

Consolidated Non-financial
Statement as at 30 June 2023

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Introduction

In the 2022-2025 Business Plan, Intesa Sanpaolo is committed to tackling the next years as a leader with the objective of continuing to generate value for all stakeholders, while also building the Bank of the future: profitable, innovative and sustainable. More specifically, the Group aims to further strengthen its leadership in ESG issues, with a world-class position in social impact and a strong focus on climate.

Consistent with this commitment, in 2023 as well, Intesa Sanpaolo continued to voluntarily publish - for the fifth year - an infra-annual statement of non-financial indicators in a structured and organic document.

The objective is to have timely monitoring of projects, initiatives and quantitative performance indicators in the ESG (environmental, social, governance) area and consequently, in a timely manner, provide a full account - to the market and all stakeholders - of the results achieved over the course of the year, including with reference to the ESG objectives laid down in the Business Plan.

In particular, Intesa Sanpaolo intends to provide timely communication on the progress achieved at the level of the sustainability commitments made by the Group, also linked with the United Nations Sustainable Development Goals (SDGs).

To this end, in this document a set of non-financial performance indicators is published, selected with respect to the requirements laid down by the annual reporting obligation, fulfilled with the Consolidated Non-Financial Statement (CNFS), prepared in accordance with Legislative Decree no. 254/2016 and GRI Standards, to which reference is made for further details.

The selected indicators refer to the first half of 2023 and, wherever possible, a comparison with the first half of 2022 is presented.

The indicators choice is linked to the objectives stated in the 2022-2025 Business Plan, relating to ESG and sustainability issues and by their representativeness with respect to material issues for Intesa Sanpaolo, hence priorities for the Group and its stakeholders (see the list of the 12 material issues published in the 2022 CNFS): Group value and solidity; Integrity in corporate conduct; Quality of service and customer satisfaction; Innovation, digital transformation and cybersecurity; Financial inclusion and supporting production; Sustainable investments and insurance; Community support and commitment to culture; Employment protection; Retention, enhancement, diversity and inclusion of the Group's people; Health, safety and well-being of the Group's people; Transition to a sustainable, green and circular economy; Climate change.

The reporting scope of this document is essentially aligned with the 2022 CNFS and covers over 99% of the company scope by number of employees (excluding employees with non-standard contracts).



Executive Summary

Main performance indicators

In the first half of 2023, the Intesa Sanpaolo Group continued to be engaged in activities relating to the objectives stated in the 2022-2025 Business Plan, in which ESG issues represent one of the four pillars for solid and sustainable value creation and for further strengthening Intesa Sanpaolo's leadership in sustainability.

In the area of ESG governance, the ESG Control Room confirmed its fundamental role, supported by the ISP4ESG Programme's team and the Sustainability Managers present in each Division/Governance Area; during the first half of the year, also thanks to the constant meetings, the ESG Control Room contributed to the strategic proposition and supervision of the most relevant ESG initiatives, including those in the process of being implemented to achieve the objectives set out in the current, in which ESG issues represent one of the four pillars.

Intesa Sanpaolo confirmed its role as a key player in supporting Italy's economic system: in the first half of the year, the Bank allocated new medium/long-term lending to the real economy of around 29 billion euro, of which 19.3 billion euro to households and businesses in Italy (respectively, approximately 110 billion and 78 billion euro since the start of 2022).

The Group's Business Plan includes major social initiatives, with a commitment to providing new lending in this area of around 25 billion euro.

In the first six months of the year Intesa Sanpaolo disbursed approximately 2.7 billion euro's worth of social lending¹ (approximately 12 billion euro since 2022), particularly loans in support of non-profit organisations totalling 133 million euro (471 million euro since 2022). The Fund for Impact continued to provide direct support to households and individuals to ensure broader and more sustainable access to credit, with dedicated programmes: in the first half of 2023, 30 million euro was made available.

The social impact that Intesa Sanpaolo is committed to generating over the coming years is the natural continuation of the commitment and attention that it has always dedicated to the needs of the people and communities in which it operates: in the first half of 2023, the total contribution to the community amounted to almost 41 million euro. Moreover, under the food and shelter programme for people in need to counter poverty, over 28.1 million interventions have been carried out since 2022 (also in support of the population in Ukraine), including 21.9 million meals, 2.9 million dormitories/beds, 3.1 million medicine prescriptions, and over 278,000 items of clothing.

The Plan's initiatives dedicated to the needs of the people and communities in which the Group operates feature one of the most extensive social housing projects in Italy, which will create social housing and accommodation (around 6,000-8,000 units over the Plan period) for students or young workers and for seniors on a low income. The ongoing initiatives in terms of promoting housing units have been enhanced, also by identifying new partnerships with leading operators in the sector, for the achievement of the Plan targets.

Furthermore, Intesa Sanpaolo continued its commitment towards culture, in particular in the first half of 2023 over 400,000 visitors visited the Gallerie d'Italia in its four venues; moreover, 5 new exhibitions were inaugurated and free inclusive and educational activities continued to be provided.

The Group recognises the fundamental value of innovation for the growth of the new economy and is committed to promoting around 800 innovation projects over the period of the Business Plan, of which 99 were launched in the first half of 2023 (300 since 2022). Particular attention is paid to the growth of high-potential startups through non-financial services (e.g. acceleration programmes) and the connection to venture capital funds, also thanks to Neva SGR. The latter planned to invest around 100 million euro in startups over the course of the 2022-2025 Business Plan: investments of approximately 20 million euro were made in the first half of 2023 (74 million euro since 2022).

¹ Excluding loans linked to the COVID-19 emergency and including lending disbursed to support natural disasters and for urban regeneration purposes.

The Group confirmed its commitment to strengthening leadership in sustainable investments; in particular, in the first half of 2023, the offering of ESG investment products was strengthened for both asset management and insurance pursuant to Articles 8 and 9 SFDR², with the proportion of Eurizon's total assets under management accounting for around 70% (against a target - already exceeded - equal to 60% in 2025) and 67% for Fideuram. In addition, the investment options (Articles 8 and 9 of the SFDR) underlying the insurance products available to customers have been increased to around 75%, thereby meeting the target set for 2025.

The strong focus on climate in the new 2022-2025 Business Plan includes the Group's commitment to promoting the transition to a low-emission economy through direct actions to mitigate its own emissions and by supporting green initiatives and projects of its customers. To this end, between 2021 and the first half of 2023, approximately 37.6 billion euro of the 76 billion euro of new lending was disbursed in relation to the areas of application of Mission 2 of the 2021-2026 National Recovery and Resilience Plan, focused on supporting the green economy, circular economy and ecological transition.

The 2022-2025 Business Plan includes a specific objective relating to the disbursement of green loans to individuals equal to 12 billion euro, in order to give further boost to sustainable credit for retail customers with special emphasis on the ecological transition. Approximately 0.7 billion euro of Green Mortgages were disbursed in the first half of the year, totalling 3.3 billion euro since 2022.

The Business Plan also promotes commitment to the circular economy through the partnership with the Ellen MacArthur Foundation. In the first six months of 2023, approximately 2.8 billion euro (5.8 billion euro since 2022) was disbursed within the scope of the 8 billion euro credit plafond dedicated to the circular and green economy.

With the aim of supporting SMEs seeking to improve their sustainability profile, Intesa Sanpaolo offers the S-Loans: in the first half of 2023, 0.9 billion euro was disbursed (4.4 billion euro since launch in July 2020).

The Group maintained a strong focus on its Green Bond issuance activities in line with Intesa Sanpaolo's Green, Social and Sustainability Bond Framework: during the first half of 2023, a total of 5.2 billion euro of Senior issues (Preferred and Non-Preferred) was placed. Furthermore, in May 2023 Intesa Sanpaolo successfully placed a new Senior Preferred Social issue aimed at the sterling market, for a nominal amount of 750 million.

The Group expresses its commitment through its participation in all the main international initiatives of the United Nations, including the Global Compact, concerning the financial sector, which form part of the achievement of the UN Sustainable Development Goals. These consist of the Principles for Responsible Banking, the Principles for Sustainable Insurance, and the Principles for Responsible Investment. As part of its strong commitment to combating climate change, the Group has also chosen to pursue the target of "Net Zero" by 2050 – for its own emissions, its loan and investment portfolios, and its asset management and insurance business – by joining the major Net Zero alliances promoted by the Glasgow Financial Alliance for Net Zero (GFANZ), covering all the Group's main business lines.

Intesa Sanpaolo also undertook to achieve carbon neutrality for its own emissions in 2030 and to purchase 100% of electricity from renewable sources across the Group (this objective was already achieved in Italy in 2021).

The Bank's commitment to limiting CO₂ emissions was honoured in the first half of 2023 with a reduction of 12% in its own emissions³ compared to the first six months of 2022, also thanks to the specific medium-long term measures adopted by the Group and aimed at reducing its consumption.

As stated in the 2022-2025 Business Plan, people have always represented and continue to represent the most important asset for the Group and the enabler for its future success. Training is still an important vehicle for people's growth, also thanks to an innovative learning infrastructure: since 2022, approximately 16.5 million hours have been provided (approximately 3.8 million in the first half of 2023), against a target stated in the Plan of 50 million of hours over the 2022-2025 period.

In order to support the Group's growth and generational change, 4,600 permanent hires will be made over the period of the Plan; in particular, around 2,200 professionals were already hired since 2021. The reskilling/upskilling of approximately 8,000 people to be deployed towards priority and strategic initiatives is also envisaged, over 3,000 of whom have already been involved in 2022 and in the first half of 2023.

² Sustainable Finance Disclosure Regulation.

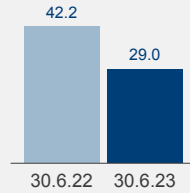
³ Scope 1 + 2 Market-based: the Scope2 data on purchased electricity considers the contribution, agreed contractually, of the guaranteed renewable source certificates, which therefore have zero emissions.

GROUP VALUE AND SOLIDITY



New medium/long-term credit granted to the real economy

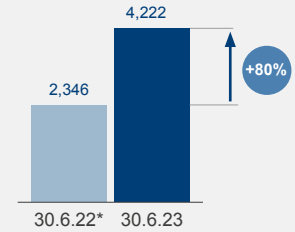
€ bn



Intesa Sanpaolo is an accelerator for the growth of the real economy: in 1H23 it provided approximately 29 billion euro of new medium-long term loans, with approximately 19 billion euro in Italy, of which 18 billion euro intended for households and small and medium-sized enterprises. Over 1,900 Italian companies were returned from non-performing to performing status in 1H23 (over 139,000 since 2014), safeguarding over 9,500 jobs (around 695,000 since 2014).

Net income

€ m



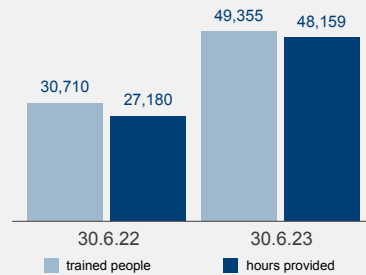
The results for the first half of 2023 bear witness to the fact that the Intesa Sanpaolo Group is able to generate sustainable profitability even in complex scenarios thanks to its well-diversified and resilient business model, with net income equal to 4.2 billion euro driven by net interest income, a cost/income ratio of 42% and an annualised cost of risk at 25 basis points.

INTEGRITY IN CORPORATE CONDUCT



Training for privacy protection

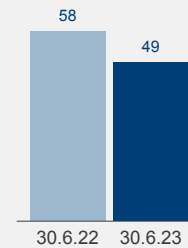
no.



Intesa Sanpaolo's activity is marked by its commitment to ensuring that the personal data of its customers and employees are collected and processed in full compliance with the provisions of the law; this is also reflected in the constant attention to its employees' training, which recorded an increase in 1H23 both in terms of hours provided (+77% vs 1H22) and in terms of people trained (+61% vs 1H22).

Code of Ethics: reports of alleged non-compliance

no.



The Code of Ethics includes the option to address reports of alleged non-compliance with the provisions laid down therein. The Code of Ethics was also updated in 1H23, adding to the text to reflect the Group's strengthened sustainability commitments.

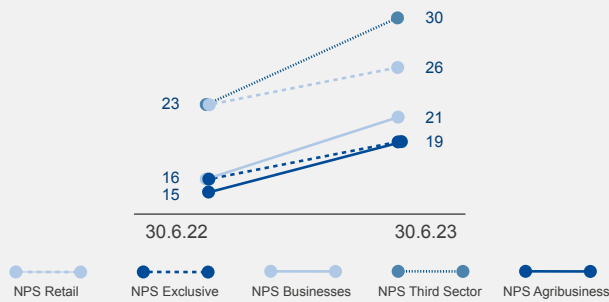
* Restated for the adoption of IFRS 17 and IFRS 9 by the Group's insurance companies.

QUALITY OF SERVICE AND CUSTOMER SATISFACTION



Net Promoter Score

no. index points

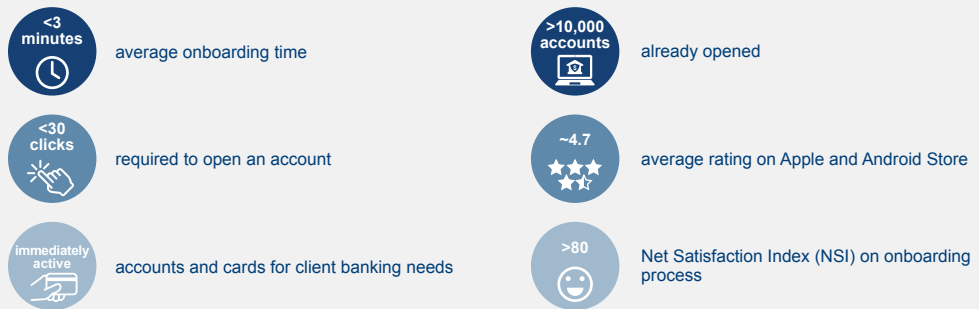


The NPS is an indicator that expresses the likelihood of customers to recommend a product, service or company, calculated in index points (between -100 and +100) subtracting the percentage of detractors (dissatisfied customers) from the percentage of promoters (loyal customers) obtained. The NPS is growing significantly across all customer segments, particularly in the Third Sector. The figures confirm the Group's commitment to improving the service quality and keeping focused on the central role of customers.

