

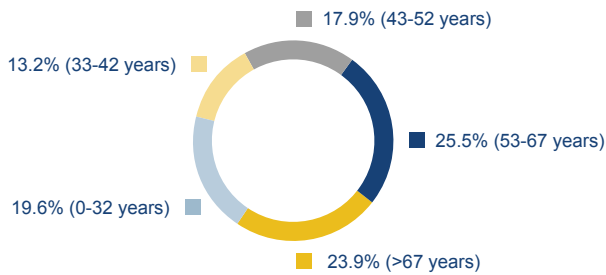
Society

CUSTOMERS

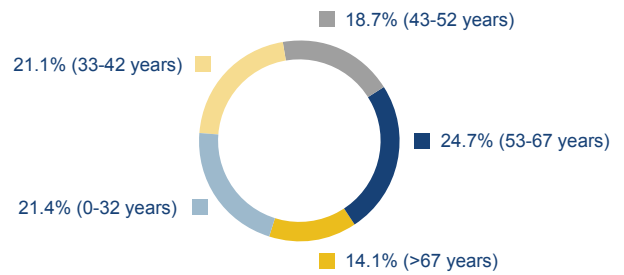
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

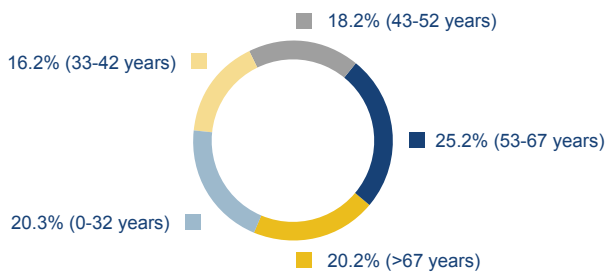
Italy (Intesa Sanpaolo Group - excluding UBI Banca Group)



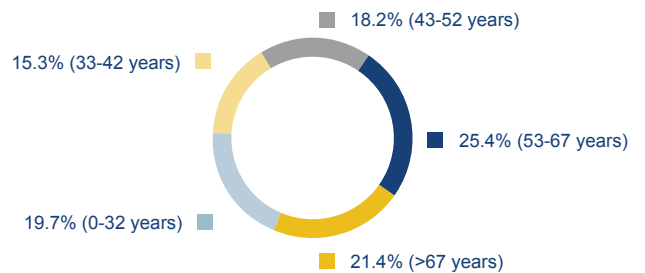
Abroad (Intesa Sanpaolo Group - excluding UBI Banca Group)



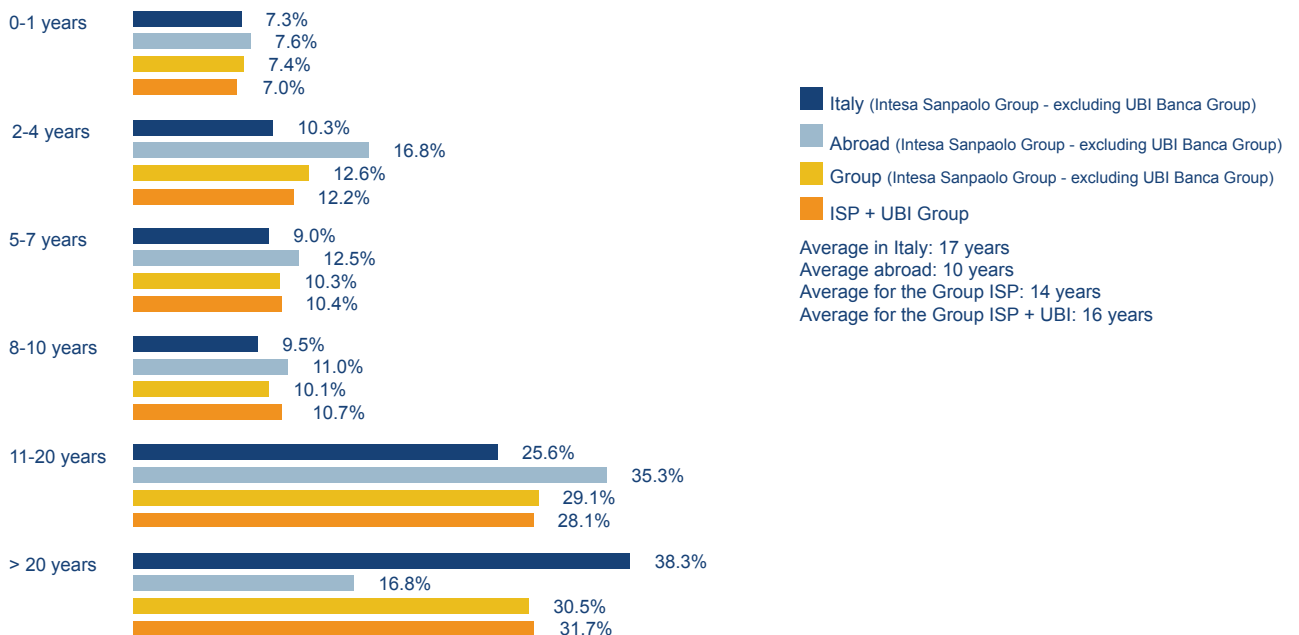
Group (Intesa Sanpaolo Group - excluding UBI Banca Group)



