

2025 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	Annual Report: pages 154-159 Code of Ethics: pages 6-7
Quality of governing body	Governance body composition	Annual Report: pages 173-180 Report on Corporate Governance and Ownership Structures: pages 60-65; 116-119
Stakeholder engagement	Material issues impacting stakeholders	Annual Report: pages 159-173 Report on Corporate Governance and Ownership Structures: pages 26-30; 49-53
Ethical behavior	Anti-corruption	Annual Report: pages 243-250; 303-313 SDGs Report: pages 38-40; 110-111; 124-126
	Protected ethics advice and reporting mechanisms	Annual Report: pages 303-304; 312-313 SDGs Report: pages 108-110; 116 Code of Ethics: pages 28-29
Risk and opportunity oversight	Integrating risk and opportunity into business process	Annual Report: pages 159-173 Climate Report: pages 34-38
Planet		
Climate change	Greenhouse gas (GHG) emissions	Annual Report: pages 185-187; 206-211 Climate Report: pages 107-113
	TCFD implementation	Climate Report
Nature loss	Land use and ecological sensitivity	Annual Report: pages 216-218 Climate Report: pages 52-55 SDGs Report: pages 66; 158
Freshwater availability	Water consumption and withdrawal in water-stressed areas	Climate Report: page 114 SDGs Report: pages 66; 158
People		
Dignity and equality	Diversity and inclusion (%)	Annual Report pages 227-228; 234-237 SDGs Report: pages 137-144
	Pay equality (%)	Annual Report pages 237-238 SDGs Report: pages 144-145
	Wage level (%)	Annual Report pages 237-238 SDGs Report: page 144

Topic	"Core" metrics	References
Dignity and equality	Risk for incidents of child, forced or compulsory labour	Annual Report: pages 189-190; 202-204; 261 SDGs Report: pages 108-110 Modern Slavery Statement: pages 13-22
Health and well-being	Health and safety (%)	Annual Report: pages 250-258 SDGs Report: pages 31-35; 153-154; 163
Skills for the future	Training provided (no./amount in Euro)	SDGs Report: pages 146-149

Prosperity

	Absolute number and rate of employment	Annual Report: pages 227-228 SDGs Report: pages 139-144
	Economic contribution	SDGs Report: pages 91-92
Employment and wealth generation	Financial investment contribution	<p>In 2025, the Capital Budget investments of the Intesa Sanpaolo Group amounted to 1,650 million euro (1,533 million euro of net impairment losses) and in particular referring to the implementation of the digital strategy. The 2022–2025 Business Plan has been successfully completed, achieving a structural reduction in costs also due to the acceleration in technological transformation (64% of applications already cloud-based). In particular: a new cloud-native technology platform (isytech) is operational with around 470 dedicated specialists; core IT capabilities insourced with around 2.430 IT specialists already hired; new digital channels (Isybank, Fideuram Direct) have been launched, with the rationalisation of the branch network (1.502 branches closed since Q4 2021 in light of the launch of Isybank); the digital platform for analytical cost management is up and running, with 50 efficiency initiatives already identified; the rationalisation of real estate in Italy is in progress, with a reduction of around 866.000 square metres since Q4 2021; artificial intelligence, with 153 apps and around 300 specialists in 2025.</p> <p>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.</p>

Topic	"Core" metrics	References
Innovation of better products and services	Total R&D expenses (amount in Euro)	<p>Annual Report: pages 154-159; 202-204; 217-218 Climate Report: pages 44-51; 64-66 SDGs Report: pages 62-65; 95-102</p> <p>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, one of the commitments of the new 2026-2029 Business Plan, is the project Isywealth Europe that represents an entirely new strategic option to extend the Group's successful Wealth Management model to major European countries where it is already present, including France, Germany and Spain. This opportunity builds on Intesa Sanpaolo's leadership in Wealth Management, the significant technology investments already deployed across the Group, the extension of the isytech platform and an existing branch presence in these markets. Digital capabilities will be combined with the development of a sizeable advisory network, while leveraging the Group's fully owned product factories and selected partnerships with global leaders. The 2026-2029 Business Plan assumes zero revenues from these initiatives over the plan period, while including approximately €200 million of investments, reflecting a disciplined approach to this option for mid-term growth (for further details refer to 2026-2029 Business Plan documentation present in our website).</p>
Community and social vitality	Total tax paid	<p>SDGs Report: pages 91-92; 111-112</p> <p>Total taxes payable by the Group (with reference solely to its own taxes, i.e. paid by the Entity as a taxpayer) recorded in 2025 amount to over 5,600 million euro, mainly relating to current income taxes (approximately 3,000 million euro), social security taxes and contributions (over 1,300 million euro), non-deductible VAT (over 850 million euro) and other taxes (in particular over 250 million euro of bank levies net of the tax effect).</p>