



Indicators*:
detail tables

* The data reported in the tables may not add up exactly due to rounding differences.

Governance and risk management

CSR GOVERNANCE

Code of Ethics: reports of alleged non-compliance [No.]	30.6.2020	30.6.2021
Customers	50	42
Employees	6	6
Suppliers	1	1
Community	0	0
Total	57	49

INTEGRITY IN CORPORATE CONDUCT

Whistleblowing [No.]	30.6.2020	30.6.2021
Reports received	6	16
Reports identified as not relevant	5	2
Reports with specific investigations	1	14

Total training for the prevention of corruption and money laundering	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]*	47,560	6,990	54,550	43,081	7,445	50,526
Hours of training [No.]**	166,012	20,348	186,359	90,697	19,683	110,380
Participants [%]	73.5%	30.6%	62.3%	56.9%	33.3%	51.5%
Hours of specific training/total hours of training [%]**	9.1%	5.4%	8.5%	5.2%	5.3%	5.2%

Training on anti-corruption and anti-money laundering is mandatory and follows multi-year cycles, also according to local regulations. The downward trend in the number of participants and hours used is attributable to the three-year training plan, which manifested its effects mainly before 1H21.

* In order to avoid duplication, the employees who participated in both types of courses (anti-corruption and anti-money laundering) are considered only once.

** Hours defined as the duration of the teaching units used.

Training for the protection of free competition [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	51,222	439	51,661	54,083	359	54,442
Hours of training provided (classroom + remote learning)*	694,477	1,098	695,575	449,266	418	449,684

* Hours defined as the duration of the teaching units used.

Training for consumer protection [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	56,600	154	56,754	53,687	1,634	55,321
Hours of training provided (classroom + remote learning)*	828,816	478	829,293	593,908	3,670	597,578

* Hours defined as the duration of the teaching units used.

Training for privacy protection [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	21,791	783	22,574	18,334	1,100	19,434
Hours of training provided (classroom + remote learning)*	19,767	3,125	22,892	23,408	3,607	27,015

* Hours defined as the duration of the teaching units used.

Training on ESG issues [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	53,113	1,824	54,937	65,330	2,207	67,537
Hours of training provided (classroom + remote learning)*	136,788	2,616	139,403	342,780	2,700	345,480

* Hours defined as the duration of the teaching units used.

Disciplinary measures for corruption [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Disciplinary sanctions due to employee corruption	0	0	0	0	0	0
Dismissal due to corruption	0	0	0	0	0	0

Society

LOANS TO CUSTOMERS BY ECONOMIC BUSINESS SECTOR

Breakdown by economic business sector	30.6.2021
Loans of the Italian banks and companies of the Group	
Households	30.2%
Public Administration	4.2%
Financial Companies	8.3%
Non-financial Companies of which:	44.8%
Services	4.5%
Utilities	4.3%
Transportation means	3.6%
Construction and building materials	3.4%
Distribution	3.3%
Real estate	3.2%
Transport	2.5%
Food and drink	2.4%
Fashion	2.2%
Metallurgy and metal products	2.2%
Energy and extraction	1.9%
Agriculture	1.9%
Infrastructure	1.7%
Tourism	1.6%
Chemistry, rubber and plastic	1.4%
Mechanical	1.3%
Pharmaceutical	0.8%
Furniture and appliances	0.8%
Electrical components and equipment	0.8%
Media	0.5%
Wood and paper	0.5%
Other consumption goods	0.2%
Loans of international banks and companies of the Group	10.4%
Non-performing loans	2.1%
TOTAL	100.0%

Note: figures may not add up exactly due to rounding differences.

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING*

Project Finance [No.]**	30.6.2021		
	Category A	Category B	Category C
Total		7	1
Sector			
Oil and gas			
Mining			
Energy		5	
Infrastructure		1	
Other		1	1
Region			
Americas		1	
Europe, Middle East and Africa (EMEA)		4	
Asia and Oceania		2	1
Type of country***			
Designated		3	1
Not designated		4	
Independent audit			
Yes		7	
No			1

* There are no loans to companies for projects that reached financial close in the first half of 2021.