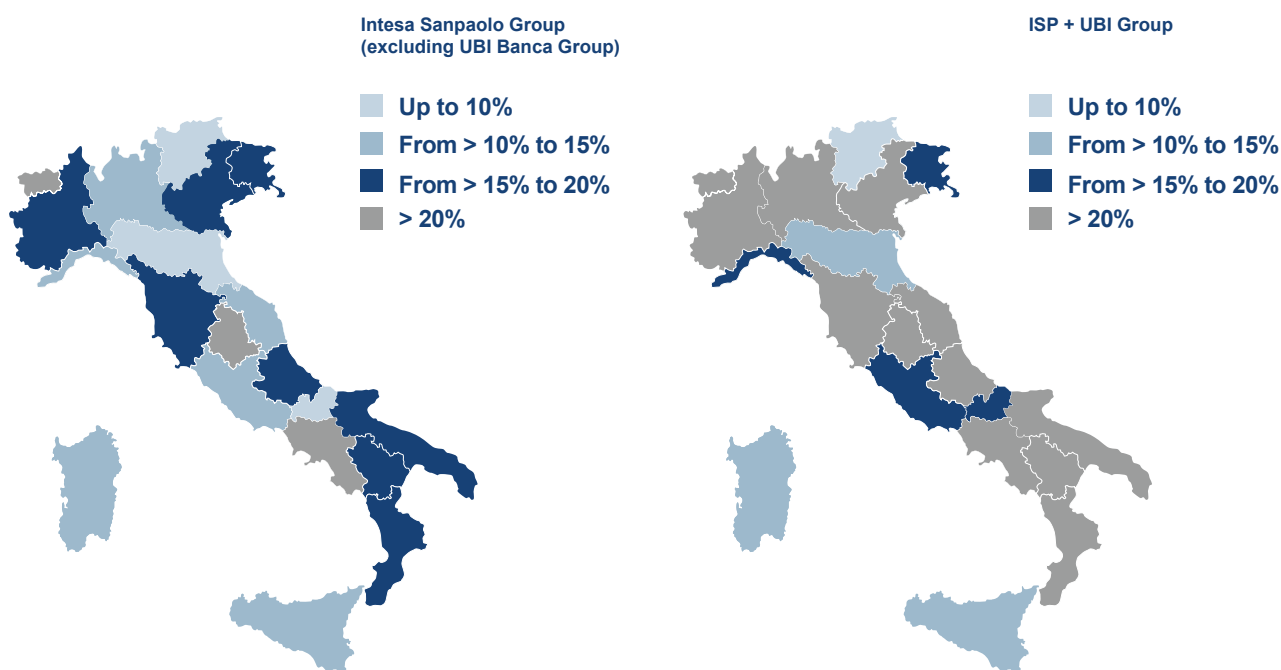
Group ISP + UBI



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



Market share of branches in Italy by region



Presence in Italian regions with a low population density*	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	
	2018		2019		2020		2020	
	Branches	Atm	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	20	45	19	43	19	41	20	42
Basilicata	44	55	34	48	31	49	48	69
Sardegna	84	149	80	143	74	139	75	140
Molise	16	25	9	21	9	21	16	31
Trentino Alto Adige	53	69	49	66	0	59	43	60