INNOVATION, DIGITAL TRANSFORMATION AND CYBERSECURITY



Isybank, the new digital bank



With the launch of Isybank, Intesa Sanpaolo continued its commitment towards the digital transformation, which sees this project as one of the pillars of the 2022-2025 Business Plan. This is a further step towards making the Group a best practice also in the technology sector and represents an element of discontinuity for the Bank's future. Concurrently, the Group continued to strengthen the digital skills of its core business, which focuses on the growth levers through major investments in human capital and in the development of a business model that proved to be effective thanks to its diversification and resilience.

Support for innovation

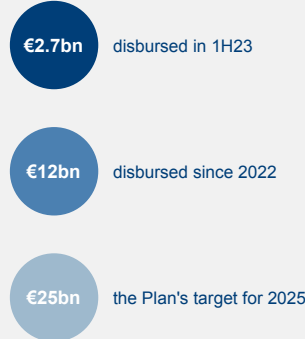


The Group recognises the fundamental value of innovation for the growth of the new economy and is committed, through its subsidiary Intesa Sanpaolo Innovation Center, to promoting around 800 innovation projects over the period of the 2022-2025 Business Plan. The Plan pays special attention to the growth of high-potential startups, providing non-financial services (e.g. acceleration programmes) and support to venture capital funds, also thanks to Neva SGR (100 million euro investments are envisaged for Neva SGR over the Plan's time horizon). In the context of support for startups, worthy of note is also the implementation of some initiatives including Up2Stars (activation of the second edition aimed at 40 startups) and In Action ESG Climate, for the development of new solutions to combat climate change and support the ecological transition through technological innovation and the development of new business models.

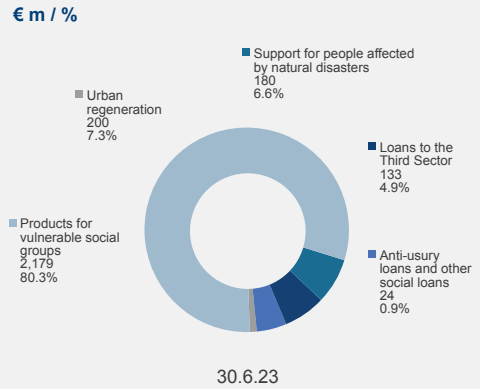
FINANCIAL INCLUSION AND SUPPORTING PRODUCTION



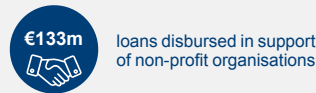
Social lending: loans disbursed*



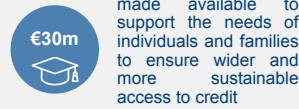
Social lending: loans disbursed breakdown*



Loans to the Third Sector



Credit from the Fund for Impact



Urban regeneration

of commitments made in new loans to support investments in housing, sustainable services and infrastructure, in addition to the most important urban regeneration initiatives currently underway in Italy (more than 1.1 billion euro since 2022)

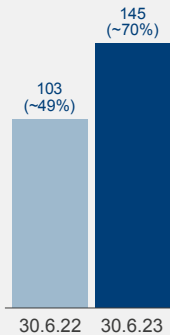
Intesa Sanpaolo's commitment to generating a strong social impact over the next few years is confirmed by the 25 billion euro of cumulative social lending flows announced in the 2022-2025 Business Plan. Approximately 2.7 billion euro was disbursed in 1H23 in that area. Considering only the loans falling within the social sustainability category (net of lending for urban regeneration and natural disasters), the total amount disbursed was equal to 2.3 billion euro**.

SUSTAINABLE INVESTMENTS AND INSURANCE



Funds pursuant to Articles 8 and 9 SFDR*** - Eurizon

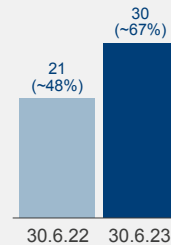
assets: € billions and % on total managed funds



Eurizon offers a diverse range of products across 267 funds in all the asset classes that include a focus on environmental or social issues, or have sustainable investment objectives, classified pursuant to Articles 8 and 9 of the SFDR, with around 145 billion euro of assets, up by 41% versus 1H22.

Funds pursuant to Articles 8 and 9 SFDR*** - Fideuram

assets: € billions and % on total managed funds



Among own funds provided by Fideuram, 95 are classified pursuant to Articles 8 and 9 of the SFDR (against 58 in 1H22) for a total of 30 billion euro's worth of assets (up from 20.8 billion euro in 1H22), which account for approximately 67% of total assets. In addition to the offering of own funds from Fideuram Asset Management (FAM) and Fideuram Asset Management Ireland (FAMI), the offering of third-party ESG products in collaboration with leading international investment houses is also available to customers. As at 30 June 2023, it should be noted that 64% of customers' assets under management**** are classified pursuant to Articles 8 and 9 of the SFDR Regulation.

* Excluding loans linked to the COVID-19 emergency and including lending disbursed to support natural disasters and for urban regeneration purposes.

** Excluding loans related to the COVID-19 emergency, to support people affected by natural disasters and lending for urban regeneration purposes. Reporting follows the Rules for classification of sustainable credit products and lending transactions approved by the Group at the end of 2022, including disbursements relating to transactions and products falling within the "social sustainability" category. For further details on reporting in accordance with the aforesaid Rules, reference is made to pages 39 and 46.

*** Sustainable Finance Disclosure Regulation.

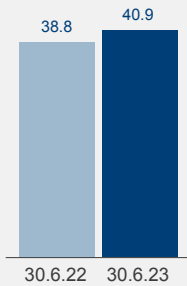
**** All asset management components are considered: à la carte funds, GP lines and internal insurance funds.

COMMUNITY SUPPORT AND COMMITMENT TO CULTURE



Monetary contribution to the community

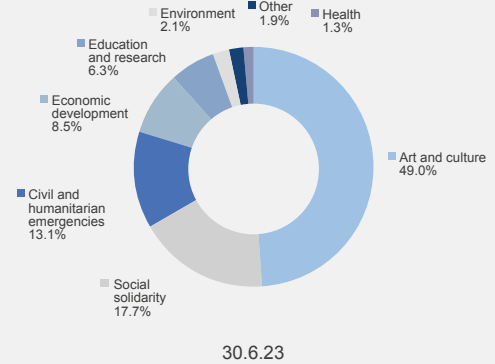
€ m



The trend of monetary contribution to the community recorded an increase, given Intesa Sanpaolo's constant attention to the community and the people of the local areas in which it operates, as a large banking group, as well as its commitment to supporting and promoting culture.

Monetary contribution to the community by area of activity

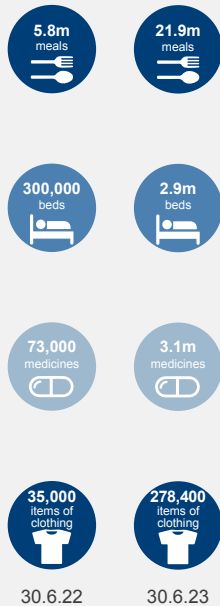
%



In 1H23 the area that benefited from the largest number of initiatives was art and culture, equal to approximately 20 million euro, confirming the Group's commitment, envisaged in the Business Plan, to providing a responsible, direct and tangible contribution to Italy's cultural and social growth.

Food and Shelter for people in need

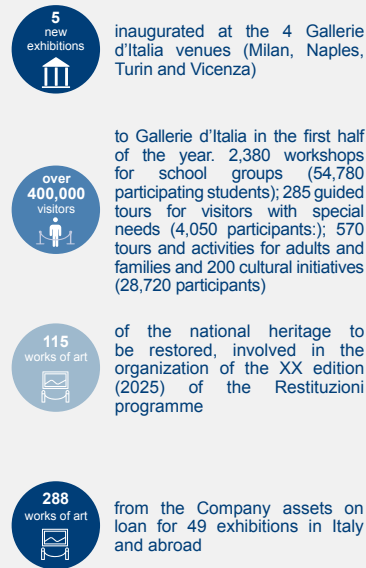
no. - cumulative value since 2022



The 2022-2025 Business Plan envisaged the expansion of the food and shelter program for people in need to combat poverty, providing tangible aid both in Italy and abroad, with 50 million initiatives over the Plan's entire period. Since 2022, more than 28.1 million initiatives have been completed, exceeding 50% of the set target.

Cultural activities at the Gallerie d'Italia

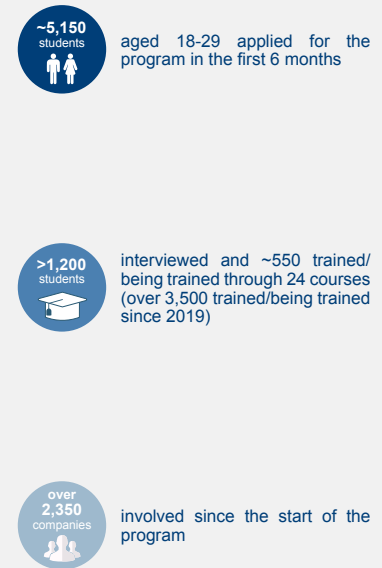
no. - 1H23 value



The Gallerie d'Italia, recognised internationally as centres of excellence within the range of Italy's cultural heritage, host the Bank's collections, temporary exhibitions in partnership with the leading national and international museums, and hold free activities targeted at students and vulnerable groups.

ISP Giovani e Lavoro program

no.



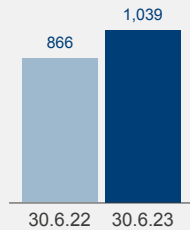
The "Giovani e Lavoro" (Youth and Work) program is aimed at training and introducing over 3,000 young people to the Italian job market over the time horizon of the 2022-2025 Business Plan.

EMPLOYMENT PROTECTION



People reassigned to high value-added activities

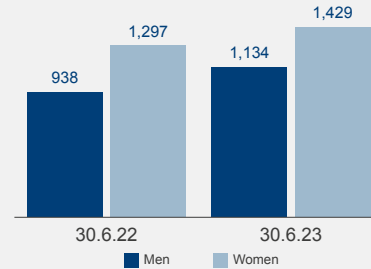
no.



The Business Plan envisages the reskilling/upskilling of around 8,000 people for priority and strategic initiatives, over 1,000 of whom were already involved in 1H23 (~3,000 people reskilled since 2022). The objective ensures the Bank's continued attention to safeguarding employment and creating new development opportunities.

Employment (new hires) by gender

no.



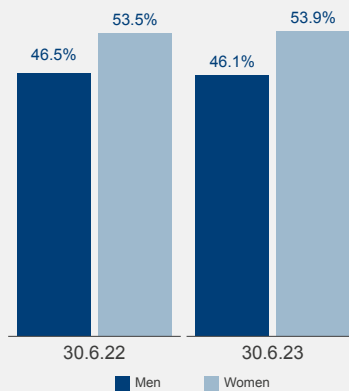
The total number of hires in 1H23 is up by 15% compared to 1H22; this increase is observed for both men and women (in particular, women account for 56% of new hires in 1H23), confirming Intesa Sanpaolo's desire to support the Group's growth and generational change.

RETENTION, ENHANCEMENT, DIVERSITY AND INCLUSION OF THE GROUP'S PEOPLE



Breakdown of Group's people by gender

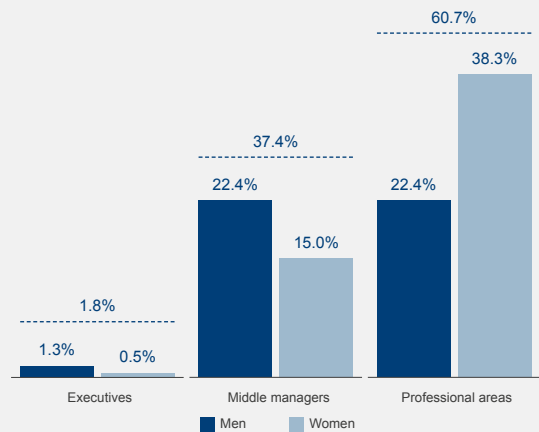
%



The company population is balanced in terms of male and female presence; in particular, a slight prevalence of women compared to men in the Group is highlighted.

Employees by category and gender

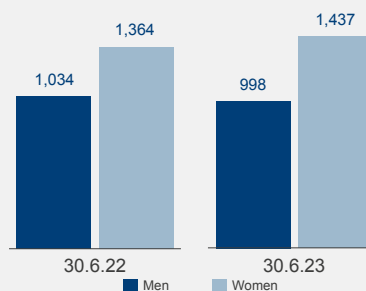
%



A constant trend is confirmed in the breakdown by category and gender with respect to the total population. In relation to management staff, female managers (executives and middle managers) stood at 39.6%, up from 39.0% in 1H22.

Number of promotions by gender

no.

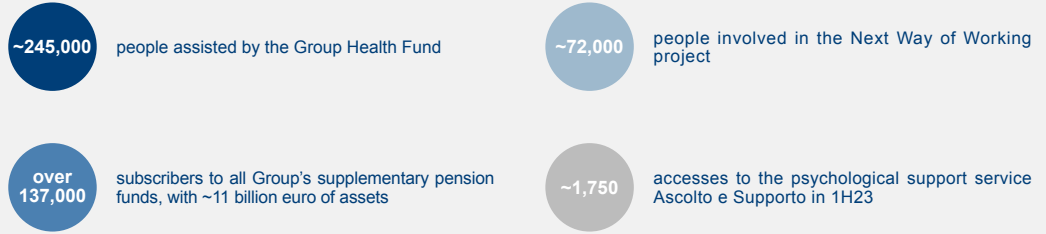


The growth in promotions in 1H23 (+1.5% vs 1H22) confirms the Group's commitment to enhancing and developing its people. In terms of breakdown by gender, the trend of promotions in 1H23 (59% women and 41% men) highlights a steady growth in the enhancement of female employees.

HEALTH, SAFETY AND WELL-BEING OF THE GROUP'S PEOPLE



Welfare and People Care

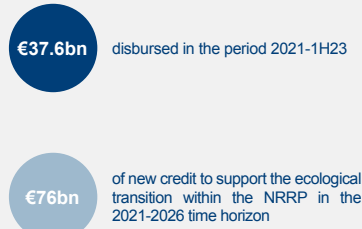


The 2022-2025 Business Plan confirmed the central role of people's well-being as a pillar of the Group's HR strategy. To this end, People Care initiatives were carried out in synergy with the support for diversity and inclusion, with corporate welfare and with the new working methods.