** The tables show the number of projects that were financially completed as of June 30, 2021.

*** Designated countries: countries considered as having solid environmental and social governance, legal systems and an institutional capacity conceived to protect the population and natural environment. The list of designated countries is available on the Equator Principles Internet site. The Equator Principles envisage the assignment of a risk category to the projects to be financed (A is high, B medium and C low).

Project Finance closed during the semester*	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Projects [No.]	1	1	2	0	8	8
Economic Value [m euro]	450	14	464	0	422	422

* Projects financially completed as of June 30, 2021.

SOCIAL IMPACT LOANS

Loans granted for social purposes [K euro]*	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Micro-finance	3,745	39,227	42,972	3,531	45,738	49,269
Anti-usury loans	452	0	452	6,870	0	6,870
Loans to the Third Sector	105,176	0	105,176	292,852	0	292,852
Products for vulnerable social groups	1,890,284	93,274	1,983,558	2,648,991	153,801	2,802,791
Support for people hit by disastrous events	16,520,730	0	16,520,730	7,328,784	0	7,328,784
Total	18,520,386	132,501	18,652,888	10,281,027	199,539	10,480,566

*The trend of high social impact loans is mainly influenced by disbursements to support families and businesses relating to 1H20, in response to the first phase of the COVID-19 pandemic, which are more significant than in 1H21. In particular, in 1H21 the Group finalized over €7bn of loans a relate to the Liquidity Decree (approximately €39.5bn since the start of the emergency).

SUSTAINABLE INVESTMENTS

Eurizon SGR*: Funds pursuant to SFDR**	30.6.2021
Funds pursuant to arts. 8 and 9 [no.]	155
Funds pursuant to arts. 8 and 9: assets [m €]	98,635
Percentage of Funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the Funds managed [%]	44.8%

* Including Pramerica.

** Sustainable Finance Disclosure Regulation.

Eurizon SGR - engagement initiatives [No.]	30.6.2020	30.6.2021
Companies for which engagement initiatives have been carried out	178	442
Companies for which ESG engagement initiatives have been carried out	42	150

Fideuram: Funds pursuant to SFDR*	30.6.2021
Funds pursuant to art. 8 [no.]	3
Funds pursuant to art. 8: assets [m €]	1,272
Percentage of Funds pursuant to SFDR art. 8 compared to the total assets of the Funds managed [%]	1.6%

* Sustainable Finance Disclosure Regulation.

CYBER SECURITY

Training for cyber security [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	56,974	2,769	59,743	33,602	4,987	38,589
Hours of training provided (classroom + remote learning)*	148,341	5,656	153,997	73,536	30,407	103,943

*Hours defined as the duration of the teaching units used.

The entry into force of the General Data Protection Regulation - GDPR, specific guidelines of the IVASS Regulation and the ever-increasing attention paid by all institutions to the IT Security topic resulted in a significant investment in Cyber Security training.

CUSTOMER EXPERIENCE

Net promoter score (NPS) performance by type of customer	Intesa Sanpaolo Group customers (excluding former UBI Banca Group customers)		Intesa Sanpaolo Group customers (ISP customers + former UBI Banca customers)
	30.6.2020	30.6.2021	30.6.2021
Retail	22	20	15
Exclusive	14	19	13
Corporate	22	21	17
Third Sector	-	24	20

Findings collected from Banca dei Territori customers. Findings on Third Sector customers were launched in June 2020.

Excluding former UBI customers (on which surveys were initiated in May 2021), the NPS relating to historical customers of the Intesa Sanpaolo Group remains substantially stable or very slightly down on Retail and Corporate and is growing on Exclusive.

CLAIMS, COMPLAINTS AND APPEALS

Type [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Loans	13,162	3,566	16,728	17,810	3,934	21,744
Payment systems	6,136	12,786	18,922	13,510	13,992	27,502
Organizational issues, Internet site, other	8,250	3,753	12,003	10,239	2,615	12,854
Insurance products	5,018	74	5,092	6,816	102	6,918
Current accounts, deposits and securities dossier	2,594	3,110	5,704	4,532	3,208	7,740
Investments	2,471	124	2,595	1,333	136	1,469
Total	37,631	23,413	61,044	54,240	23,987	78,227

The reporting perimeter of 1H21 has been extended compared to 2020 and also includes the UBI Group, Intesa Sanpaolo RBM Salute, a company that entered the scope of the Insurance Division starting from May 2020, the company Yi Tsai and the international subsidiaries of CIB, PBZ, BIB and VUB, which are subject to the compliance risk assessment. On a homogeneous perimeter, the dynamics of the Group's total complaints would have shown a decreasing trend between the two semesters.