* Source: ISTAT 2020 Yearbook, resident population at 01/01/2020 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

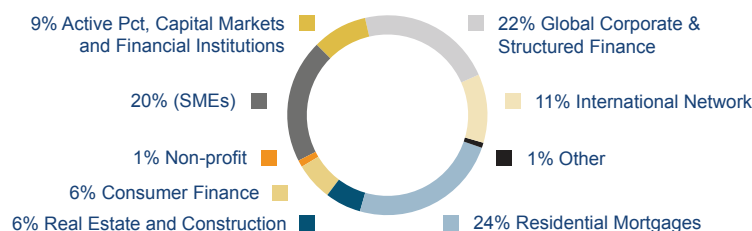
Intesa Sanpaolo Group banks abroad*	Intesa Sanpaolo Group (excluding UBI Banca Group)					
	2018		2019		2020	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	34	51	35	53	35	57
Croatia	295	1,394	278	1,140	254	1,141
Romania	34	43	33	41	32	34
Serbia	154	299	155	309	155	337
Slovakia	202	592	193	603	187	598
Ukraine	50	157	45	117	45	104
Hungary	68	130	64	123	63	122
Moldova	-	-	17	64	17	67
Egypt	175	375	175	437	176	481
Russian Federation	32	48	29	43	28	41

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

LOANS

Loans to customers by business area

Group (Intesa Sanpaolo Group - excluding UBI Banca Group)



Loans to customers by economic business sector

Breakdown by economic business sector	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Loans of the Italian banks and companies of the Group			
Households	29.0%	29.0%	29.3%
Public Administration	1.9%	1.9%	1.6%
Financial Companies	11.3%	10.8%	7.7%
Non-financial Companies of which:	33.0%	32.1%	36.4%
Services	6.1%	6.3%	7.6%
Distribution	5.7%	5.4%	6.1%
Real Estate	3.6%	3.3%	3.2%
Transportation means	0.5%	0.5%	2.1%
Construction	2.0%	1.9%	2.0%
Utilities	2.5%	2.5%	1.9%
Metals and metal products	1.8%	1.7%	1.8%
Transport	1.3%	1.3%	1.6%
Agriculture	1.5%	1.5%	1.5%
Food and drink	1.4%	1.3%	1.4%
Mechanical	1.0%	1.0%	1.2%
Fashion	0.9%	0.8%	1.1%
Intermediate industrial products	1.0%	0.9%	1.0%
Electrotechnical and electronic	0.6%	0.6%	0.8%
Holding and other	0.4%	0.5%	0.5%
Energy and extraction	0.3%	0.4%	0.4%
Base and intermediate chemicals	0.3%	0.3%	0.4%
Publishing and printing	0.3%	0.3%	0.3%
Material for construction	0.3%	0.3%	0.3%
Pharmaceutical	0.2%	0.2%	0.3%
Great jobs	0.3%	0.2%	0.3%
Furniture	0.2%	0.2%	0.3%
Non-classified units	0.3%	0.3%	0.2%
Other consumption goods	0.2%	0.2%	0.2%
Mass consumption goods	0.1%	0.1%	0.1%
White goods	0.1%	0.1%	0.0%
Rest of the world	9.7%	10.8%	11.0%
Loans of international banks and companies of the Group	10.9%	11.7%	11.5%
Non-performing loans	4.2%	3.6%	2.6%
TOTAL	100.0%	100.0%	100.0%

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

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING

Project Finance*	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	Category A	Category B	Category C
Total	2	4	3
Sector			
Oil and gas	1	2	
Mining			
Energy		1	2
Infrastructure		1	
Other	1		1
Region			
Americas		1	
Europe, Middle East and Africa (EMEA)	2	3	3
Asia and Oceania			
Type of country**			
Designated	1	4	
Not designated	1		3
Independent audit			
Yes	2		
No		4	3

UBI Banca figures not reported since the Group does not adhere to the Equator Principles.

