 288-289; 291-292 SDGs Report: pages 81-83; 89 Code of Ethics: pages 28-29
Risk and opportunity oversight	Integrating risk and opportunity into business process	Annual Report: pages 153-161 Climate Report: pages 31-32
Planet		
Climate change	Greenhouse gas (GHG) emissions	Annual Report: pages 175-177; 194-198 Climate Report: pages 100-105
	TCFD implementation	Climate Report
Nature loss	Land use and ecological sensitivity	Annual Report: pages 206-209 Climate Report: pages 48-50 SDGs Report: pages 50; 127
Freshwater availability	Water consumption and withdrawal in water-stressed areas	Annual Report: page 205 Climate Report: page 107 SDGs Report: pages 50; 127
People		
Dignity and equality	Diversity and inclusion (%)	Annual Report pages 219; 225-226 SDGs Report: pages 107-113
	Pay equality (%)	Annual Report page 227 SDGs Report: pages 114-115
	Wage level (%)	Annual Report: page 227 SDGs Report: page 114

Topic	"Core" metrics	References
Dignity and equality	Risk for incidents of child, forced or compulsory labour	Annual Report: pages 177-178; 188-189; 246-250; 266 SDGs Report: pages 81-83 Modern Slavery Statement: pages 12-20
Health and well-being	Health and safety (%)	Annual Report: pages 147-149; 236-242 SDGs Report: pages 25-29;123-124; 133
Skills for the future	Training provided (no./amount in Euro)	SDGs Report: pages 116-119
Prosperity		
	Absolute number and rate of employment	Annual Report: page 219 SDGs Report: pages 109-113
	Economic contribution	SDGs Report: pages 67-68
Employment and wealth generation	Financial investment contribution	In 2024, the Capital Budget investments of the Intesa Sanpaolo Group amounted to 1,669 million euro (1,470 million euro of net impairment losses) and in particular referring to the implementation of the digital strategy. The implementation of the Plan is proceeding at full speed with key industrial initiatives well underway, in particular through initiatives aimed at structurally reducing costs made possible by technology: the Cloud-native Isytech technological platform, operational with around 470 dedicated specialists; the digital channels of Isybank and Fideuram Direct, with the rationalisation of the branch network (around 1,200 closures since the end of 2021); Artificial Intelligence solutions, with already 104 Apps and around 215 specialists as of 31 December 2024. As part of the initiatives to reduce the risk profile, important technological investments are worth mentioning aimed at strengthening cybersecurity to guarantee adequate protection for customers and the bank, and for the international platform to support the new Group Anti Financial Crime model. Finally, investments in ESG governance remain significant, supported by the level of investment and the strengthening of ESG governance, continuing to guarantee the Group's position at the top in the world for social impact and commitment to zero net emissions.

Topic	"Core" metrics	References
Innovation of better products and services	Total R&D expenses (amount in Euro)	Annual Report: pages 149-150; 188-191; 211-214 Climate Report: pages 40-47; 59-61 SDGs Report: pages 48-50; 71-75 R&D investments are not a representative indicator for the financial sector and to measure the Group's commitment in the definition and provision of new products for its customers. For the Group, investments in support of innovation and digitalisation play a significant role: the digital initiatives, in particular, have enabled the Group's transformation process into a digital company. Furthermore, in line with the 2022-2025 Business Plan, the Group has defined a strategy for the development of investment, advisory and insurance products in the ESG area.
Community and social vitality	Total tax paid	SDGs Report: pages 67-68; 85-87 Total taxes payable by the Group (with reference solely to its own taxes, i.e. paid by the Entity as a taxpayer) recorded in 2024 amount to over 5,100 million euro, mainly relating to current income taxes (approximately 2,150 million euro), social security taxes and contributions (over 1,400 million euro), non-deductible VAT (over 880 million euro) and other taxes (in particular approximately 480 million euro of bank levies net of the tax effect).