With regard to the requests received from customers regarding the protection of personal data in Italy, in 1H21 64 reports were received for alleged violation of the Privacy Code and 7 requests for feedback from the Guarantor for the protection of personal data, against of appeals presented to the Guarantor at the initiative of the customer as part of the exercise of the right to access data. Within the EU foreign perimeter, the local Data Protection Officers handled 85 reports for alleged violation of the legislation on the protection of personal data and 8 requests for feedback from the local Guarantor Authority in the face of complaints submitted to the Authorities at the initiative of customers.

CONTRIBUTION TO THE COMMUNITY

Monetary contribution to the community by area of activity [K euro]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	9,381	167	9,547	10,412	124	10,535
Social solidarity	5,142	180	5,322	6,406	183	6,589
Health	101,371	406	101,776	1,010	301	1,311
Educational and research	2,700	110	2,810	3,894	95	3,989
Civil and humanitarian emergencies	12,809	446	13,255	1,548	0	1,548
Economic development	1,814	221	2,035	1,217	401	1,618
Environment	80	0	80	257	0	257
Other	705	277	982	274	84	358
Total monetary contribution to the community	134,001	1,807	135,808	25,019	1,188	26,206

Monetary contribution to the community by area of activity [%]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	7.0	9.2	7.0	41.6	10.4	40.2
Social solidarity	3.8	9.9	3.9	25.6	15.4	25.1
Health	75.6	22.5	74.9	4.0	25.3	5.0
Education and research	2.0	6.1	2.1	15.6	8.0	15.2
Civil and humanitarian emergencies	9.6	24.7	9.8	6.2	0.0	5.9
Economic development	1.4	12.2	1.5	4.9	33.8	6.2
Environment	0.1	0.0	0.1	1.0	0.0	1.0
Other	0.5	15.3	0.7	1.1	7.1	1.4

Monetary contribution to the community by reason [K euro]	30.6.2020			30.6.2019		
	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	110,910	22	110,932	2,657	157	2,814
Investments in the community	13,656	1,431	15,087	14,106	501	14,606
Commercial initiatives with an impact on the community	9,435	354	9,789	8,256	530	8,786
Total monetary contribution to the community	134,001	1,807	135,808	25,019	1,188	26,206

The trend of the monetary contribution to the community is significantly influenced by the fact that in 1H20 the Group immediately gave support to healthcare to face with the COVID-19 emergency by disbursing over €100m to strengthen the National Health Service through the Department of Civil Protection.

Monetary contribution to the community by reason [%]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	82.8	1.2	81.7	10.6	13.2	10.7
Investments in the community	10.2	79.2	11.1	56.4	42.2	55.7
Commercial initiatives with an impact on the community	7.0	19.6	7.2	33.0	44.6	33.5

SUPPLIERS

Suppliers - Supplier Gate*	30.6.2020	30.6.2021
Suppliers [No.]	6,785	8,262
of which:		
Italy [No.]	3,916	4,576
Europe (excluding Italy) [No.]	2,725	3,486
Rest of the world [No.]	144	200

* The figures refer exclusively to suppliers whose registration with the Intesa Sanpaolo Group's Supplier Gate is ongoing or has been completed.

Group's people

COMPOSITION

Group staff breakdown by country [No.]	30.6.2020			30.6.2021		
	Total	Men	Women	Total	Men	Women
Italy	64,694	31,638	33,056	75,743	37,760	37,983
Luxembourg	207	133	74	214	134	80
Ireland	29	17	12	32	19	13
Egypt	4,504	3,330	1,174	4,268	3,129	1,139
Albania	677	199	478	665	189	476
Croatia	5,045	1,400	3,645	5,053	1,404	3,649
Romania	570	163	407	587	168	419
Serbia	3,147	847	2,300	3,122	810	2,312
Hungary	2,294	714	1,580	2,267	699	1,568
Slovakia	4,094	1,175	2,919	3,881	1,132	2,749
Ukraine	836	186	650	797	172	625
Russian Federation	1,091	307	784	1,005	270	735
Brazil	37	25	12	43	29	14
Moldova	349	118	231	358	120	238
United States	-	-	-	48	34	14
Group	87,574	40,252	47,322	98,083	46,069	52,014

The figures exclude employees with atypical contracts.