TRANSITION TO A SUSTAINABLE, GREEN AND CIRCULAR ECONOMY

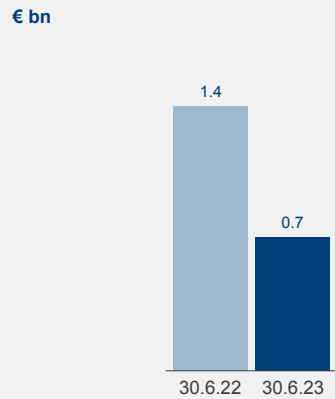


New lending in relation to the areas of application of Mission 2* of the NRRP



The Group's 2022-2025 Business Plan focuses closely on the goals connected with the transition to a low-carbon economy, supporting green initiatives and projects of benefit to its customers. More specifically, Intesa Sanpaolo made 76 billion euro of new lending available in relation to the areas of application of Mission 2 of the NRRP, focused on supporting the green economy, circular economy and ecological transition, 37.6 billion euro of which already disbursed in the 2021-1H23 period.

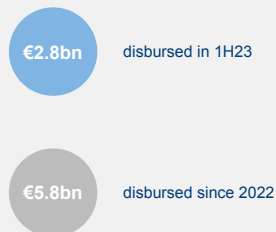
Green Mortgages



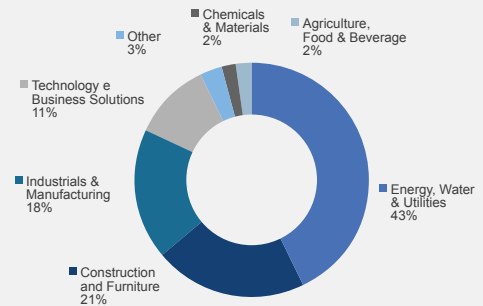
The 2022-2025 Business Plan includes a specific objective relating to the disbursement of green loans to individuals equal to 12 billion euro, in order to give further boost to sustainable credit for retail customers with special emphasis on the ecological transition. Overall, Green Mortgage disbursements amounted to 3.3 billion euro in the 2022-1H23 period.

Circular economy plafond**

Circular plafond: loans disbursed



Circular economy plafond projects: % amounts disbursed by sector



The 2022-2025 Business Plan provided 8 billion euro in credit lines for the circular economy, confirming its commitment to supporting this model; in 1H23, 204 projects were assessed and validated for an amount of >6.6 billion euro and ~2.6 billion euro was granted in 112 transactions (1.6 billion euro of which related to green criteria). Overall, since 2022, 624 projects have been assessed and validated for a value of >15.6 billion euro and >7.3 billion euro was granted on 342 transactions (4.2 billion euro of which relating to green criteria), with 5.8 billion euro disbursed taking into account projects previously agreed (4.7 billion euro of which relating to green criteria). In April, the criteria for accessing the plafond were updated, in particular providing for an integration in line with Intesa Sanpaolo's Green, Social & Sustainability Bond Framework. In addition, the support activities envisaged in the partnership agreement with the Ellen MacArthur Foundation are underway, as well as the Intesa Sanpaolo Innovation Center's activities envisaged in the partnership agreement with Cariplo Factory in connection with the Circular Economy Lab.

ESG Laboratories



in Venice, Padua, Brescia, Bergamo, Cuneo, Bari-Taranto, Rome, Naples-Palermo and Milan, physical and virtual meeting points to support SMEs in their approach to sustainability

In an economic and social framework where attention to the environment, the transition towards a digitalised and green economy are crucial for the manufacturing system, the ESG Lab acts as an accelerator for the sustainable growth of SMEs and for the creation of social and environmental collective value with a view to a wider involvement of businesses and operators aimed at the implementation of the NRRP. The objective is to encourage and support investments and growth opportunities that can no longer be postponed in the current revitalisation phase of the Italian economy, combining the needs of SMEs with the expertise of the best stakeholders.

* Focused on supporting green economy, circular economy and ecological transition.

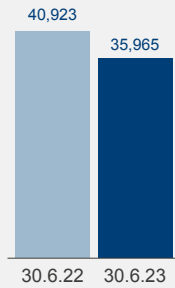
** Credit plafond dedicated to the circular and green economy which may include specific incentives.

CLIMATE CHANGE



Greenhouse gas emissions

Total Tons of CO₂ (Scope 1 + 2)*



The Group's commitment to reducing Scope 1 and 2 emissions translated into the drafting of the Own Emissions Plan with challenging objectives as early as in 2030. The rationalisation of its perimeter, the energy efficiency measures put in place, the regulatory constraints and the milder temperatures, despite a slight increase in emissions due to use of the company car fleet, confirmed the decreasing trend of Scope 1 and 2 CO₂ emissions (-12.1%).

Energy from renewable sources

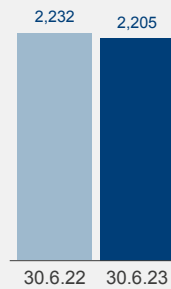
% of renewable electricity purchased**



The purchase and production of energy from renewable sources, despite the limitations imposed by the national legislation of some countries, continues to be one of the main environmental sustainability aspects on which the Group intends to pursue its commitment. The purchase of electricity from renewable sources out of the total electricity purchased reached 90.1%, confirming the commitment to a gradual improvement towards meeting the target of 100% electricity from renewable sources, set in its Own Emissions Plan by the end of 2030.

Paper

Paper purchased (ton)



The significant change in working methods and habits, combined with people's awareness around reducing paper consumption, the paperless policies implemented by the Group and the stocks from previous years confirmed a decrease in paper consumption both in percentage terms (-1% vs 1H22) and at per capita level (-2% vs 1H22). The Group continues to be committed to purchasing paper with a reduced environmental impact (recycled and environmentally-friendly) in a percentage equal to 87.6%.

* Market-based: the Scope2 data on purchased electricity considers the contribution, agreed contractually, of the guaranteed renewable source certificates, which therefore have zero emissions.

** Calculated on the total amount of electricity purchased.

Sustainability indices, rankings and awards

Intesa Sanpaolo is included in the main sustainability indices and rankings defined by specialist ratings agencies that select companies not only for their financial performance but also for their results in the three ESG areas (Environmental, Social, Governance), or in specific fields such as Diversity. Intesa Sanpaolo is the only Italian bank listed in the Dow Jones Sustainability Indices, in the CDP Climate A List 2022 and in the 2023 Corporate Knights “Global 100 Most Sustainable Corporations in the World Index” and ranks first among the banks of the peer group by Sustainalytics (ESG Risk Rating) and Bloomberg (ESG Disclosure Score).



In particular, in the first half of 2023, Intesa Sanpaolo was confirmed in the Bloomberg Gender-Equality Index – GEI and in Corporate Knights - 2023 Global 100 Most Sustainable Corporations in the World Index.

Intesa Sanpaolo is also included among the Top Performers in the Integrated Governance Index (IGI), positioning itself among the TOP 10 in the overall ranking.

In the first half of the year, Intesa Sanpaolo received some awards in the field of sustainability, in particular:

- it retained its position as the best European bank¹ for relations with financial analysts and institutional investors and for ESG issues according to the 2023 ranking by specialised research company Institutional Investor.
- it obtained confirmation of its LEED certification (Leadership in Energy and Environmental Design) for the Intesa Sanpaolo skyscraper in Turin in the “sustainable building management” category. The skyscraper once again achieved “Platinum” level, the most prestigious in the certification scale
- it was awarded best bank in Europe in the “Innovation of The Year” category at the ESG Securitization Awards of the international online financial information publication Structured Credit Investor, in particular for its proprietary ESG rating model
- it ranked first in the AIFIn “Financial Innovation - Italian Awards” as “Innovative Financial Institution for 2022”; the Group stood out in 6 of the 8 thematic categories, including “CSR and Sustainability” with the projects “Golden Links: links are golden” and “ESG Laboratories”
- it was included for the first time in the 2023 Clean 200™ ranking, drawn up in collaboration with the non-profit organisation As You Sow, and Corporate Knights. The ranking includes the 200 listed companies most committed to leading the ecological transition globally. Intesa Sanpaolo is the only Italian bank and the second in Europe in the ranking
- it retained its position in the S&P Global Sustainability Yearbook 2023 - Top 10% ESG Score 2022. The Sustainability Yearbook publishes on an annual basis the ranking of companies worldwide that achieve the best performances in the sustainability field
- it was recognised as Top Employer 2023 by the Top Employers Institute, a global body certifying excellence in the HR field.

¹ Ranking published in September 2023.



Material issues:
results and objectives

Group value and solidity

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

| Stakeholders | Benefits | Results as at 30 June 2023 | Plan Objectives for 2025 2022-2025 cumulative value |
|---------------------------|---|--|---|
| Households and businesses | New medium/long-term credit granted to the real economy | ~29.0 billion euro (~110.4 billion euro since the start of 2022) of which 19.3 billion euro in Italy (~77.7 billion euro since the start of 2022) | ~328 billion euro of which 285 billion euro in Italy |
| Employees | Personnel expenses | ~3.2 billion euro (~9.9 billion euro since the start of 2022) | ~26.5 billion euro |
| Suppliers | Purchases and investments | ~6.2 billion euro (~10.6 billion euro since the start of 2022) | ~17 billion euro |
| Public sector | Direct and indirect taxes | ~2.6 billion euro (~5.8 billion euro since the start of 2022) | ~15 billion euro |

MAIN ECONOMIC AND FINANCIAL INDICATORS¹

Results as at 30 June 2023

| Personnel efficiency indexes [millions of euro] | |
|---|-------|
| Loans to customers / Number of employees | 4.61 |
| Operating income ² / Number of employees | 0.26 |
| Customer financial assets ³ / Number of employees | 13.20 |
| Capital ratios | |
| Shareholders' equity / Loans to customers | 14.2% |
| Shareholders' equity / Customer financial assets ³ | 5.0% |
| Solvency ratios | |
| Common Equity Tier 1 capital (CET1) net of regulatory adjustments/ Risk-weighted assets (Common Equity Tier 1 capital ratio) | 13.7% |
| Tier 1 Capital (TIER 1) / Risk-weighted assets | 16.2% |
| Total own funds / Risk-weighted assets | 19.3% |
| Income ratios | |
| Parent Company's net income / Shareholders' equity ⁴ | 16.1% |
| Operating costs / Operating income (Cost income ratio) | 42.0% |
| Indici di rischio | |
| Net bad loans to customers / Loans to customers | 0.3% |
| Cumulated adjustments on bad loans / Gross bad loans to customers | 68.2% |
| Net non-performing loans / Loans to customers | 1.2% |
| Cumulated adjustments on gross non-performing loans / Gross non-performing loans to customers | 49.0% |

¹ Ratios calculated with reference to the schedules and reclassified data published in the Intesa Sanpaolo Group's Half-Year Report as at 30 June 2023.

² The figure for the period was annualised.

³ Customer financial assets: direct deposits from banking business, direct deposits from insurance business and indirect deposits, after netting, referred to components of indirect deposits which are also included in direct deposits.

⁴ Ratio of net income to shareholders' equity at the end of the period. Shareholders' equity does not take into account AT1 capital instruments and the net income for the period. The figure for the period was annualised net of the capital gains recognised in 2023 for the sale of the PBZ Card acquiring branch to the Nexi Group and for the sale of Zhong Ou Asset Management.

Integrity in corporate conduct

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 |
|--|---|--|
| Fighting against corruption and combating money laundering | Training to prevent corruption and money laundering | <ul style="list-style-type: none"> 45,054 Group's people trained (47.9% of the total) 86,954 hours provided |
| | Disciplinary sanctions against Group's people due to corruption | <ul style="list-style-type: none"> 0 |
| | Dismissal due to corruption | <ul style="list-style-type: none"> 0 |
| | Internal advice and clearing on transactions in the highest corruption risk areas | <ul style="list-style-type: none"> 213 |
| | Certifications | <ul style="list-style-type: none"> In 2022, the Group obtained the renewal of UNI ISO 37001:2016 Anti-bribery management systems certification with extension to the banking entities and the main financial and insurance companies of the Group. The first of the two maintenance audits scheduled for 2023 and 2024 is currently in the process of being carried out. Conducted by the certification company, it entails several audit sessions in the months from June to October, which will involve 3 Head Office Departments of the Parent Company, 2 Regional Governance Centres of the Banca dei Territori Division, 4 Italian branches and 3 international branches, as well as a sample of 5 Italian and foreign companies |
| Protection of free competition | Training on free competition | <ul style="list-style-type: none"> 52,288 Group's people trained (55.5% of the total) 312,522 hours provided |
| | Internal requests for antitrust advice and clearing on Group projects | <ul style="list-style-type: none"> Advice and clearing requests were requested for 79 initiatives, of which 54 (12 counsels and 42 clearing) completed; the remaining 25 (14 counsels and 11 clearing) are still in progress |
| Privacy and data protection | Training on Privacy protection | <ul style="list-style-type: none"> 49,355 Group's people trained (52.4% of the total) 48,159 hours provided |
| | Cases of customer data being lost or stolen | <ul style="list-style-type: none"> In Italy 81 cases were assessed, for 77 of which no risk to the rights and freedoms of the data subjects was found and therefore it was not necessary to notify the Italian Data Protection Authority. For the remaining 4 cases the Italian Data Protection Authority was notified. Abroad in the EU and outside of the EU 56 cases of alleged personal data breach, 53 of which were found not to pose a risk to the rights and freedoms of the data subjects by the local Data Protection Officers, the remaining 3 cases were reported to the local authorities |
| Consumer protection | Training on consumer protection | <ul style="list-style-type: none"> 48,601 Group's people trained (51.6% of the total) 421,986 hours provided |
| Whistle-blowing | Whistle-blowing reports | <ul style="list-style-type: none"> 16 reports, of which 4 were judged to be not pertinent and 12 were subject to specific investigations |

Quality of service and customer satisfaction

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 |
|--|---|---|---|
| Quality of service and customer satisfaction | Net Promoter Score ⁵ | <ul style="list-style-type: none"> NPS Retail: 26 (23 in 1H22); NPS Exclusive: 19 (16 in 1H22); NPS Corporate: 21 (16 in 1H22); NPS Third Sector: 30 (23 in 1H22); NPS Agribusiness: 19 (15 in 1H22). The survey consisted of about 315,000 responses from Retail customers, 52,000 from Exclusive customers, 26,500 responses from Corporate customers, 5,600 responses from Third Sector customers and 7,700 responses from Agribusiness customers | <ul style="list-style-type: none"> Enhancing the quality of service levels |
| | Average response times to customer complaints and appeals (Parent Company) compared to reference regulations (RR) | <ul style="list-style-type: none"> Investment products and services: 36 days (vs RR 60 days); Insurance products and services: 21 days (vs RR 45 days); Payment services: 10 calendar days (vs RR 15 working days); Ordinary: 18 days (vs RR 60 days) | <ul style="list-style-type: none"> Maintaining high performance levels in listening to customers |
| | Number of robberies | <ul style="list-style-type: none"> 3 | <ul style="list-style-type: none"> Continuous focus on the safety of the Group customers and employees |

⁵ Findings collected from the Banca dei Territori Division customers.

