

PRESS RELEASE

INTESA SANPAOLO AGAIN IN THE DOW JONES INDICES FOR ECONOMIC, SOCIAL AND ENVIRONMENTAL SUSTAINABILITY

Carlo Messina: "A recognition of our commitment to the environment and social issues, which is an integral part of the Bank's strategy"

Milan - Turin, 13 September 2018 - Intesa Sanpaolo has retained its status as one of the most active groups in the world in terms of economic, social and environmental sustainability. For the eighth year running, the Group has been included – as the only Italian bank – in the **Dow Jones Sustainability Europe Index** and **Dow Jones Sustainability World Index**, which are among the most important global and European stock exchange indices assessing the Environment, Social and Governance (ESG) dimensions of companies.

Intesa Sanpaolo achieved an overall score of 80 out of 100, compared to an industry average of 54. The performance was particularly strong in the environmental area, with a score of 90, compared to an industry average of 55. The top result was achieved in the sections dedicated to financial stability, management of risks and business opportunities in the environmental area, environmental reporting, and financial inclusion. Within the banking industry, in 2018, 27 banks were included in the Dow Jones Sustainability World Index and 10 in the Europe Index.

"Inclusion in this index, which is one of the most authoritative and selective at international level, for the eighth year running confirms the recognition of the Group's daily commitment to integrating economic, social and environmental sustainability into our corporate strategy, a commitment that we have also highlighted in the 2018-2021 Business Plan", stated **Carlo Messina**, Managing Director and CEO of Intesa Sanpaolo. "As the leading bank in Italy and one of the leaders in Europe, we are proud to support responsible growth, focused on inclusion, the wellbeing of people, communities and the environment, by guaranteeing solidity and transparency, which are fundamental for a sustainable present and future and are increasingly important in assessing the value of a company."

Since 1999, the Dow Jones Sustainability Indices (DJSI) have been monitoring the environmental, social, economic and governance performance of major companies on the world's stock exchanges. The securities to be included are selected on the basis of a rigorous annual assessment conducted by RobecoSAM, a company specialising in sustainable investments. The indices use a best in class approach, including companies from 60 sectors with the highest performance in relation to numerous sustainability indicators.

Environmental sustainability

Intesa Sanpaolo's attention to sustainability issues has led to its adherence to numerous international standards over the years aimed at pursuing respect for the environment, including for example the United Nations Environment Programme (UNEP FI), the Equator Principles (international voluntary guidelines for project financing) and the Carbon Disclosure Project (an international non-profit organisation that manages a global system of disclosure on the management of climate change by companies). Intesa Sanpaolo has numerous green finance initiatives, with the development of innovative products and services and the financing of environmental projects. In 2017, disbursements amounted to approximately 1.3 billion euro, and more than 5 billion euro has been disbursed over the last four years. This strategy includes the 500 million Green Bond that Intesa Sanpaolo, Italy's leading bank, has successfully issued to finance 77 projects dedicated to renewable energy and energy efficiency with over 213,000 tonnes of avoided CO₂ emissions per year.

Social sustainability

In 2017, the Intesa Sanpaolo Group disbursed more than 4.5 billion euro in new loans for high social impact activities (7.3% of total new loans), helping to create business and employment opportunities, as well as assisting people in difficulty through various means: micro-credit, anti-usury loans, loans to the third sector, products dedicated to the most vulnerable social categories to encourage their financial inclusion, and support for people affected by disasters. Banca Prossima, the Group company dedicated to the Third Sector, has approximately 62 thousand customers, with direct and indirect deposits of almost 6 billion euro (3.5 billion euro of direct deposits) and loans of approximately 1.8 billion euro. Based on Banca Prossima's experience, the Group aims to become the first Impact Bank in the world by allocating 0.5% of its shareholders' equity by 2021, which is an estimated amount of 250 million euro, to a specific fund, designed to guarantee 1.2 billion euro of loans to be granted to categories that have difficulty accessing credit, such as new families, university students, researchers and new entrepreneurs. In accordance with the goals of its Business Plan, Intesa Sanpaolo is also strengthening its initiatives for the community, including the provision of thousands of meals, beds and medicines for the most needy.

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