Employees from foreign subsidiaries of Italian companies are included in the scope of Italy.

The breakdown by country is made on the basis of the headquarters of the Parent Company for the international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary). The United States have been included in the consolidation area starting from the 2020 Consolidated Non-Financial Statement, therefore only the data relating to the 1st semester of 2021 are available.

Employee breakdown by gender [%]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Men	48.9	37.6	46.0	49.9	37.2	47.0
Women	51.1	62.4	54.0	50.1	62.8	53.0

Employees by category and gender [% of total employees]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.6	2.2	1.7	1.7	2.2	1.8
Men	1.2	1.3	1.3	1.4	1.3	1.4
Women	0.3	0.9	0.5	0.3	0.8	0.5
Middle managers	42.1	22.5	37.0	42.1	22.2	37.6
Men	25.5	12.7	22.1	26.0	12.4	22.9
Women	16.7	9.8	14.9	16.1	9.8	14.7
Professional areas	56.3	75.3	61.3	56.2	75.7	60.6
Men	22.2	23.6	22.6	22.5	23.5	22.7
Women	34.1	51.7	38.7	33.7	52.2	37.9

Employees - Breakdown by category and gender [% of the category total]	30.6.2020		30.6.2021	
	Men	Women	Men	Women
Executives	72.6	27.4	74.8	25.2
Middle managers	59.8	40.2	60.9	39.1
Executives + Middle managers	60.4	39.6	61.6	38.4
Professional areas	36.8	63.2	37.5	62.5

Part-time employees by gender	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Number of part-time employees/total employees [%]	15.6	1.4	11.9	15.8	1.4	12.5
Breakdown of part-time employees by gender [No.]	10,094	322	10,416	11,969	310	12,279
Men	772	56	828	1,161	40	1,201
Women	9,322	266	9,588	10,808	270	11,078

Hiring by gender [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	479	1,083	1,562	625	1,157	1,782
Men	276	412	688	299	423	722
Women	203	671	874	326	734	1,060

Termination by gender [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	1,420	1,189	2,609	2,328	1,376	3,704
Men	838	411	1,249	1,384	538	1,922
Women	582	778	1,360	944	838	1,782

Turnover by gender [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	-941	-106	-1,047	-1,703	-219	-1,922
Men	-562	1	-561	-1,085	-115	-1,200
Women	-379	-107	-486	-618	-104	-722

Turnover rate by gender [%]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	-1.4	-0.5	-1.2	-2.2	-1.0	-1.9
Men	-1.7	0.0	-1.4	-2.8	-1.4	-2.5
Women	-1.1	-0.7	-1.0	-1.6	-0.7	-1.4

PROFESSIONAL DEVELOPMENT

Promotions by gender	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total	368	511	879	800	607	1,407
Men [No.]	185	170	355	400	176	576
Women [No.]	183	341	524	400	431	831
Men [% on total promotions]	50.3	33.3	40.4	50.0	29.0	40.9
Women [% on total promotions]	49.7	66.7	59.6	50.0	71.0	59.1

TRAINING

Training by professional category [hours]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	22,706	14,759	37,466	47,192	15,763	62,955
Men	18,236	8,819	27,055	38,277	7,624	45,901
Women	4,470	5,941	10,411	8,915	8,138	17,054
Middle managers	1,886,672	104,409	1,991,081	1,972,125	122,681	2,094,806
Men	1,094,166	45,830	1,139,995	1,235,384	51,455	1,286,838
Women	792,506	58,580	851,086	736,741	71,226	807,968
Professional areas	3,392,121	596,040	3,988,161	2,894,885	551,602	3,446,486
Men	1,256,708	140,203	1,396,912	1,196,288	133,979	1,330,266
Women	2,135,413	455,836	2,591,249	1,698,597	417,623	2,116,220
Total	5,301,499	715,209	6,016,708	4,914,201	690,045	5,604,247
Men	2,369,110	194,852	2,563,962	2,469,948	193,058	2,663,006
Women	2,932,389	520,356	3,452,746	2,444,254	496,988	2,941,241

* The data are shown on the basis of a recalculation that takes into account training effectiveness parameters and does not include the hours of training provided to employees who ceased during the semester.