Innovation, digital transformation and cybersecurity

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|--|--|---|--|
| Innovation, digital transformation and cybersecurity | Digital Bank | <ul style="list-style-type: none"> ▪ The commercial launch of Isybank was successfully completed and the App was released on the iOS and Android stores; launch of Isybank's new official showcase website ▪ Isytech digital platform already up and running with ~390 dedicated specialists, finalisation of the contract with Thought Machine and definition of the technological masterplan ▪ Definition of Isybank's offer structure and functionalities | <ul style="list-style-type: none"> ▪ Creation of a new Digital Bank to effectively serve a significant portion of ISP customers who do not visit branches: 4 million customers, as well as 1 million new customers, in addition to the Business Plan |
| | Artificial Intelligence (AI) Programme | <ul style="list-style-type: none"> ▪ 35 AI use cases were developed in 1H23 with ~150 dedicated Specialists | <ul style="list-style-type: none"> ▪ Adoption of AI at Group level through the development of use cases that promote better commercial effectiveness, operational efficiency and strengthening of risk and ESG management: ~140 AI use cases with ~300 dedicated AI Specialists |
| | Hires in the tech domain | <ul style="list-style-type: none"> ▪ 446 people hired in the tech area (~950 people already hired since 2022) | <ul style="list-style-type: none"> ▪ Insourcing or reallocation to IT roles and high added values activities: ~2,000 new hires in the tech domain |
| | Digital payments | <ul style="list-style-type: none"> ▪ 111 million digital payments in 1H23 (51 million in 1H22) | <ul style="list-style-type: none"> ▪ Further growth in the payments sector with strategic partnerships by increasing digital payments by 50% to around 75 million in 2025 from 51 million in 2021 |
| | Innovation projects | <ul style="list-style-type: none"> ▪ 99 innovation projects launched in 1H23 (300 projects launched since 2022) <p>In particular:</p> <ul style="list-style-type: none"> ▪ Development of multidisciplinary applied research projects, of which 10 ongoing projects in the neuroscience, artificial intelligence and robotics fields ▪ Implementation of initiatives for the growth of startups and development of innovation ecosystems in the cities of Turin, Florence, Naples and Venice | <ul style="list-style-type: none"> ▪ Promotion of innovation with the launch of around 800 projects in 2022-2025 ▪ Development of multidisciplinary applied research projects ▪ Development of international innovation ecosystems by coordinating the network of relationships with businesses, incubators, research centres, universities and other local and international organisations |

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|--|---|---|--|
| Innovation, digital transformation and cybersecurity | | <ul style="list-style-type: none"> ■ In Action ESG Climate: second edition of the initiative promoted by the Insurance Division with the support of Intesa Sanpaolo Innovation Center for the development of new solutions to combat climate change and support ecological transition through technological innovation and the development of new business models. In July, the best four projects submitted (~140 candidates) were awarded, with a total of ~600,000 euro allocated ■ Up2Stars: second edition of the initiative aimed at 40 startups; the selection of candidates for the first call in the “Watertech” sector was completed, with an acceleration programme to be concluded by September. The main figures of the first edition: ~500 candidates and 40 accelerated startups | <ul style="list-style-type: none"> ■ Support for high-potential startups |
| | Neva SGR investments in start-ups | <ul style="list-style-type: none"> ■ ~20 million euro invested in startups (over 74 million euro since 2022) | <ul style="list-style-type: none"> ■ Support to high-potential startups by providing non-financial services (e.g. acceleration programmes) and in connection with/with the support of venture capital funds, also thanks to Neva SGR: ~100 million euro of investments in startups in 2022-2025 |
| | Blocking of fraudulent transactions | <ul style="list-style-type: none"> ■ ~15 million euro of fraudulent transactions blocked for retail customers and ~17 million euro for corporate customers | <ul style="list-style-type: none"> ■ Strengthening of cybersecurity |
| | Training to Group’s people on cybersecurity | <ul style="list-style-type: none"> ■ 44,598 participants; 65,030 hours provided | <ul style="list-style-type: none"> ■ Providing Group’s people with excellent training on critical skills for the digital transition |

Financial inclusion and supporting production

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|---|---|--|---|
| Real-economy Bank | Medium/long-term credit granted to the real economy | <ul style="list-style-type: none"> ~29 billion euro (~110.4 billion euro since the start of 2022) of which 19.3 billion euro in Italy (~77.7 billion euro since the start of 2022) | <ul style="list-style-type: none"> ~328 billion euro of which 285 billion euro in Italy (2022-2025 cumulative value) |
| Financial inclusion and supporting production | Social lending ⁶ | <ul style="list-style-type: none"> ~2.7 billion euro disbursed in 1H23 (~12 billion euro since 2022) Considering the loans falling within the social sustainability category (net of lending for urban regeneration and natural disasters), the total amount disbursed was equal to 2.3 billion euro⁷ | <ul style="list-style-type: none"> New loans to support non-profit businesses and vulnerable and young people for 25 billion euro |
| | of which loans to the Third Sector | <ul style="list-style-type: none"> In 1H23 loans were disbursed to support non-profit organisations for a total of 133 million euro | |
| | of which Fund for Impact | <ul style="list-style-type: none"> 30 million euro was made available in 1H23 to support the needs of individuals and households to ensure broader and more sustainable access to credit, with dedicated programmes such as: “per Merito” (unsecured credit line to be repaid over 30 years dedicated to university students studying in Italy or abroad), “mamma@work” (loan to discourage new mothers from leaving work and to support motherhood in the first years of the children’s lives), “per Crescere” (training and education funds for school-age children aimed at vulnerable families), “per avere Cura” (loan to support families caring for non-self-sufficient people) and other solutions (i.e. “Obiettivo Pensione”, “per Esempio”) | <ul style="list-style-type: none"> Fund for Impact for direct support to people who are unable to access credit through the traditional channels |
| | Loans for urban regeneration | <ul style="list-style-type: none"> In 1H23, commitments were made to the tune of over 500 million euro of new loans to support investments in housing, sustainable services and infrastructure, in addition to the most important urban regeneration initiatives currently underway in Italy (over 1.1 billion euro since the start of 2022) | <ul style="list-style-type: none"> New credit for urban regeneration to finance a dedicated programme |
| | Social Bond Issue | <ul style="list-style-type: none"> In May 2023, Intesa Sanpaolo successfully placed a new Senior Preferred Social issue aimed at the sterling market, for a nominal amount of 750 million (equal to 863 million euro). This is the second Social bond issued by Intesa Sanpaolo after the Senior Preferred in euro in October 2022 for the amount of 750 million euro. The “uses of proceeds” are intended to finance/refinance all the social categories described in the Green, Social and Sustainability Bond Framework | |

⁶ Excluding loans linked to the COVID-19 emergency and including lending disbursed to support natural disasters and for urban regeneration purposes.

⁷ Excluding loans linked to the COVID-19 emergency, to support people affected by natural disasters and lending for urban regeneration purposes. Reporting follows the Rules for classification of sustainable credit products and lending transactions approved by the Group at the end of 2022, including disbursements relating to transactions and products falling within the “social sustainability” category. For further details on reporting in accordance with the aforesaid Rules, reference is made to pages 39 and 46.

Sustainable investments and insurance

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macrotema | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|-------------------------|--|--|--|
| Sustainable investments | Funds pursuant to SFDR | <ul style="list-style-type: none"> ▪ Eurizon offers a diverse range of products across 267 funds in all the asset classes that include a focus on environmental or social issues, or have sustainable investment objectives, classified pursuant to Articles 8 and 9 of the Sustainable Finance Disclosure Regulation (SFDR), with around 145 billion euro of assets representing around 70% of the total assets of the funds managed ▪ Fideuram offers 95 funds classified pursuant to Articles 8 and 9 of SFDR for a total amount of around 30 billion euro's worth of assets (approximately 67% of total assets under management) | <ul style="list-style-type: none"> ▪ Strengthening of the ESG offering in Asset management⁸: growth of assets under management invested in ESG products to 156 billion euro in 2025 from 110 billion euro in 2021, increasing their level as a proportion of total assets under management from 46% to 60% |
| | Fideuram's Advisory Model | <ul style="list-style-type: none"> ▪ Review of the model to incorporate ESG principles into need-based financial planning and launch of a comprehensive training programme for ESG certification for financial advisors (over 38,500 hours provided to ~1,300 participants in 1H23) and for employed private bankers and agents (~3,800 hours provided to ~800 participants in 1H23) | <ul style="list-style-type: none"> ▪ Development of dedicated ESG advisory services for Fideuram, including through the provision of specific training to financial advisors |
| | Engagement activities with issuers | <ul style="list-style-type: none"> ▪ In Eurizon, engagement activities were conducted on 209 companies; these include 108 (around 52%) which were engaged on ESG issues ▪ In Fideuram Asset Management SGR (FAM) and Fideuram Asset Management (Ireland) (FAMI), engagement activities were conducted on respectively 72 and 31 companies; among these, 63 (around 88%) for FAM and 31 (100%) for FAMI were engaged on ESG issues | <ul style="list-style-type: none"> ▪ Enhancement of engagement activities in line with the Stewardship Principles |
| Sustainable insurance | Unit-linked policies | <ul style="list-style-type: none"> ▪ 75%⁹ of unit-linked investment options linked to products open to new subscriptions are classified pursuant to Articles 8 and 9 SFDR | <ul style="list-style-type: none"> ▪ Strengthening of the unit-linked/multi-line offering with ESG investment options |
| | Earthquake and/or Flooding insurance cover | <ul style="list-style-type: none"> ▪ Earthquake and/or Flooding insurance cover provided to customers who insure their house: 35.7 billion euro of insurance value | <ul style="list-style-type: none"> ▪ Strengthening of the positioning in the non-motor damage insurance segment, including the protection of real estate assets |

⁸ Eurizon perimeter – Funds pursuant to Articles 8 and 9 SFDR 2088.

⁹ Referred to the number of funds.

Community support and commitment to culture

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVE

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|---|--|---|--|
| Community support | Monetary contribution to the community ¹⁰ | <ul style="list-style-type: none"> ~41 million euro | <ul style="list-style-type: none"> Significant ESG commitment, with a world-class position in Social Impact |
| | Social housing | <ul style="list-style-type: none"> Strengthening of the Group's ongoing initiatives in terms of promoting housing units, also through the identification of some new partnerships, with leading operators in the sector | <ul style="list-style-type: none"> Promotion of social housing, one of the largest programmes in Italy: development of 6,000-8,000 social housing units and beds for students |
| | "Cibo e riparo per i bisognosi" (Food and shelter for people in need) program | <p>Over 28.1 million initiatives since 2022:</p> <ul style="list-style-type: none"> ~21.9 million meals over 2.9 million dormitories/beds ~3.1 million medicine prescriptions over 278,400 items of clothing | <ul style="list-style-type: none"> Support for people in need, through about 50 million actions in 2022-2025 (meals, beds, medicines and items of clothing), with an expansion of the "Cibo e riparo per i bisognosi" program |
| | "Giovani e Lavoro" (Youth and Work) Program | <ul style="list-style-type: none"> ~5,150 students (aged 18-29) applied for the program in 1H23 over 1,200 students interviewed and ~550 trained/being trained through 24 courses (over 3,500 trained/being trained since 2019) over 2,350 companies involved since the beginning of the program, launched in 2019 | <ul style="list-style-type: none"> Promotion of youth education and employability through the launch of programs for more than 3,000 young people and involvement of more than 4,000 schools and universities in inclusive education programs |
| | Generation4 Universities Program | <ul style="list-style-type: none"> The third edition of the programme, which started in May, involves 94 students, 36 universities and 22 Italian partner companies | |
| | Digital Re-start Program | <ul style="list-style-type: none"> Program supported by the Private Banking Division and geared towards the training and placement of unemployed people aged between 40 and 50 in the job market, through the financing of 75 scholarships for the Master in Data Analysis which trains professionals in order to enable them to analyse and manage data and information in support of the decision-making process - The first three editions concluded in 1H23 involving 75 participants, 49 of whom found new employment | |
| Programs combating inequalities and promoting educational inclusion | <ul style="list-style-type: none"> Enhanced partnerships with leading Italian universities and schools, over 450 schools and ~1,700 students involved in 1H23 to promote educational inclusion, supporting merit and social mobility (over 1,500 schools involved in 2022-1H23) | | |

¹⁰ Overall monetary contribution to the community is calculated based on the B4SI (Business for Societal Impact) method.