Business Loans Associated With Projects*	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	Category A	Category B	Category C
Total		1	
Sector			
Oil and gas			
Energy			
Infrastructure		1	
Region			
Europe, Middle East and Africa (EMEA)		1	
Type of country**			
Designated			
Not designated		1	
Independent audit			
Yes			
No		1	

* Refers to the number of projects that were financially completed in 2020

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

Project finance and business loans associated with projects closed during the year*	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Projects	17	3	20	11	0	11	5	5	10
Economic Value [m euro]	955	38	993	825	0	825	247	934	1,182

* Projects that were financially completed in 2020.

SOCIAL IMPACT LOANS

Loans granted for social purposes [K euro]**	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Micro-finance	25,199	45,535	70,733	16,167	57,699	73,866	6,027	77,898	83,925	83,925
Anti-usury loans	1,680	0	1,680	1,480	0	1,480	1,305	0	1,305	7,130
Loans to the Third Sector	252,375	0	252,375	205,370	0	205,370	470,698	0	470,698	522,335
Products for vulnerable social groups	3,637,664	295,362	3,933,026	3,178,120	253,693	3,431,814	4,280,170	267,240	4,547,410	4,890,282
Support for people hit by disastrous events	197,090	0	197,090	136,907	0	136,907	32,071,647	0	32,071,647	34,778,449
Total	4,114,008	340,897	4,454,904	3,538,044	311,392	3,849,437	36,829,847	345,138	37,174,985	40,282,120

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

** It includes medium/long term loans provided by Third Sector and by Banks in Italy. In 2020 high social impact loans represented 42.5% of all loans granted by the ISP Group (vs. 6.6% in 2019). There has been strong growth in the high social impact loans segment as in 2020 these also included the loans issued to support families and businesses during the COVID-19 emergency. In particular, in 2020 the ISP Group finalised about 32 billion euro of such loans, almost 30 billion euro of which as part of the "Liquidity Decree".

RELATIONS WITH THE THIRD SECTOR

Third Sector Network	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2018	2019	2020	2020
Customers [No.]	64,664	65,787	88,039	112,778
Customers with loans [No.]	11,394	11,993	14,642	18,017
Loans [K euro]	1,899,200	2,098,952	2,299,908	3,000,699
Direct funding [K euro]	3,687,631	4,108,541	5,502,362	6,748,773
Indirect funding [K euro]	1,611,907	1,707,867	1,822,228	3,106,736

