

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