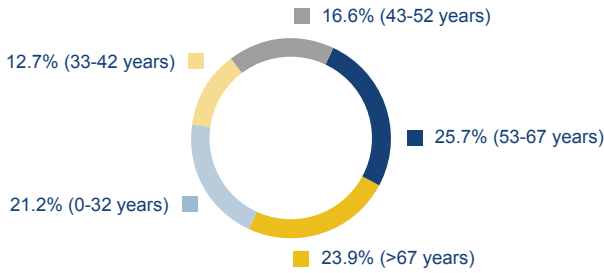


The relationship with customers

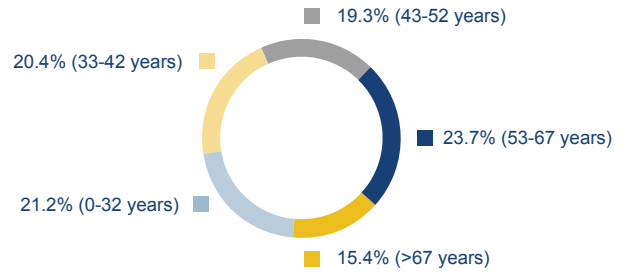
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

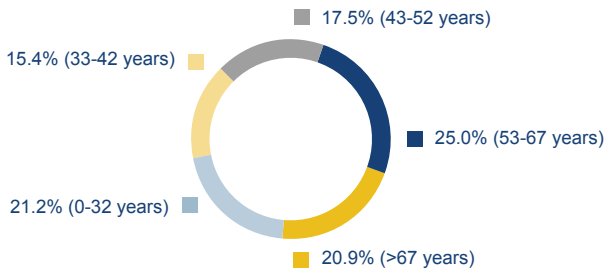
Italy



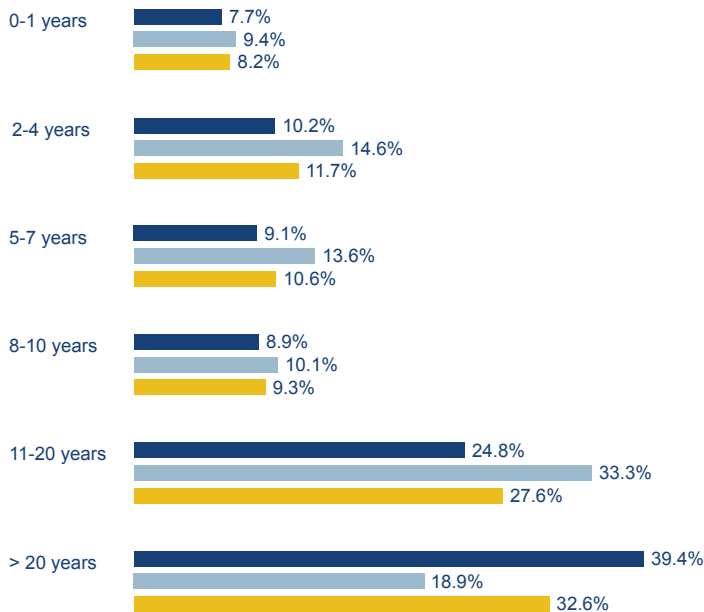
Abroad



Group



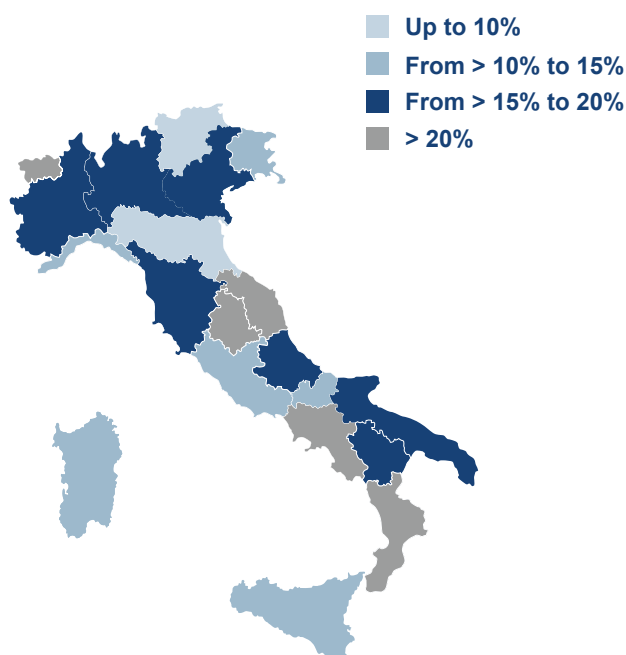
Retail customers by years of relationship with the bank [years - %]