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|-----------------------|--|--|--|
| Community support | “Futura” Initiative | <ul style="list-style-type: none"> ▪ Launch of “Futura” in April 2023: an initiative promoted by Save the Children, Inequality and Diversity Forum and Yolk, with the collaboration of Intesa Sanpaolo, against female educational poverty, educational failure and early school leaving. The two-year pilot project was launched in 3 territories characterised by social and economic disadvantage, providing opportunities for growth and independence through personalised educational plans for 300 girls and young women, including 50 young mothers. Over 70 educational plans already activated | |
| Commitment to culture | Cultural activities | <ul style="list-style-type: none"> ▪ Monetary contribution of approximately 20 million euro to art and culture ▪ 5 new exhibitions were inaugurated at the Gallerie d’Italia venues: An unexpected collection in Milan (with 20th century works owned by Intesa Sanpaolo); Mario Schifano in Naples; JR-Déplacé.e.s and Mimmo Jodice in Turin; EX-Illustri Elena Xausa in Vicenza ▪ Over 400,000 visitors to Gallerie d’Italia in 1H23, with free admission up to the age of 18. 2,380 workshops for school groups (54,780 participating students); 285 guided tours for visitors with special needs (4,050 participants); 570 tours and activities for adults and families and 200 cultural initiatives (28,720 participants). All the educational activities are offered free of charge ▪ Organisation of the 20th edition of the “Restituzioni” programme (2025) which involves 115 public heritage works of art to be restored and 50 protection bodies of the Ministry of Culture ▪ 288 works of art from the Bank’s own collections on loan to 49 exhibitions in Italy and abroad ▪ Intesa Sanpaolo is the main partner of Bergamo Brescia Italian Capital of Culture 2023 (almost 5 million visitors) | <ul style="list-style-type: none"> ▪ Ongoing commitment to culture through the promotion of the Group’s heritage: expansion of the exhibition spaces of Gallerie d’Italia and opening of two new museums in Turin and Naples ▪ Contribution to the protection of the country’s artistic heritage with the Restituzioni restoration programme (20th edition) in collaboration with the Ministry of Culture ▪ Partnership with museums and national and international public/private institutions ▪ Sponsorship of cultural activities and events (e.g. opera, music and cinema) |
| | Training and projects for young people in the arts and culture professions | <ul style="list-style-type: none"> ▪ Gallerie d’Italia Academy: conclusion of the third edition of the course “Gestione dei patrimoni artistico-culturali e delle collezioni corporate (Management of artistic-cultural heritage and corporate collections)” (30 students, 8 scholarship holders) and launch of the course “Napoli-Firenze. L’arte di fare mostre (Naples-Florence. The art of exhibiting)” (24 students) | |

Employment protection

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|------------------|---|---|---|
| Job protection | People reassigned to activities with high added value | <ul style="list-style-type: none"> ~1,000 people reskilled in 1H23 (~3,000 since 2022) | <ul style="list-style-type: none"> ~8,000 people reassigned to high added value initiatives ~4,600 new hires (~500 of which in 2021) |
| | New hires | <ul style="list-style-type: none"> ~2,200 professionals hired since 2021 | |
| Labour Relations | Group's people belonging to a trade union | <ul style="list-style-type: none"> 75.8% in Italy (credit agreement) 28.8% abroad | <ul style="list-style-type: none"> People acting as an enabling factor, including by means of a meaningful discussion with trade union representatives |
| | Signed trade union agreements | <ul style="list-style-type: none"> 21 signed trade union agreements (233 since 2018) | |

Retention, enhancement, diversity and inclusion of the Group's people

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|---|------------------------|--|---|
| Retention, enhancement, diversity and inclusion of the Group's people | Training | <ul style="list-style-type: none"> 3.8 million hours of training provided in 1H23 (16.5 million since 2022) | <ul style="list-style-type: none"> 50 million hours of training in the 2022-2025 period Creation of a leading educational player in Italy: provide Group's people with excellent training on critical skills for the digital and ecological transition, investing in the most advanced learning technologies |
| | Training on ESG issues | <ul style="list-style-type: none"> 76,802 Group's people trained (81.6% of the total) 273,217 hours provided | <ul style="list-style-type: none"> 100% of the Group's people trained on ESG issues |
| | Job community | <ul style="list-style-type: none"> 21,900 people included in communities (Tribes): in 1H23 the first 3 communities of interest were launched in addition to the 3 job communities launched at the end of 2022. The platform was gradually opened to the Italian perimeter, allowing all colleagues to apply for the Tribes of interest independently. Editorial activities continued within the Communities according to the expected formats (e.g. knowledge posts, smart talks, top tips) | <ul style="list-style-type: none"> New "job communities", clusters of professionals with homogeneous skills, learning processes and qualifications, aimed at defining a standardised development model throughout the Group: increase in the number of participating people from around 4,000 in the 2018-2021 period to around 20,000 in the 2022-2025 period |
| | Talent development | <ul style="list-style-type: none"> Over 200 talents have already completed their training and development course within the respective International Talent Program, which is still ongoing for another ~270 resources ~480 key people identified for dedicated development and training initiatives, especially among the Middle Management of the Group's domestic and international companies | <ul style="list-style-type: none"> "Future leaders" programme targeting ~1,000 talents and key people at Group level |
| | Talent attraction | <p>The Talent Attraction Strategy was implemented with differentiated actions and channels with respect to the different targets of interest:</p> <ul style="list-style-type: none"> Experimentation with innovative channels and strategic collaborations Consolidation of academic partnerships Activation of awareness and hiring initiatives abroad Extension of the Employee Advocacy network | |

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|---|--|--|---|
| Retention, enhancement, diversity and inclusion of the Group's people | Long-term Incentive Plan for Management | <ul style="list-style-type: none"> Performance Share Plan (PSP): long-term share-based incentive plan for Management - approximately 3,100 recipients (including the Managing Director and CEO, the remaining Group Top Risk Takers and other Group Risk Takers) - aimed at supporting the objectives of the 2022-2025 Business Plan and directing performance in terms of sustainability. More specifically, with reference to the latter, a composite ESG KPI was introduced (consisting of a sub-KPI for each of the 3 factors that make up ESG - Environmental, Social and Governance - identified in the Business Plan) acting as a de-multiplier by reducing, depending on the level of achievement, the number of shares vested at maturity according to the achievement of the Business Plan's objectives | <ul style="list-style-type: none"> Long-term incentive plan to strengthen the involvement of Management in the achievement of the Business Plan's objectives and reward the creation of value for shareholders |
| | Long-term Incentive Plan for Professionals | <ul style="list-style-type: none"> LECOIP 3.0: long-term incentive plan based on Certificates having ISP shares as underlying and aimed at all Professionals in Italy, to which 45,629 people have signed up; in particular, with reference to ESG, a minimum return on the capital initially allocated is expected upon the achievement by the Group of the same composite ESG KPI contemplated in the PSP Plan | <ul style="list-style-type: none"> Long-term incentive plan intended for professionals to promote their identification (ownership) and the spirit of belonging to the Group and encourage sharing of the value created over time following the achievement of the Business Plan objectives |
| | Short-term Incentive Plans | <ul style="list-style-type: none"> The annual incentive system of the CEO and other ~3,000 Managers, since 2021, in the context of the Performance Scorecard, includes the assignment of the Group's transversal "Environmental, Social and Governance (ESG)" KPI, assessed both at Group level (in terms of inclusion of ISP in the sustainability indexes) and at Governance Area/ Division level (in terms of achievement of the Diversity & Inclusion commitments and specific projects/initiatives) and to which a weight of 15% is assigned to the CEO and a weight of 10/15% to the remaining Managers¹¹ | |

¹¹ For further details, reference is made to the Report on remuneration policy and compensation paid [i].

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|---|-----------------------------------|---|---|
| Retention, enhancement, diversity and inclusion of the Group's people | Diversity & Inclusion initiatives | <ul style="list-style-type: none"> ▪ Monitoring of gender equity commitments, as required by the activities of the D&I Control Room, including commitment monitoring as defined in the new 2022-2025 Business Plan regarding appointments to senior positions ▪ Retention of the GEEIS - Diversity Certification, acquired in 2021, by passing the mid-term audit intended to verify the Group's progress ▪ Parenting: orientation of long-term absentees and awareness-raising initiatives on the topic of parenting ▪ Continuation of the provision of the training programme for Inclusive Leadership to all Italian and international Group Managers ▪ Continuation of the initiatives to enhance female talent: Female Leadership Acceleration, Empowerment al Femminile, Riprendiamo il Filo, Young Women Empowerment Program and #InspirinGirls, created in collaboration with ValoreD ▪ Planning and launch of initiatives dedicated to inclusion through art | <ul style="list-style-type: none"> ▪ ~50% of women in new appointments to senior positions (1-2 organisational levels below the Managing Director and CEO) ▪ Promotion of an inclusive environment that is open to diversity thanks to a series of dedicated initiatives and a focus on gender equality |

Health, safety and well-being of the Group's people

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|-------------------------|--|--|--|
| Welfare and People Care | Next Way of Working (NWoW) | <ul style="list-style-type: none"> After the extension of the new work planning and attendance recording tools to ~72,000 Group's people, the gradual release of the workspace booking functionality continued in line with the completion of the building works for the activation of the NWoW | <ul style="list-style-type: none"> Large-scale application of the Next Way of Working model (hybrid: physical/remote) ensuring maximum flexibility for all Group's people and renewing IT equipment and layout in the workplace |
| | Ascolto e Supporto | <ul style="list-style-type: none"> ~1,750 accesses in 1H23 As of 1 June the service was extended to all employees at the Group's international companies | <ul style="list-style-type: none"> Large-scale employee well-being and health and safety initiatives (e.g. new office spaces, gyms, healthy food, business travel safety) |
| | CareLab/ #Stepbystep/Online gym platform/ 21days/ 4Fooding/company gyms | <ul style="list-style-type: none"> ~70% of the Group's employees (Italy and Serbia perimeter) took advantage of the well-being opportunities provided by CareLab: in 1H23 ~360,000 accesses ~10,600 members signed up to the #Stepbystep App dedicated to physical activity ~8,500 members signed up to the online gym A total of over 7,200 courses were activated to train emotional well-being Over 4,800 members signed up to the 4Fooding web app The first company gym was inaugurated in May 2023 at the Brescia office | |
| | Energy corner | <ul style="list-style-type: none"> An additional 12 energy corners (lounges equipped with meeting spaces, food and beverage) were activated in 1H23 at some company offices, hosting a total of ~2,500 Group's people, in addition to the 21 already up and running | |
| | ALI (Associazione Lavoratori Intesa Sanpaolo) | <ul style="list-style-type: none"> Over 172,000 members ~2 million euro to support free time initiatives, personal services, tourism, culture, sport | <ul style="list-style-type: none"> Welfare promotion |
| | Group health fund | <ul style="list-style-type: none"> ~245,000 people assisted | |
| | Supplementary pension scheme | <ul style="list-style-type: none"> Over 141,000 subscribers to all Group Funds Over 11 billion euro of assets | |
| Health and safety | Injuries | <ul style="list-style-type: none"> At work: 114 While travelling: 237 Employee injury rate: 0.4% | <ul style="list-style-type: none"> Protecting Group's people health and safety |
| | Health and Safety Management System Certification | <ul style="list-style-type: none"> Confirmation of the Occupational Health and Safety Management System to the UNI ISO 45001:2018 standard, covering 100% of the Intesa Sanpaolo branches and buildings in Italy and attainment of the new ISO 45003 certification relating to the management of psychosocial risks | |
| | Health and safety training | <ul style="list-style-type: none"> 23,553 participants in health and safety training; 55,305 hours provided | |

Transition to a sustainable, green and circular economy

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|---|---|--|--|
| Transition to a sustainable, green and circular economy | New lending in relation to the areas of application of Mission 2 ¹² of the NRRP | <ul style="list-style-type: none"> ~37.6 billion euro disbursed in the 2021-1H23 period | <ul style="list-style-type: none"> New lending in relation to the areas of application of Mission 2 of the National Recovery and Resilience Plan: ~76 billion euro of loans over the 2021-2026 time horizon |
| | Loans in the environmental sustainability field ¹³ | <ul style="list-style-type: none"> ~1.5 billion euro disbursed in 1H23 | <ul style="list-style-type: none"> Customer support through the ESG/climate transition |
| | of which Green Mortgages | <ul style="list-style-type: none"> Green Mortgages amounting to ~0.7 billion euro disbursed in 1H23 (3.3 billion euro since 2022) | <ul style="list-style-type: none"> Further boost to sustainable credit for retail customers with special emphasis on the ecological transition: 12 billion euro of green loans to individuals over the 2022-2025 Plan |
| | “Other sustainability” loans ¹³ | <ul style="list-style-type: none"> ~1.5 billion euro disbursed in 1H23 | <ul style="list-style-type: none"> Supporting the sustainable economy |
| | Sustainable loans ¹³ | <ul style="list-style-type: none"> ~5.3 billion euro disbursed in 1H23 | |
| | Circular economy | <ul style="list-style-type: none"> Circular economy plafond¹⁴: ~2.8 billion euro disbursed in 1H23 (5.8 billion euro since 2022) Continuation of the collaboration with the Ellen MacArthur Foundation, of which Intesa Sanpaolo is Strategic Partner, with a new 3-year agreement for the 2022-2024 period | <ul style="list-style-type: none"> 8 billion euro dedicated to the circular economy |
| ESG-Linked loans for SMEs: S-Loan | <ul style="list-style-type: none"> Continued success of the range of S-Loan products dedicated to SMEs to finance projects aimed at improving their sustainability profile (5 product lines: S-Loan ESG, S-Loan Diversity, S-Loan Climate Change; S-Loan Agribusiness and S-Loan Tourism). ~0.9 billion euro disbursed in 1H23 (~4.4 billion euro since the launch in July 2020) | | |
| Green and sustainable culture and initiatives | <ul style="list-style-type: none"> The first 11 ESG Laboratories were activated (in Venice, Padua, Brescia, Bergamo, Cuneo, Bari-Taranto, Rome, Naples-Palermo and Milan), physical and virtual meeting places to support SMEs in their approach to sustainability and an evolution of the advisory services provided by the partners (e.g. Circularity, Nativa, CE Labs and others) | <ul style="list-style-type: none"> Support to SMEs/Corporate customers in achieving their sustainability objectives by increasing the specialised advisory services provided through the activation of at least one ESG Laboratories in each Regional Governance Centre by 2025 and ~100 dedicated ESG specialists | |

¹² Focused on supporting green economy, circular economy and ecological transition.

¹³ As of 2023, reporting follows the Rules for the classification of sustainable credit products and lending transactions approved by the Group at the end of 2022. This classification includes loans falling into the environmental sustainability, social sustainability and “other sustainability” categories. More specifically, the “other sustainability” category includes non-targeted transactions associated with sustainable covenants/KPIs. These covenants/KPIs must be documentable at the proposal stage and/or during the duration of the transaction and consistent with the classification categories defined in the Rules. Sustainable loans are broken down into the three afore-mentioned categories. For further details on reporting in accordance with the aforesaid Rules, reference is made to page 46.