Training by category and gender [average hours]*	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	10.5	19.7	13.5	16.1	18.4	16.7
Men	10.4	18.7	12.6	16.1	14.8	15.8
Women	10.9	21.2	15.8	16.5	24.0	19.6
Middle managers	24.0	11.6	22.0	22.3	14.1	21.2
Men	23.1	9.6	21.1	22.8	10.8	21.4
Women	25.3	14.3	23.4	21.5	18.4	21.0
Professional areas	31.7	18.0	27.3	24.0	17.2	22.1
Men	30.0	15.2	25.9	25.1	14.8	22.6
Women	32.9	19.2	28.1	23.3	18.3	21.7
Hours of training per employee [No.]*	28.1	16.6	25.1	23.2	16.5	21.7

* Hours defined as the duration of the teaching units used.

Training by procedure	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	1.5	29.6	4.8	3.6	30.3	6.9
Remote training [% of hours]*	98.5	70.4	95.2	96.4	69.7	93.1
Hours of training provided (classroom + remote learning) [No.]*	5,301,499	715,209	6,016,708	4,914,201	690,045	5,604,247

* The data are shown on the basis of a recalculation that takes into account training effectiveness parameters and does not include the hours of training provided to employees who ceased during the semester.

FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Employees registered with a trade union [No.]	46,639	7,228	53,867	55,478	6,878	62,355
Executives	155	66	221	227	51	278
Middle managers	18,852	2,515	21,367	22,447	2,283	24,730
Professional areas	27,632	4,647	32,280	32,803	4,544	37,347
Employees registered with a trade union [%]	76.1*	32.8	64.7	77.2*	31.2	66.4

The National Collective Labor Agreement for the sector covers all employees in Italy and 53.9% of employees abroad.

* The % of employees operating in Italy and covered by the collective credit agreement registered with a trade union is equal to 77.77%.

HEALTH AND SAFETY

Injuries by gender [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries in the year	211	35	246	208	27	235
Men	89	6	95	103	3	106
Women	122	29	151	105	24	129

Injuries at work and on the way to/from work [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Injuries at work	84	17	101	93	12	105
Men	31	2	33	49	1	50
Women	53	15	68	44	11	55
Injuries on the way to/from work	127	18	145	115	15	130
Men	58	4	62	54	2	56
Women	69	14	83	61	13	74

Training on health and safety	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety [No.]*	117,242	1,971	119,213	89,045	9,462	98,506
Employees who have attended health and safety training [No.]	21,278	1,052	22,330	17,329	3,936	21,265
Employees who have attended health and safety training [%]	33	5	25	23	18	22
Hours of health and safety training per employee [No.]*	1.8	0.1	1.4	1.2	0.4	1.0

* Hours defined as the duration of the teaching units used.

Robberies [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Robberies	3	1	4	0	1	1
Robberies for every 100 bank counters	0.1	0.1	0.1	0.0	0.1	0.0

Environment

GREEN AND CIRCULAR ECONOMY

Loans disbursed for the Green and Circular Economy [million euros]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Retail	41	2	43	1,020	12	1,032
Business and Third Sector	129	14	143	141	37	178
Corporate and Project finance	179	18	197	1,180	71	1,251
of which Project finance	120	18	138	522	58	579
Total loans for the Green Economy	350	34	384	2,341	120	2,461
Total loans with Circular Economy criteria	397	0	397	1,196	8	1,204
Total	746	34	780	3,537	128	3,665

DIRECT ENVIRONMENTAL IMPACTS*

Parameters	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Operators = employees + consultants	No.	70,677	24,041	94,718	77,947	23,486	101,433
Floor area	thousands of m ²	2,912	615	3,527	3,585	615	4,200