Italy
Abroad
Group

Average in Italy: 17 years
Average abroad: 12 years
Average for the Group: 15 years

Market share of branches in Italy by region



Presence in Italian regions with a low population density [No.]*	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI		Intesa Sanpaolo Group			
	2020		2020		2021		2022	
	Branches	Atm	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	19	41	20	42	17	38	17	39
Basilicata	31	49	48	69	33	64	32	61
Sardegna	74	139	75	140	64	131	64	158
Molise	9	21	16	31	9	23	9	20
Trentino Alto Adige	0	59	43	60	38	56	36	51

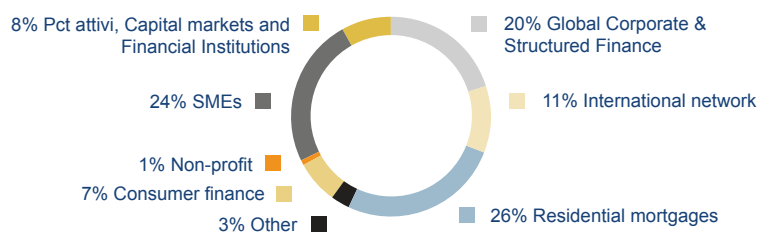
* Source: ISTAT 2022 Yearbook, resident population at 01/01/2022 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

Intesa Sanpaolo Group banks abroad [No.]*	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group			
	2020		2021		2022	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	35	57	35	60	35	64
Croatia	254	1,141	244	1,073	232	1,055
Romania	32	34	33	35	34	37
Serbia	155	337	147	366	146	380
Slovakia	187	598	168	581	160	563
Ukraine	45	104	45	101	43	96
Hungary	63	122	61	120	60	118
Moldova	17	67	17	72	17	61
Egypt	176	481	175	544	174	661
Russian Federation	28	41	27	37	27	36

* The breakdown by country is carried out on the basis of the head office of the Parent Company for the international banking groups (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

LOANS TO CUSTOMERS

Breakdown by business area



Breakdown by economic business sector

Non-retail loans of the Italian banks and companies of the Group		2022
Public Administration		4.9%
Financial companies		7.2%
Non-financial companies of which:		44.3%
Utilities		4.6%
Services		4.5%
Real Estate		3.3%
Distribution		3.3%
Construction and materials for construction		3.2%
Food and drink		2.6%
Infrastructure		2.5%
Metals and metal products		2.4%
Fashion		2.2%
Transportation means		1.9%
Energy and extraction		1.9%
Mechanical		1.8%
Chemicals, rubber and plastics		1.8%
Tourism		1.7%
Agriculture		1.6%
Transport		1.3%
Electrical components and equipment		0.9%
Furniture and white goods		0.8%
Pharmaceutical		0.8%
Media		0.5%
Wood and paper		0.5%
Other consumption goods		0.2%

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

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING

Project Finance [No.]*	Category A	Category B	Category C
Total	1	6	7
Sector			
Oil and gas	1		
Mining			
Energy		6	3
Infrastructure			
Other			4
Region			
Americas		2	
Europe, Middle East and Africa (EMEA)	1	2	7
Asia and Oceania		2	
Type of country**			
Designated		5	3
Not designated	1	1	4
Independent audit			
Yes	1	6	5
No			2

Business loans associated with projects [No.]*	Category A	Category B	Category C
Total	2	2	
Sector			
Oil and gas			
Energy			
Infrastructure	1		
Other	1	2	
Region			
Americas			
Europe, Middle East and Africa (EMEA)	2	2	
Type of country**			
Designated			
Not designated	2	2	
Independent audit			
Yes	2	2	
No			

* Refers to the number of projects that were financially completed in 2022.

** 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 and business loans associated with projects closed during the year*	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Projects [No.]	5	5	10	13	6	19	9	9	18
Economic Value [m euro]	247	934	1,182	836	592	1,428	857	224	1,081

* Projects that were financially completed during the year.