¹⁴ Credit plafond dedicated to the circular and green economy which may include specific incentives.

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives for 2025 Cumulative value 2022-2025 |
|---|-----------------------------------|---|--|
| Transition to a sustainable, green and circular economy | 2022 Green and Social Bond Report | <ul style="list-style-type: none"> In March 2023, the second Green and Social Bond Report [1] based on the “Portfolio approach” was published. The Group therefore adopts an approach that estimates the impacts on and benefits for the entire portfolio of admissible loans for each of the green categories and, by looking at the estimated average impact per million euro financed, makes it possible to calculate the number of tonnes of CO₂ avoided as a direct result of each acquired bond. With regard to Social Bond reporting, the Group reports, for each of the social categories identified in the Intesa Sanpaolo Green, Social and Sustainability Bond Framework, the social impacts and benefits on the entire portfolio, based on specific identified KPIs | <ul style="list-style-type: none"> Supporting the green economy |
| | Green Bond Issues | <ul style="list-style-type: none"> The Group maintained a strong focus on its Green Bond issuance activities in line with Intesa Sanpaolo’s Green, Social and Sustainability Bond Framework: in 1H23, a total of 5.2 billion euro of Senior issues (Preferred and Non-Preferred) was placed | |

Climate change

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

| Macro-issue | Projects/Indicators | Actions/Results as at 30 June 2023 | Plan Objectives |
|----------------|--|--|--|
| Climate change | Atmospheric emissions | <ul style="list-style-type: none"> Scope1 + 2¹⁵: 35,965 tCO₂eq (-12.1% vs 1H22) 0.009 tCO₂eq/m² 0.359 tCO₂eq/employee The decreasing trend in CO₂ emissions appears to be attributable to the rationalisation of the perimeter of branches and buildings, to energy efficiency actions, to the containment of energy consumption required by the regulations and to a milder climate | <ul style="list-style-type: none"> Carbon neutrality of own emissions by 2030¹⁶ Net Zero by 2050 with regard to both its own emissions and those relating to the loan and investment portfolios, asset management and the insurance business - with participation in the Net Zero Banking Alliance (NZBA), the Net Zero Asset Managers Initiative (NZAMI), the Net Zero Asset Owner Alliance (NZAOA) and the Net Zero Insurance Alliance (NZIA) |
| | Energy consumption | <ul style="list-style-type: none"> Electricity: 175,205 MWh Thermal energy: 127,413 MWh Renewable electricity purchased versus total purchases: 90.1% (90.0% 1H22) Electricity produced from renewable sources: 706 MWh (-1.9% vs 1H22) | <ul style="list-style-type: none"> Containment of energy consumption 100% renewable energy at Group level in 2030 (level already reached in Italy in 2021) Maintenance of electricity production levels from photovoltaic energy |
| | Responsible management of resources | <ul style="list-style-type: none"> Paper purchased: 2,205 t (2,232 t in 1H22) Environmentally-friendly paper purchased (including recycled paper) vs total: 87.6% (82.8% in 1H22) | <ul style="list-style-type: none"> Responsible use of resources |
| | Protecting and restoring natural capital | <ul style="list-style-type: none"> The new Group proposal in the voluntary CO₂ market was designed, with the aim of supporting customers in the reduction of gross CO₂ emissions, management of residual emissions and protection and safeguarding of forest areas | <ul style="list-style-type: none"> Commitment to restoring and increasing natural capital with over 100 million trees planted, directly and with loans dedicated to corporate customers Adoption of a specific policy on biodiversity |

¹⁵ Market-based: the Scope2 data for purchased electricity considers the contribution, agreed contractually, of the guaranteed renewable source certificates, which therefore have zero emissions.

¹⁶ -53% vs 2019 through specific medium-long term actions aimed at reducing its consumption of natural gas, diesel oil and traditional electricity.

Human rights protection

PERFORMANCE INDICATORS, RESULTS ACHIEVED

| Indicators | Results as at 30 June 2022 | Results as at 30 June 2023 |
|---|----------------------------|----------------------------|
| Accidents in the workplace | 77 | 114 |
| Group's people belonging to a union (% of total)* | 65.8% | 64.2% |
| Group's people on a part-time basis (% of total) | 12.6% | 12.3% |
| Reports of non-compliance with the Code of Ethics for alleged discrimination | 5 | 6 |
| Court cases for mobbing** | 2 | 3 |
| Cases of customer data being lost or stolen reported to the Data Protection Authority/Local Authority | 5 | 7 |
| Robberies - Number of events per 100 branches | 0.1 | 0.1 |
| Suppliers registered on the Supplier Gate*** (no.) | 9,375 | 10,243 |
| Projects subject to Equator Principles screening: | | |
| Number | 12 | 10 |
| Amount granted (millions of euro) | 815 | 742 |
| Donations for vulnerable and disadvantaged groups managed centrally (% of total) | 100% | 100% |

* The industry National Collective Bargaining Agreement covers all employees in Italy. The percentage of employees working in Italy and covered by the Collective Bargaining Agreement for the Credit Sector who are also members of a trade union is 75.79%.

** There are 3 ongoing disputes involving employees in service which include, among the claims, also those for mobbing.

*** All active suppliers registered on the portal are subject to checks in the areas of business ethics and respect for human rights, workers' rights and environmental rights.

Indicators*: detail tables



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

Governance and risk management

SUSTAINABILITY GOVERNANCE

| Training on ESG issues [no.]* | 30.6.2022 | | | 30.6.2023 | | |
|--|-----------|--------|---------|-----------|--------|---------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Participants | 46,606 | 10,640 | 57,246 | 66,800 | 10,002 | 76,802 |
| Hours of training provided (classroom + remote learning)** | 192,215 | 30,404 | 222,618 | 239,355 | 33,861 | 273,217 |

* The figures also include health and safety and anti-corruption training.

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

| Code of Ethics: reports of alleged non-compliance [no.] | 30.6.2022 | 30.6.2023 |
|---|-----------|-----------|
| Customers | 40 | 41 |
| Employees | 18 | 8 |
| Suppliers | 0 | 0 |
| Community | 0 | 0 |
| Total | 58 | 49 |

INTEGRITY IN CORPORATE CONDUCT

| Whistleblowing [no.] | 30.6.2022 | 30.6.2023 |
|--------------------------------------|-----------|-----------|
| Reports received | 14 | 16 |
| Reports identified as not relevant | 4 | 4 |
| Reports with specific investigations | 10 | 12 |

| Training for the prevention of corruption and money laundering | 30.6.2022 | | | 30.6.2023 | | |
|--|-----------|--------|---------|-----------|--------|--------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Participants [no.]* | 53,429 | 10,922 | 64,351 | 33,758 | 11,296 | 45,054 |
| Hours of specific training [no.]** | 132,948 | 28,253 | 161,202 | 44,300 | 42,655 | 86,954 |
| Participants [%] | 72.3 | 49.6 | 67.1 | 46.7 | 51.5 | 47.9 |
| Hours of specific training/total hours of training [%]** | 9.5 | 6.4 | 8.8 | 4.1 | 7.6 | 5.3 |

* 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.] | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|---------|-----------|--------|---------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Participants | 68,504 | 3,150 | 71,654 | 51,164 | 1,124 | 52,288 |
| Hours of training provided (classroom + remote learning)* | 596,457 | 3,760 | 600,217 | 310,243 | 2,279 | 312,522 |

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

| Training for consumer protection [no.] | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|---------|-----------|--------|---------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Participants | 54,874 | 4,140 | 59,014 | 47,140 | 1,461 | 48,601 |
| Hours of training provided (classroom + remote learning)* | 545,997 | 18,036 | 564,033 | 416,716 | 5,270 | 421,986 |

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

| Training for privacy protection [no.] | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|--------|-----------|--------|--------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Participants | 29,754 | 956 | 30,710 | 43,090 | 6,265 | 49,355 |
| Hours of training provided (classroom + remote learning)* | 25,293 | 1,887 | 27,180 | 40,471 | 7,688 | 48,159 |

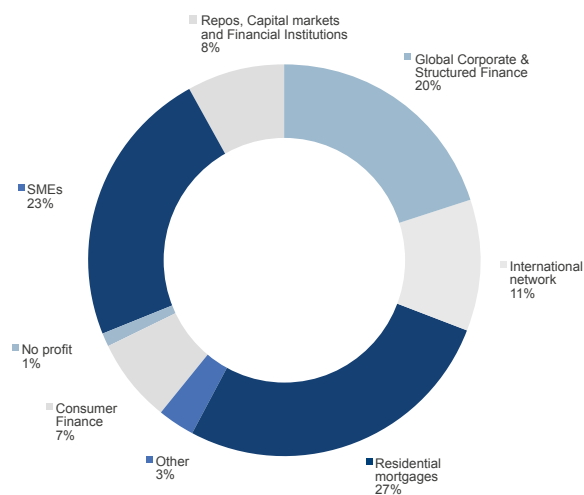
* Hours defined as the duration of the teaching units used.

| Disciplinary measures for corruption [no.] | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Disciplinary sanctions for corruption against collaborators | 0 | 0 | 0 | 0 | 0 | 0 |
| Dismissal due to corruption | 0 | 0 | 0 | 0 | 0 | 0 |

The relationship with customers

LOANS TO CUSTOMERS

Breakdown by business area



Breakdown by economic business sector

| Non-retail loans of the Italian banks and companies of the Group | | 30.6.2023 |
|--|--|-----------|
| Public administration | | 5.1% |
| Financial companies | | 7.6% |
| Non-financial companies of which: | | 43.1% |
| Services | | 4.7% |
| Utilities | | 4.4% |
| Distribution | | 3.3% |
| Real estate | | 3.2% |
| Construction and materials for constr. | | 3.0% |
| Food and drink | | 2.6% |
| Metals and metal products | | 2.3% |
| Fashion | | 2.2% |
| Infrastructure | | 2.1% |
| Transportation means | | 1.9% |
| Energy and extraction | | 1.9% |
| Mechanical | | 1.8% |
| Chemistry, rubber and plastics | | 1.7% |
| Tourism | | 1.7% |
| Agriculture | | 1.6% |
| Transport | | 1.2% |
| Electrical components and equipment | | 0.9% |
| Furniture and white goods | | 0.8% |
| Pharmaceutical | | 0.8% |
| Media | | 0.5% |
| Wood and paper | | 0.4% |
| 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.]* | 30.6.2023 | | |
|---------------------------------------|------------|------------|------------|
| | Category A | Category B | Category C |
| Total | 2 | 5 | 3 |
| Sector | | | |
| Oil and gas | | | |
| Mining | | | |
| Energy | 1 | 3 | 1 |
| Infrastructure | 1 | 1 | |
| Other | | 1 | 2 |
| Region | | | |
| Americas | | | |
| Europe, Middle East and Africa (EMEA) | 2 | 3 | 3 |
| Asia and Oceania | | 2 | |
| Type of country** | | | |
| Designated | | 1 | 2 |
| Not designated | 2 | 4 | 1 |
| Independent audit | | | |
| Yes | 2 | 3 | 2 |
| No | | 2 | 1 |

* Refers to the number of projects that were financially completed in 1H23.

** 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 semester* | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Projects [no.] | 7 | 5 | 12 | 3 | 7 | 10 |
| Economic Value [m euro] | 650 | 165 | 815 | 284 | 458 | 742 |

* Projects that were financially completed during the semester.

SOCIAL LENDING

| Loans in the social sustainability field: loans disbursed [thousands of euro] | 30.6.2023 | | |
|--|------------------|----------------|------------------|
| | Italy | Abroad | Group |
| Anti-usury loans | 2,045 | 0 | 2,045 |
| Loans to the Third Sector | 132,631 | 0 | 132,631 |
| Products for vulnerable social groups | 1,976,104 | 203,379 | 2,179,483 |
| Other social loans | 0 | 21,539 | 21,539 |
| Total* | 2,110,780 | 224,919 | 2,335,699 |
| Support for people affected by natural disasters | 179,488 | 636 | 180,124 |
| Urban regeneration | 199,635 | 0 | 199,635 |
| Total social lending | 2,489,903 | 225,555 | 2,715,458 |

* Reporting follows the Rules for classification of sustainable credit products and lending transactions approved by the Group at the end of 2022, including disbursements relating to transactions and products falling within the "social sustainability" category.

SUSTAINABLE INVESTMENTS

| Eurizon SGR: funds pursuant to SFDR* | 30.6.2022 | 30.6.2023 |
|--|-----------|-----------|
| Funds pursuant to Arts. 8 and 9 [no.] | 187 | 267 |
| Funds pursuant to Arts. 8 and 9: assets [billion euro] | 103 | 145 |
| Percentage of funds pursuant to SFDR Arts. 8 and 9 compared to the total assets of the funds managed [%] | 49 | 69 |

* Sustainable Finance Disclosure Regulation.

| Fideuram: funds pursuant to SFDR* | 30.6.2022 | 30.6.2023 |
|--|-----------|-----------|
| Funds pursuant to Arts. 8 and 9 [no.] | 58 | 95 |
| Funds pursuant to Arts. 8 and 9: assets [billion euro] | 21 | 30 |
| Percentage of funds pursuant to SFDR Arts. 8 and 9 compared to the total assets of the funds managed [%] | 48 | 67 |

* Sustainable Finance Disclosure Regulation.

| Eurizon SGR: companies for which ESG engagement activities have been carried out | 30.6.2022 | 30.6.2023 |
|--|-----------|-----------|
| Companies comprising the portfolios [no.]* | 1,569 | 1,428 |
| Companies for which engagement initiatives have been carried out [no.] | 231 | 209 |
| Companies for which ESG engagement initiatives have been carried out [no.] | 143 | 108 |
| Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%] | 62 | 52 |

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

| Fideuram Asset Management (FAM): companies for which ESG engagement activities have been carried out | 30.6.2023 |
|--|-----------|
| Companies comprising the portfolios [no.] | 1,191 |
| Companies for which engagement initiatives have been carried out [no.] | 72 |
| Companies for which ESG engagement initiatives have been carried out [no.] | 63 |
| Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%] | 88 |

| Fideuram Asset Management Ireland (FAMI): companies for which ESG engagement activities have been carried out | 30.6.2023 |
|--|-----------|
| Companies comprising the portfolios [no.] | 4,424 |
| Companies for which engagement initiatives have been carried out [no.] | 31 |
| Companies for which ESG engagement initiatives have been carried out [no.] | 31 |
| Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%] | 100 |

CYBERSECURITY

| Training for cybersecurity [no.] | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|--------|-----------|--------|--------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Participants | 66,364 | 9,848 | 76,212 | 38,065 | 6,533 | 44,598 |
| Hours of training provided (classroom + remote learning)* | 25,755 | 13,304 | 39,059 | 43,430 | 21,601 | 65,030 |

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

CUSTOMER EXPERIENCE

| Net Promoter Score (NPS) performance by type of customer | 30.6.2022 | 30.6.2023 |
|--|-----------|-----------|
| Retail | 23 | 26 |
| Exclusive | 16 | 19 |
| Businesses | 16 | 21 |
| Third Sector | 23 | 30 |
| Agribusiness | 15 | 19 |

Findings collected from Banca dei Territori customers.