SUSTAINABLE INVESTMENTS

Eurizon SGR: Ethical and ESG Funds [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Ethical and ESG Funds: assets	5,619,618	8,225,273	17,726,643
Ethical Funds: assets	1,152,199	1,621,718	2,224,051
International ethical equity	140,690	260,613	359,660
Ethical bonds	430,064	503,629	577,708
Diversified Ethical Heritage	581,446	836,113	1,263,879
EIS - Flexible Equity Ethical Selection	-	21,363	22,804
ESG funds: assets	4,467,419	6,603,555	15,502,592
ESG Target 40 Fund (retail customers)	107,294	106,417	70,184
Sustainable Global Equity Fund (professional customers)	350,399	623,300	555,437
Flexible Equity Fund	3,364,371	3,675,633	3,435,793
Sustainable Discipline ESG Fund	423,298	432,862	405,594
Absolute Green Bonds Fund	152,181	725,119	2,010,185
Bond Corporate Smart ESG Fund	69,876	156,567	212,690
Equity Contrarian ESG Approach	-	61,456	134,836
Bond Emerging Markets in local currencies ESG	-	229,023	227,948
Equity Innovation	-	77,452	828,506
Equity People Heritage	-	62,404	620,651
Equity Planet	-	82,227	717,891
Equity Europe	-	196,128	134,060
Equity US	-	174,967	169,332
Sustainable Equity Europe	-	-	109,689
Sustainable Equity US	-	-	104,620
Global Dividend ESG 50	-	-	982,894
Global Leaders ESG 50	-	-	1,008,364
Eurizon Soluzione ESG 10	-	-	241,192
Eurizon Soluzione ESG 40	-	-	330,862
Eurizon Soluzione ESG 60	-	-	253,730
Eurizon Recovery Leaders ESG 40	-	-	163,880
Eurizon Top Recovery ESG	-	-	32,375
Eurizon Next - Allocazione Diversificata 20	-	-	727,198
Eurizon Next - Allocazione Diversificata 40	-	-	1,338,951
Eurizon Next - Allocazione Diversificata 70	-	-	250,906
Eurizon Next - Strategia Azionaria ESG	-	-	434,824
Percentage of ethical and ESG funds (under Italian law and delegated) with respect to the total assets of Italian law funds [%]	8.3	12.0	28.4
Total fund assets managed with ESG criteria for third parties (mandates of institutional operators) [k euro]	2,570,553	3,522,898	3,422,046

The Eurizon Ethical Funds are under Italian law.

Eurizon SGR: engagement initiatives	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Companies comprising the portfolios*	1,382	1,420	1,429
Companies for which engagement initiatives have been carried out	600	515	573
Companies for which ESG engagement initiatives have been carried out	130	77	172
% of companies included in the portfolios subject to ESG engagement	9.4	5.4	12.0
% of companies for which ESG engagement activities were carried out on the total of the companies subject to engagement	21.7	15.0	30.0

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

Fideuram Ethical and ESG Funds [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Ethical and ESG funds: assets	115,420	224,803	707,587
Ethical Funds: assets	47,909	57,624	74,207
Fonditalia Ethical Investment Class R	26,447	26,871	27,771
Fonditalia Ethical Investment Class T	21,462	30,752	46,436
ESG funds: assets	67,511	167,179	633,380
Fonditalia Millennial Equity Class R	21,336	74,311	241,932
Fonditalia Millennial Equity Class T	46,175	92,868	391,449
Total fund assets managed by Fideuram directly and on behalf of third parties [k euro]*	55,418,000	61,092,911	62,758,589

The Fideuram Ethical Funds are governed by Luxembourg law.

* The term "third party houses" refers to asset management companies other than those belonging to the Fideuram Group (Fideuram Investimenti and Fideuram Asset Management Ireland) which establish mutual investment funds which are then placed with customers.

Pramerica SGR: Ethical and SICAV Funds [K euro]	UBI Banca Group
	2020
Ethical/ESG Funds and SICAV SRI/ESG: assets	6,166,528
Ethical/ESG Funds: assets	291,248
Ethical Funds: assets	248,596
Azionario Etico	24,990
Obbligazionario Euro Corporate Etico	55,132
Bilanciato Etico	168,474
ESG Funds: assets	42,653
Rilancio Italia TR	42,653
SICAV SRI/ESG: assets	5,875,279
SICAV SRI (best in class): assets	2,726,478
SICAV Social 4 Future	1,068,857
SICAV Social 4 Planet	1,657,621
SICAV ESG: assets	3,148,801
SICAV Low Carbon Euro	552,536
SICAV Clean water	204,999
Absolute Return Moderate ESG	641,046
Social 4 Children	88,713
Euro Fixed Income	65,321
Equity High Dividend	97,337
Euro Corporate Short Term	537,830
Euro Corporate Bond	505,825
Smart Factor Euro	50,330
Strategic Bond	404,865
Percentage of Ethical/ESG funds and SICAV SRI/ESG with respect to the total assets of managed funds and SICAV [%]	16.7%