SOCIAL LENDING

Social lending: loans disbursed [K euro]**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Anti-usury loans	1,305	0	1,305	7,130	14,661	0	14,661	3,202	0	3,202
Loans to the Third Sector	470,976	0	470,976	522,613	466,387	0	466,387	338,724	0	338,724
Products for vulnerable social groups	4,280,170	267,240	4,547,410	4,890,282	5,499,202	292,955	5,792,157	7,618,587	98,638	7,717,225
Support for people hit by disastrous events	162,730	0	162,730	196,731	444,677	0	444,677	530,529	0	530,529
Other social loans	6,027	77,898	83,925	83,925	10,023	87,218	97,241	328,543	56,812	385,356
Total	4,921,207	345,138	5,266,345	5,700,681	6,434,950	380,173	6,815,123	8,819,585	155,451	8,975,035

Starting from 2022, the table incorporates some changes by virtue of the Rules for the classification of sustainable credit products and lending transactions approved by the Group during the year. Specifically: the category "Loans to the Third Sector" only includes loans disbursed by the Third Sector network; the category "Other social loans" includes subsidised loan disbursements.

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

** Excluding loans linked to the COVID-19 emergency and lending for urban regeneration purposes.

RELATIONS WITH THE THIRD SECTOR

Third Sector Network	Intesa Sanpaolo Group (excluding UBI Banca Group)	ISP + UBI	Intesa Sanpaolo Group	
	2020	2020	2021	2022
Customers [No.]	88,039	112,778	102,023	102,029
Customers with loans [No.]	14,642	18,017	16,781	19,192
Loans [K euro]	2,299,908	3,000,699	2,801,640	2,852,000
Direct funding [K euro]	5,502,362	6,748,773	6,916,666	6,982,476
Indirect funding [K euro]	1,822,228	3,106,736	2,127,330	2,231,054

SUSTAINABLE INVESTMENTS

Eurizon SGR: funds pursuant to SFDR*	2021	2022
Funds pursuant to arts. 8 and 9 [No.]	172	232
Funds pursuant to arts. 8 and 9: assets [billion euro]	110.6	110.3
Percentage of funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the funds managed [%]	46	54

*Sustainable Finance Disclosure Regulation.

Fideuram: funds pursuant to SFDR*	2021	2022
Funds pursuant to arts. 8 and 9 [No.]	8	81
Funds pursuant to arts. 8 and 9: assets [billion euro]	2.6	26.6
Percentage of funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the funds managed [%]	3	61

*Sustainable Finance Disclosure Regulation.

Eurizon SGR: ESG engagement activities*	Intesa Sanpaolo Group (excluding UBI Banca Group)	Intesa Sanpaolo Group	
	2020	2021	2022
Total engagement activities [no.]	840	958	538
Engagement activities on ESG issues [No.]	200	287	271
Engagement activities on ESG issues out of total engagement activities [%]	23.8	30.0	50.0

* The number of activities in 2020 and 2021 was calculated on the overall total of meetings and engagements conducted in the period.

Eurizon SGR: companies for which ESG engagement activities have been carried out*	Intesa Sanpaolo Group (excluding UBI Banca Group)	Intesa Sanpaolo Group	
	2020	2021	2022
Companies comprising the portfolios [No.]**	1,429	1,646	1,330
Companies for which engagement initiatives have been carried out [No.]	573	644	342
Companies for which ESG engagement initiatives have been carried out [No.]	172	240	194
Companies included in the portfolios subject to ESG engagement [%]	12.0	14.6	14.6
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	30.0	37.3	56.7

* For 2020 and 2021, the figures were calculated on the total number of meetings held with issuers in the respective years.