CLAIMS, COMPLAINTS AND APPEALS

| Type [no.] | 30.6.2022 | | | 30.6.2023 | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Loans | 12,917 | 2,990 | 15,907 | 13,593 | 2,605 | 16,198 |
| Payment systems | 7,755 | 11,733 | 19,488 | 5,261 | 9,532 | 14,793 |
| Organizational issues, Internet site, other | 8,878 | 2,367 | 11,245 | 6,826 | 2,219 | 9,045 |
| Insurance products | 7,234 | 87 | 7,321 | 1,119 | 6,072 | 7,191 |
| Current accounts, deposits and securities dossier | 4,034 | 2,949 | 6,983 | 2,560 | 3,262 | 5,822 |
| Investments | 1,759 | 150 | 1,909 | 1,491 | 163 | 1,654 |
| Total | 42,577 | 20,276 | 62,853 | 30,850 | 23,853 | 54,703 |

With regard to the requests received from customers on the subject of personal data protection in Italy, in 1H23 81 reports were received for alleged violation of the Privacy Code, along with 4 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. Abroad in the EU, the local Data Protection Officers handled 73 reports for alleged violation of the personal data protection legislation and 4 requests for feedback from the local Data Protection Authority following complaints submitted to the Authorities on the initiative of customers.

CONTRIBUTION TO THE COMMUNITY

| Monetary contribution to the community by area of activity [K euro] | 30.6.2022 | | | 30.6.2023 | | |
|---|---------------|--------------|---------------|---------------|------------|---------------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Art and culture | 12,894 | 42 | 12,937 | 19,950 | 56 | 20,006 |
| Social solidarity | 5,261 | 88 | 5,349 | 7,091 | 142 | 7,233 |
| Health | 642 | 257 | 899 | 234 | 313 | 547 |
| Educational and research | 3,767 | 96 | 3,863 | 2,547 | 32 | 2,580 |
| Civil and humanitarian emergencies | 10,943 | 11 | 10,954 | 5,359 | 12 | 5,371 |
| Economic development | 2,741 | 199 | 2,940 | 3,266 | 213 | 3,480 |
| Environment | 411 | 220 | 630 | 812 | 58 | 870 |
| Other | 1,032 | 152 | 1,183 | 669 | 96 | 765 |
| Total monetary contribution to the community | 37,691 | 1,065 | 38,756 | 39,928 | 922 | 40,851 |

| Monetary contribution to the community by area of activity [%] | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Art and culture | 34.2 | 4.0 | 33.4 | 50.0 | 6.1 | 49.0 |
| Social solidarity | 14.0 | 8.3 | 13.8 | 17.8 | 15.4 | 17.7 |
| Health | 1.7 | 24.1 | 2.3 | 0.6 | 34.0 | 1.3 |
| Education and research | 10.0 | 9.0 | 10.0 | 6.4 | 3.5 | 6.3 |
| Civil and humanitarian emergencies | 29.0 | 1.1 | 28.3 | 13.4 | 1.3 | 13.1 |
| Economic development | 7.3 | 18.7 | 7.6 | 8.2 | 23.1 | 8.5 |
| Environment | 1.1 | 20.6 | 1.6 | 2.0 | 6.2 | 2.1 |
| Other | 2.7 | 14.2 | 3.1 | 1.7 | 10.4 | 1.9 |

| Monetary contribution to the community by reason [K euro] | 30.6.2022 | | | 30.6.2023 | | |
|--|---------------|--------------|---------------|---------------|------------|---------------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Occasional donations | 10,013 | 215 | 10,228 | 6,470 | 295 | 6,765 |
| Investments in the community | 15,765 | 428 | 16,194 | 20,993 | 340 | 21,333 |
| Commercial initiatives with an impact on the community | 11,913 | 422 | 12,335 | 12,465 | 287 | 12,752 |
| Total monetary contribution to the community | 37,691 | 1,065 | 38,756 | 39,928 | 922 | 40,851 |

| Monetary contribution to the community by reason [%] | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Occasional donations | 26.6 | 20.2 | 26.4 | 16.2 | 32.0 | 16.6 |
| Investments in the community | 41.8 | 40.2 | 41.8 | 52.6 | 36.9 | 52.2 |
| Commercial initiatives with an impact on the community | 31.6 | 39.6 | 31.8 | 31.2 | 31.2 | 31.2 |

SUPPLIERS

| Suppliers - Supplier Gate* | 30.6.2022 | 30.6.2023 |
|--------------------------------|-----------|-----------|
| Suppliers [no.] | 9,375 | 10,243 |
| of which: | | |
| Italy [no.] | 5,018 | 5,447 |
| Europe (excluding Italy) [no.] | 4,107 | 4,498 |
| Rest of the world [no.] | 250 | 298 |

* 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.] | 30.6.2022 | | | 30.6.2023 | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| | Men | Women | Total | Men | Women | Total |
| Italy | 36,491 | 37,410 | 73,901 | 35,428 | 36,791 | 72,219 |
| Luxembourg | 132 | 79 | 211 | 137 | 77 | 214 |
| Ireland | 19 | 13 | 32 | 19 | 12 | 31 |
| Egypt | 3,126 | 1,217 | 4,343 | 2,990 | 1,250 | 4,240 |
| Albania | 184 | 480 | 664 | 186 | 545 | 731 |
| Croatia | 961 | 2,720 | 3,681 | 946 | 2,709 | 3,655 |
| Bosnia | 188 | 383 | 571 | 175 | 392 | 567 |
| Slovenia | 170 | 509 | 679 | 176 | 536 | 712 |
| Romania | 163 | 411 | 574 | 163 | 424 | 587 |
| Serbia | 785 | 2,340 | 3,125 | 794 | 2,391 | 3,185 |
| Hungary | 700 | 1,569 | 2,269 | 721 | 1,573 | 2,294 |
| Slovakia | 1,100 | 2,609 | 3,709 | 1,119 | 2,555 | 3,674 |
| Ukraine | 165 | 590 | 755 | 163 | 555 | 718 |
| Russian Federation | 244 | 711 | 955 | 221 | 640 | 861 |
| Brazil | 32 | 13 | 45 | 33 | 15 | 48 |
| Moldova | 126 | 235 | 361 | 126 | 239 | 365 |
| United States | 37 | 11 | 48 | 42 | 8 | 50 |
| Group | 44,623 | 51,300 | 95,923 | 43,439 | 50,712 | 94,151 |

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 based on the parent company head office for international subsidiaries (VÚB Banka in Slovakia and CIB Bank in Hungary).

| Employee breakdown by gender [%] | 30.6.2022 | | | 30.6.2023 | | |
|----------------------------------|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Men | 49.4 | 36.9 | 46.5 | 49.1 | 36.5 | 46.1 |
| Women | 50.6 | 63.1 | 53.5 | 50.9 | 63.5 | 53.9 |

| Employees by category and gender [% of total employees] | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Executives | 1.8 | 2.1 | 1.9 | 1.7 | 2.2 | 1.8 |
| Men | 1.4 | 1.3 | 1.4 | 1.3 | 1.3 | 1.3 |
| Women | 0.4 | 0.9 | 0.5 | 0.4 | 0.9 | 0.5 |
| Middle managers | 41.8 | 21.8 | 37.2 | 42.2 | 21.7 | 37.4 |
| Men | 25.6 | 11.9 | 22.5 | 25.6 | 11.8 | 22.4 |
| Women | 16.2 | 9.8 | 14.7 | 16.6 | 9.9 | 15.0 |
| Professional areas | 56.4 | 76.1 | 60.9 | 56.0 | 76.1 | 60.7 |
| Men | 22.4 | 23.7 | 22.7 | 22.1 | 23.5 | 22.4 |
| Women | 34.0 | 52.4 | 38.3 | 33.9 | 52.7 | 38.3 |

| Employees - Breakdown by category and gender [% of the category total] | 30.6.2022 | | 30.6.2023 | |
|--|-----------|-------|-----------|-------|
| | Men | Women | Men | Women |
| Executives | 72.9 | 27.1 | 71.7 | 28.3 |
| Middle managers | 60.4 | 39.6 | 59.8 | 40.2 |
| Executives + Middle managers | 61.0 | 39.0 | 60.4 | 39.6 |
| Professional areas | 37.2 | 62.8 | 36.9 | 63.1 |

| Part-time employees by gender | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|--------|-----------|--------|--------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Number of part-time employees/total employees [%] | 16.0 | 1.4 | 12.6 | 15.6 | 1.4 | 12.3 |
| Breakdown of part-time employees by gender [no.] | 11,793 | 315 | 12,108 | 11,254 | 297 | 11,551 |
| Men | 1,155 | 35 | 1,190 | 1,127 | 31 | 1,158 |
| Women | 10,638 | 280 | 10,918 | 10,127 | 266 | 10,393 |

| Hiring by gender [no.] | 30.6.2022 | | | 30.6.2023 | | |
|------------------------|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Total | 715 | 1,520 | 2,235 | 1,154 | 1,409 | 2,563 |
| Men | 431 | 507 | 938 | 685 | 449 | 1,134 |
| Women | 284 | 1,013 | 1,297 | 469 | 960 | 1,429 |

| Termination by gender [no.] | 30.6.2022 | | | 30.6.2023 | | |
|-----------------------------|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Total | 1,774 | 1,476 | 3,250 | 1,957 | 1,345 | 3,302 |
| Men | 1,096 | 533 | 1,629 | 1,154 | 509 | 1,663 |
| Women | 678 | 943 | 1,621 | 803 | 836 | 1,639 |

| Turnover by gender [no.] | 30.6.2022 | | | 30.6.2023 | | |
|--------------------------|-----------|--------|--------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Total | -1,059 | 44 | -1,015 | -803 | 64 | -739 |
| Men | -665 | -26 | -691 | -469 | -60 | -529 |
| Women | -394 | 70 | -324 | -334 | 124 | -210 |

| Turnover rate by gender [%] | 30.6.2022 | | | 30.6.2023 | | |
|-----------------------------|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Total | -1.4 | 0.2 | -1.0 | -1.1 | 0.3 | -0.8 |
| Men | -1.8 | -0.3 | -1.5 | -1.3 | -0.7 | -1.2 |
| Women | -1.0 | 0.5 | -0.6 | -0.9 | 0.9 | -0.4 |

The turnover rate is determined as the delta between the percentage incidence of hires and terminations of the reference year in relation to the workforce at the start of the year. The workforce at the start of the year is given by the workforce at the end of the year by subtracting the hires and including the terminations that occurred in the period.

PROFESSIONAL DEVELOPMENT

| Promotions by gender | 30.6.2022 | | | 30.6.2023 | | |
|-------------------------------|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Total | 1,296 | 1,102 | 2,398 | 1,362 | 1,073 | 2,435 |
| Men [no.] | 639 | 395 | 1,034 | 593 | 405 | 998 |
| Women [no.] | 657 | 707 | 1,364 | 769 | 668 | 1,437 |
| Men [% on total promotions] | 49.3 | 35.8 | 43.1 | 43.5 | 37.7 | 41.0 |
| Women [% on total promotions] | 50.7 | 64.2 | 56.9 | 56.5 | 62.3 | 59.0 |

TRAINING

| Training by professional category [hours]* | 30.6.2022 | | | 30.6.2023 | | |
|--|-----------|---------|-----------|-----------|---------|-----------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Executives | 37,510 | 18,160 | 55,670 | 31,559 | 21,506 | 53,064 |
| Men | 28,094 | 9,207 | 37,302 | 23,406 | 10,397 | 33,803 |
| Women | 9,416 | 8,953 | 18,369 | 8,153 | 11,109 | 19,262 |
| Middle managers | 1,460,018 | 118,020 | 1,578,038 | 1,068,903 | 171,264 | 1,240,167 |
| Men | 886,791 | 58,874 | 945,665 | 651,141 | 91,615 | 742,755 |
| Women | 573,227 | 59,146 | 632,373 | 417,762 | 79,649 | 497,411 |
| Professional areas | 2,333,541 | 618,850 | 2,952,391 | 1,760,123 | 787,852 | 2,547,975 |
| Men | 939,315 | 161,852 | 1,101,167 | 715,734 | 239,603 | 955,338 |
| Women | 1,394,226 | 456,998 | 1,851,224 | 1,044,389 | 548,248 | 1,592,637 |
| Total | 3,831,070 | 755,030 | 4,586,100 | 2,860,584 | 980,621 | 3,841,206 |
| Men | 1,854,200 | 229,934 | 2,084,134 | 1,390,281 | 341,615 | 1,731,896 |
| Women | 1,976,869 | 525,096 | 2,501,965 | 1,470,304 | 639,007 | 2,109,310 |

* 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]* | 30.6.2022 | | | 30.6.2023 | | |
|--|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Executives | 14.9 | 22.7 | 17.0 | 14.4 | 26.2 | 17.7 |
| Men | 13.8 | 19.3 | 15.0 | 13.4 | 20.6 | 15.0 |
| Women | 18.7 | 27.8 | 22.3 | 17.8 | 34.5 | 24.4 |
| Middle managers | 17.4 | 14.0 | 17.0 | 13.6 | 19.5 | 14.4 |
| Men | 17.3 | 12.3 | 16.7 | 13.8 | 18.2 | 14.3 |
| Women | 17.5 | 15.9 | 17.3 | 13.3 | 21.1 | 14.5 |
| Professional areas | 20.1 | 21.7 | 20.5 | 15.9 | 27.2 | 19.2 |
| Men | 20.6 | 18.8 | 20.2 | 16.6 | 26.3 | 19.0 |
| Women | 19.7 | 22.9 | 20.7 | 15.3 | 27.7 | 19.3 |
| Hours of training per employee [no.]* | 18.9 | 20.0 | 19.1 | 14.9 | 25.6 | 17.4 |

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

| Training by procedure* | 30.6.2022 | | | 30.6.2023 | | |
|--|-----------|---------|-----------|-----------|---------|-----------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Classroom training [% of hours] | 4.6 | 37.6 | 10.0 | 6.3 | 35.7 | 13.8 |
| Remote training [% of hours] | 95.4 | 62.4 | 90.0 | 93.7 | 64.3 | 86.2 |
| Hours of training provided (classroom + remote learning) [no.] | 3,831,070 | 755,030 | 4,586,100 | 2,860,584 | 980,621 | 3,841,206 |

* 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 | 30.6.2022 | | | 30.6.2023 | | |
|---|-----------|--------|--------|-----------|--------|--------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Employees registered with a trade union [no.] | 53,694 | 6,468 | 60,162 | 51,656 | 6,240 | 57,897 |
| Executives | 213 | 46 | 259 | 210 | 47 | 257 |
| Middle managers | 21,642 | 2,049 | 23,691 | 21,048 | 1,954 | 23,002 |
| Professional areas | 31,839 | 4,373 | 36,212 | 30,398 | 4,239 | 34,637 |
| Employees registered with a trade union [%] | 76.7 | 30.1 | 65.8 | 75.4* | 28.8 | 64.2 |

The National Collective Labor Agreement for the sector covers all employees in Italy and 55.7% of employees abroad.