Greenhouse gas emissions (CO ₂ eq)	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Direct emissions (Scope1)	tCO₂eq	19,009	4,111	23,120	29,323	3,346	32,668
Natural gas emissions for independent heating	tCO ₂ eq	13,844	1,539	15,383	24,021	1,466	25,487
Natural gas emissions for cogeneration	tCO ₂ eq	1,398	250	1,647	0	403	403
Diesel emissions for independent heating	tCO ₂ eq	395	61	456	724	102	825
HFC emissions	tCO ₂ eq	1,647	117	1,763	1,714	122	1,836
Gasoline emissions for company fleet	tCO ₂ eq	2	743	746	10	332	342
Diesel emissions for company fleet	tCO ₂ eq	1,724	1,401	3,125	2,854	920	3,774
Indirect emissions (Scope2 Market-based)	tCO₂eq	2,951	12,216	15,167	3,420	11,967	15,387
Electricity emissions (excluding cogeneration)	tCO ₂ eq	816	11,648	12,464	856	11,300	12,156
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	2,135	535	2,670	2,564	628	3,192
Diesel emissions for building heating	tCO ₂ eq	0	33	33	0	38	38
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO₂eq	21,960	16,327	38,287	32,742	15,313	48,055
Total direct + indirect emissions per employee	tCO ₂ eq/employee	0.3	0.7	0.4	0.4	0.7	0.5
Total direct + indirect emissions per square meter	kgCO ₂ eq/m ²	7.5	26.5	10.9	9.1	24.9	11.4

Emission factors for the calculation of CO₂ elaborated by Intesa Sanpaolo, in accordance with the Guidelines on the application of the GRI Standard on environmental matters (ABI Energia) in the Bank, and on the basis of the main 2020 publications (UNFCCC, IEA, IPCC, AIB, etc.).

*The trend of the data relating to direct environmental impacts appears to be attributable to the change in perimeter due to the integration of the UBI Group into the Intesa Sanpaolo Group.

Energy consumption broken down by source	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Direct primary energy consumption (Scope1)	GJ	290,351	58,295	348,646	462,020	50,092	512,111
Natural gas consumption for independent heating	GJ	238,781	27,466	266,246	415,131	26,174	441,305
Natural gas consumption for cogeneration	GJ	24,108	4,469	28,577	0	7,226	7,226
Diesel consumption for independent heating	GJ	5,316	859	6,175	9,740	1,430	11,170
Gasoline consumption for the fleet	GJ	25	7,516	7,541	98	3,314	3,413
Diesel consumption for the fleet	GJ	22,121	17,985	40,107	37,050	11,948	48,998
Indirect primary energy consumption (Scope2)	GJ	567,366	192,069	759,435	746,592	184,359	930,951
Renewable electricity consumption	GJ	524,422	27,052	551,474	665,933	27,573	693,506
Non-renewable electricity consumption (except cogeneration)	GJ	6,118	96,366	102,483	6,329	84,045	90,374
Natural gas consumption for building heating (including remote district heating)	GJ	36,827	68,170	104,996	74,330	72,189	146,519
Diesel consumption for building heating	GJ	0	481	481	0	552	552
Total direct + indirect energy (Scope1 + 2)	GJ	857,717	250,364	1,108,081	1,208,612	234,451	1,443,062
Total direct + indirect energy per employee	GJ/employee	12.1	10.4	11.7	15.5	10.0	14.2

Total electricity focus (including cogeneration)	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Electricity per employee	kWh/employee	2,121	1,449	1,950	2,396	1,346	2,153
Electricity per square meter	kWh/m ²	51	57	52	52	51	52
Purchased from renewable sources	%	96.8	21.5	82.6	98.7	24.1	87.9
Self-produced from renewable sources (photovoltaic)	%	0.4	0.1	0.3	0.4	0.1	0.3
Purchased from non-renewable sources	%	1.1	76.9	15.4	0.9	73.8	11.5
Self-produced from non-renewable sources (cogeneration)	%	1.7	1.6	1.7	0.0	1.9	0.3

Paper consumption	Unit	30.6.2020			30.6.2021		
		Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	1,719	663	2,382	2,637	636	3,274
Purchased paper / employee	kg/employee	24.3	27.6	25.2	33.8	27.1	32.3
Certified recycled paper	%	75.3	11.9	57.6	60.7	9.7	50.8
Eco-sustainable certified paper (not recycled)	%	22.0	45.7	28.6	21.5	43.9	25.8