** The overall number reported refers to issuers of equity in Italian funds.

Fideuram Asset Management (FAM): ESG engagement activities	2022
Total engagement activities [No.]	78
Engagement activities on ESG issues [No.]	62
Engagement activities on ESG issues out of total engagement activities [%]	79.5

Fideuram Asset Management (FAM): companies for which ESG engagement activities have been carried out	2022
Companies comprising the portfolios [No.]	1,191
Companies for which engagement initiatives have been carried out [No.]	63
Companies for which ESG engagement initiatives have been carried out [No.]	47
Companies included in the portfolios subject to ESG engagement [%]	3.9
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	74.6

Fideuram Asset Management Ireland (FAMI): ESG engagement activities	2022
Total engagement activities [No.]	106
Engagement activities on ESG issues [No.]	91
Engagement activities on ESG issues out of total engagement activities [%]	85.9

Fideuram Asset Management Ireland (FAMI): companies for which ESG engagement activities have been carried out	2022
Companies comprising the portfolios [No.]	4,424
Companies for which engagement initiatives have been carried out [No.]	90
Companies for which ESG engagement initiatives have been carried out [No.]	75
Companies included in the portfolios subject to ESG engagement [%]	1.7
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	83.3

MULTI-CHANNEL

Distribution channels and automation of operations: Italy	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI	Intesa Sanpaolo Group	
	2020		2020	2021	2022
Multi-channel contracts (stock)*	10,304,258		11,525,906**	12,866,019	12,136,767
Multi-channel contracts (stock)/no. of customers*	87.7		82.8**	96.2	90.1
Bank transfers automation [%]	93.7		93.1	94.4	93.8
Securities automation [%]	85.1		84.2	85.2	65.9
Remote Banking: active contracts at date	198,876		511,151	237,721	232,035
Remote Banking: orders	127,246,358		149,404,348	142,582,424	112,373,420

* Monitoring is performed on customers of the Banca dei Territori Division.

** Data recalculated considering the disposal of branches sold in 1H21.

Distribution channels: Abroad	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group			
	2020		2021		2022	
	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/No. of customers	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/No. of customers	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/No. of customers
Albania	43,769	19%	53,478	23%	76,111	32%
Croatia	622,859	34%	676,709	36%	762,399	41%
Romania	20,350	35%	19,415	33%	25,363	44%
Serbia	606,586	49%	648,863	52%	510,506	41%
Slovakia	621,242	70%	642,577	73%	713,919	78%
Ukraine	69,294	82%	75,998	100%	77,487	99%
Hungary	347,726	92%	349,736	92%	436,676	90%
Moldova	8,946	9%	12,543	16%	15,050	25%
Russian Federation	33,406	29%	23,349	36%	16,767	37%

The breakdown by country is based on the Parent Company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia e CIB Bank in Hungary).

CYBERSECURITY

Training for cybersecurity [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	58,859	10,017	68,876	76,669	70,567	8,674	79,241	70,190	15,395	85,585
Hours of training provided (classroom + remote learning)**	185,880	28,415	214,295	225,903	183,671	30,125	213,796	41,034	51,733	92,767

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

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

CUSTOMER EXPERIENCE

Net Promoter Score (NPS) performance by type of customer	2021	2022
Retail	16	22
Exclusive	14	16
Businesses	13	17
Third Sector	19	23
Agribusiness	8	17

Findings collected from Banca dei Territori customers.

CLAIMS, COMPLAINTS AND APPEALS

Type [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Loans	26,693	8,688	35,381	41,867	31,814	7,504	39,318	22,014	5,422	27,436
Payment systems	15,426	25,559	40,985	43,808	22,235	29,139	51,374	13,194	26,007	39,201
Organisational issues, Internet site, other	17,093	6,775	23,868	24,211	19,614	5,469	25,083	16,283	4,413	20,696
Insurance products	12,905	156	13,061	13,148	13,803	195	13,998	13,569	139	13,708
Current accounts, deposits and securities dossier	5,164	5,890	11,054	12,092	7,872	6,263	14,135	6,580	5,987	12,567
Investments	3,512	222	3,734	3,921	2,440	227	2,667	3,335	248	3,583
Total	80,793	47,290	128,083	139,047	97,778	48,797	146,575	74,975	42,216	117,191

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

With regard to the requests received from customers on the subject of personal data protection in Italy, in 2022 149 reports were received for alleged violation of the Privacy Code, along with 6 requests for feedback from the Italian Data Protection Authority following appeals submitted to the Authority on the customer's initiative as part of the exercise of the right of access to data (out of a total of 12 requests from the Italian Data Protection Authority to Group Companies in relation of which the necessary information was provided). Abroad in the EU, the local Data Protection Officers handled 125 reports for alleged violation of the personal data protection legislation and 8 requests for feedback from the local Data Protection Authority following complaints submitted to the Authorities on the initiative of customers.