* The % of employees operating in Italy and covered by the collective credit agreement registered with a trade union is equal to 75.8%.

HEALTH AND SAFETY

| Injuries by gender [no.] | 30.6.2022 | | | 30.6.2023 | | |
|----------------------------|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Total injuries in the year | 234 | 15 | 249 | 323 | 28 | 351 |
| Men | 104 | 0 | 104 | 126 | 7 | 133 |
| Women | 130 | 15 | 145 | 197 | 21 | 218 |

| Injuries at work and on the way to/from work [no.] | 30.6.2022 | | | 30.6.2023 | | |
|--|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Injuries at work | 72 | 5 | 77 | 100 | 14 | 114 |
| Men | 28 | 0 | 28 | 36 | 5 | 41 |
| Women | 44 | 5 | 49 | 64 | 9 | 73 |
| Injuries on the way to/from work | 162 | 10 | 172 | 223 | 14 | 237 |
| Men | 76 | 0 | 76 | 90 | 2 | 92 |
| Women | 86 | 10 | 96 | 133 | 12 | 145 |

| Training on health and safety | 30.6.2022 | | | 30.6.2023 | | |
|--|-----------|--------|---------|-----------|--------|--------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Hours of training on health and safety [no.]* | 98,593 | 12,503 | 111,097 | 37,145 | 18,160 | 55,305 |
| Employees who have attended health and safety training [no.] | 17,607 | 6,963 | 24,570 | 15,799 | 7,754 | 23,553 |
| Employees who have attended health and safety training [%] | 24 | 32 | 26 | 22 | 35 | 25 |
| Hours of health and safety training per employee [no.]* | 1.3 | 0.6 | 1.2 | 0.5 | 0.8 | 0.6 |

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

| Robberies [no.] | 30.6.2022 | | | 30.6.2023 | | |
|---------------------------------------|-----------|--------|-------|-----------|--------|-------|
| | Italy | Abroad | Group | Italy | Abroad | Group |
| Robberies | 4 | 0 | 4 | 1 | 2 | 3 |
| Robberies for every 100 bank counters | 0.1 | 0.0 | 0.1 | 0.0 | 0.2 | 0.1 |

Transition to a sustainable, green and circular economy

| Circular economy plafond: loans disbursed [€ m] | 30.6.2023 | | |
|---|--------------|-----------|--------------|
| | Italy | Abroad | Group |
| Loans with green economy criteria | 2,512 | 37 | 2,549 |
| Loans with circular economy criteria | 184 | 31 | 215 |
| Total | 2,696 | 68 | 2,764 |

* Credit plafond dedicated to the circular and green economy which may include specific incentives

Focus - Sustainable loans

As of 2023, reporting follows the Rules for the classification of sustainable credit products and lending transactions approved by the Group at the end of 2022. This classification includes loans falling into the environmental sustainability, social sustainability and "other sustainability" categories. More specifically, the "other sustainability" category includes non-targeted transactions associated with sustainable covenants/KPIs. These covenants/KPIs must be documentable at the proposal stage and/or during the duration of the transaction and consistent with the classification categories defined in the Rules. Sustainable loans are broken down into the three afore-mentioned categories.

| Loans in the social sustainability field: loans disbursed [thousands of euro] | 30.6.2023 | | |
|--|------------------|----------------|------------------|
| | Italy | Abroad | Group |
| Anti-usury loans | 2,045 | 0 | 2,045 |
| Loans to the Third Sector | 132,631 | 0 | 132,631 |
| Products for vulnerable social groups | 1,976,104 | 203,379 | 2,179,483 |
| Other social loans | 0 | 21,539 | 21,539 |
| Total | 2,110,780 | 224,919 | 2,335,699 |

| Loans in the environmental sustainability field: loans disbursed [thousands of euro] | 30.6.2023 | | |
|---|------------------|----------------|------------------|
| | Italy | Abroad | Group |
| Retail | 799,895 | 233,344 | 1,033,240 |
| Business and Third Sector | 93,588 | 5,920 | 99,508 |
| Corporate and Project finance | 184,103 | 152,384 | 336,486 |
| Total | 1,077,586 | 391,648 | 1,469,234 |

| Loans falling under the "other sustainability" category: loans disbursed [thousands of euro] | 30.6.2023 | | |
|---|------------------|---------------|------------------|
| | Italy | Abroad | Group |
| Business and Third Sector | 857,116 | 0 | 857,116 |
| Corporate and Project finance | 535,459 | 56,185 | 591,644 |
| Total | 1,392,575 | 56,185 | 1,448,760 |

| Total sustainable loans: loans disbursed [thousands of euro] | 30.6.2023 | | |
|--|------------------|----------------|------------------|
| | Italy | Abroad | Group |
| Loans in the social sustainability field | 2,110,780 | 224,919 | 2,335,699 |
| Loans in the environmental sustainability field | 1,077,586 | 391,648 | 1,469,234 |
| Loans falling under the "other sustainability" category | 1,392,575 | 56,185 | 1,448,760 |
| Total | 4,580,941 | 672,752 | 5,253,693 |

Climate change

| Parameters | Unit | 30.6.2022 | | | 30.6.2023 | | |
|---------------------------------|-----------------------------|-----------|--------|--------|-----------|--------|---------|
| | | Italy | Abroad | Group | Italy | Abroad | Group |
| Operators = staff + consultants | no. | 76,722 | 23,193 | 99,915 | 75,209 | 25,104 | 100,313 |
| Floor area | thousands of m ² | 3,540 | 588 | 4,128 | 3,420 | 588 | 4,008 |

| Greenhouse gas emissions (CO ₂ eq) | Unit | 30.6.2022 | | | 30.6.2023 | | |
|---|--------------------------------------|---------------|---------------|---------------|---------------|--------------|---------------|
| | | Italy | Abroad | Group | Italy | Abroad | Group |
| Direct emissions (Scope1) | tCO₂eq | 26,847 | 2,992 | 29,840 | 23,512 | 4,161 | 27,673 |
| Natural gas emissions for independent heating | tCO ₂ eq | 15,572 | 1,246 | 16,818 | 11,744 | 1,925 | 13,669 |
| Natural gas emissions for cogeneration | tCO ₂ eq | 5,341 | 270 | 5,611 | 6,260 | 0 | 6,260 |
| Diesel emissions for independent heating | tCO ₂ eq | 696 | 123 | 819 | 150 | 87 | 237 |
| HFC emissions | tCO ₂ eq | 1,899 | 254 | 2,153 | 1,958 | 771 | 2,729 |
| Gasoline emissions for company fleet | tCO ₂ eq | 400 | 329 | 729 | 820 | 439 | 1,259 |
| Diesel emissions for company fleet | tCO ₂ eq | 2,939 | 771 | 3,710 | 2,580 | 940 | 3,519 |
| Indirect emissions (Scope2 Market-based) | tCO₂eq | 3,491 | 7,592 | 11,083 | 3,266 | 5,026 | 8,292 |
| Electricity emissions (excluding cogeneration) | tCO ₂ eq | 792 | 7,081 | 7,872 | 667 | 4,884 | 5,551 |
| Natural gas emissions for building heating (including district heating) | tCO ₂ eq | 2,699 | 477 | 3,177 | 2,599 | 112 | 2,710 |
| Diesel emissions for building heating | tCO ₂ eq | 0 | 34 | 34 | 0 | 30 | 30 |
| Total direct + indirect emissions (Scope1 + 2 Market-based) | tCO₂eq | 30,338 | 10,584 | 40,923 | 26,778 | 9,187 | 35,965 |
| Total direct + indirect emissions per staff member | tCO ₂ eq/ staff member | 0.4 | 0.5 | 0.4 | 0.4 | 0.4 | 0.4 |
| Total direct + indirect emissions per square meter | kgCO ₂ eq/m ² | 8.6 | 18.0 | 9.9 | 7.8 | 15.6 | 9.0 |

Emission factors for the calculation of CO₂ established by Intesa Sanpaolo, in accordance with the ABI Guidelines on environmental matters issued by ABI Energia and on the basis of the main 2022 publications (UNFCCC, IEA, IPCC, AIB, etc.).

| Energy consumption broken down by source (GJ) | Unit | 30.6.2022 | | | 30.6.2023 | | |
|--|-----------------|------------------|----------------|------------------|----------------|----------------|------------------|
| | | Italy | Abroad | Group | Italy | Abroad | Group |
| Direct primary energy consumption (Scope1) | GJ | 414,457 | 43,373 | 457,830 | 356,701 | 53,818 | 410,519 |
| Natural gas consumption for independent heating | GJ | 268,563 | 22,231 | 290,794 | 201,650 | 34,342 | 235,992 |
| Natural gas consumption for cogeneration | GJ | 92,109 | 4,842 | 96,951 | 107,497 | 0 | 107,497 |
| Diesel consumption for independent heating | GJ | 9,369 | 1,735 | 11,104 | 2,010 | 1,235 | 3,245 |
| Gasoline consumption for the fleet | GJ | 5,370 | 4,327 | 9,697 | 11,013 | 5,661 | 16,674 |
| Diesel consumption for the fleet | GJ | 39,046 | 10,238 | 49,283 | 34,531 | 12,580 | 47,111 |
| Indirect primary energy consumption (Scope2) | GJ | 646,014 | 171,977 | 817,991 | 557,388 | 138,782 | 696,170 |
| Renewable electricity consumption | GJ | 557,352 | 50,340 | 607,693 | 481,191 | 45,405 | 526,597 |
| Non-renewable electricity consumption (except cogeneration) | GJ | 6,089 | 61,133 | 67,222 | 5,356 | 52,264 | 57,620 |
| Natural gas consumption for building heating (including remote district heating) | GJ | 82,572 | 60,015 | 142,587 | 70,841 | 40,682 | 111,523 |
| Diesel consumption for building heating | GJ | 0 | 490 | 490 | 0 | 431 | 431 |
| Total direct + indirect energy (Scope1 + 2) | GJ | 1,060,471 | 215,350 | 1,275,821 | 914,089 | 192,600 | 1,106,689 |
| Total direct + indirect energy per staff member | GJ/staff member | 13.8 | 9.3 | 12.8 | 12.2 | 7.7 | 11.0 |

| Total electricity focus (including cogeneration) | Unit | 30.6.2022 | | | 30.6.2023 | | |
|--|--------------------|-----------|---------|---------|-----------|--------|---------|
| | | Italy | Abroad | Group | Italy | Abroad | Group |
| Total electricity consumed | GJ | 603,822 | 113,490 | 717,312 | 533,068 | 97,669 | 630,737 |
| Electricity per staff member | kWh/staff member | 2,186 | 1,359 | 1,994 | 1,969 | 1,081 | 1,747 |
| Electricity per square meter | kWh/m ² | 47 | 54 | 48 | 43 | 46 | 44 |
| Electricity purchased | GJ | 560,955 | 111,371 | 672,325 | 484,088 | 97,589 | 581,676 |
| of which renewable | % | 98.9 | 45.1 | 90.0 | 98.9 | 46.4 | 90.1 |
| Electricity self-produced | GJ | 42,867 | 2,119 | 44,987 | 48,980 | 80 | 49,061 |
| of which renewable | % | 5.8 | 4.8 | 5.8 | 5.0 | 100.0 | 5.2 |

| Paper consumption | Unit | 30.6.2022 | | | 30.6.2023 | | |
|--|-----------------|-----------|--------|-------|-----------|--------|-------|
| | | Italy | Abroad | Group | Italy | Abroad | Group |
| Purchased paper | t | 1,685 | 547 | 2,232 | 1,602 | 603 | 2,205 |
| Purchased paper / staff member | kg/staff member | 22.0 | 23.6 | 22.3 | 21.3 | 24.0 | 22.0 |
| Certified recycled paper | % | 73.1 | 12.1 | 58.2 | 75.9 | 14.4 | 59.1 |
| Eco-sustainable certified paper (not recycled) | % | 20.9 | 36.1 | 24.6 | 17.9 | 56.7 | 28.5 |

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Intesa Sanpaolo S.p.A.

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Registration number on the Torino Company Register and Fiscal Code 00799960158

Representative of the Intesa Sanpaolo VAT Group

VAT Code 11991500015 (IT11991500015)

Member of the Interbank Deposit Protection Fund and the National Guarantee Fund

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registered in the Register of Banking Groups