Pramerica SGR: engagement initiatives	UBI Banca Group
	2020
Companies comprising the portfolios	1,221
Companies for which engagement initiatives have been carried out	420
Companies for which ESG engagement initiatives have been carried out	420
% of companies included in the portfolios subject to ESG engagement	100%
% of companies for which ESG engagement activities were carried out on the total of the companies subject to engagement	100%

MULTI-CHANNEL

Distribution channels and automation of operations: Italy	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2018	2019	2020	2020
Multi-channel contracts (stock)*	8,329,884	9,171,390	10,304,258	12,385,916
Multi-channel contracts (stock)/no. of customers*	70.9%	78.4%	87.7%	85.1%
Bank transfers automation [%]	88.3	90.2	93.7	93.1
Securities automation [%]	67.5	66.4	85.1	84.2
Remote Banking: active contracts at date	239,358	211,645	198,876	511,151
Remote Banking: orders	127,248,285	139,179,355	127,246,358	149,404,348

* Monitoring of the 2018-2021 Business Plan is performed on customers of the Banca dei Territori Division.

Distribution channels: Abroad	Intesa Sanpaolo Group (excluding UBI Banca Group)					
	2018		2019		2020	
	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/no. of customers	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/no. of customers	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/no. of customers
Albania	18,664	9%	34,919	16%	43,769	19%
Croatia	540,333	28%	572,631	37%	622,859	34%
Romania	13,893	20%	16,262	26%	20,350	35%
Serbia	833,571	49%	571,424	46%	606,586	49%
Slovakia	555,682	57%	583,873	61%	621,242	70%
Ukraine	83,479	59%	58,985	67%	69,294	82%
Hungary	316,916	85%	316,290	90%	347,726	92%
Moldova	-	-	0	0%	8,946	9%
Russian Federation	46,528	21%	38,826	27%	33,406	29%

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

CYBER SECURITY

Training	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Participants	3,627	4,653	8,280	43,659	7,770	51,429	58,859	10,017	68,876	76,669
Hours of training provided (classroom + remote learning)**	7,560	6,647	14,207	205,281	16,090	221,371	185,880	28,415	214,295	225,903

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

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

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

CUSTOMER EXPERIENCE

Net promoter score (NPS) performance by type of customer	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Retail	16	20	21
Exclusive	3	7	15
SME	20	11	22
Third sector	-	-	25

Findings collected from Banca dei Territori customers. In 2019 it was established that the reference channel for surveys would be the telephone. Therefore, since 2019 all the data has been calculated by applying a correction that enables the votes collected through different channels to be made comparable with those gathered by telephone.

CLAIMS, COMPLAINTS AND APPEALS

Type	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Loans	24,922	4,703	29,625	18,569	4,945	23,514	26,693	8,688	35,381	41,867
Payment systems	9,640	20,616	30,256	11,275	24,328	35,603	15,426	25,559	40,985	43,808
Organisational issues, Internet site, other	10,365	7,082	17,447	12,873	7,447	20,320	17,093	6,775	23,868	24,211
Insurance products	6,088	150	6,238	8,289	115	8,404	12,905	156	13,061	13,148
Current accounts, deposits and securities dossier	5,997	5,336	11,333	4,327	6,333	10,660	5,164	5,890	11,054	12,092
Investments	2,997	209	3,206	3,391	165	3,556	3,512	222	3,734	3,921
Total	60,009	38,096	98,105	58,724	43,333	102,057	80,793	47,290	128,083	139,047

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

With regard to requests received from customers regarding personal data protection, in Italy 101 reports were received in 2020 for an alleged violation of the Privacy Code, and 8 requests for feedback from the Italian Data Protection Authority, in relation to claims submitted to it at the customer's initiative as part of the exercise of the data access right. Abroad in the EU, the local Data Protection Officers handled 418 reports for alleged breach of the data protection regulations and 2 requests for feedback from the local Data Protection Authority in relation to claims submitted to the Authorities from customers.