



Consolidated Non-financial
Statement as at 30 June 2019

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INTRODUCTION

In the 2018-2021 Business Plan, Intesa Sanpaolo is committed to strengthening its leadership in Corporate Social Responsibility, aiming to become a reference model in terms of sustainability and social and cultural responsibility.

Consistently with this commitment, Intesa Sanpaolo has decided to be one of the very few banks in the world to voluntarily publish an infra-annual statement of non-financial indicators in a structured and organic document.

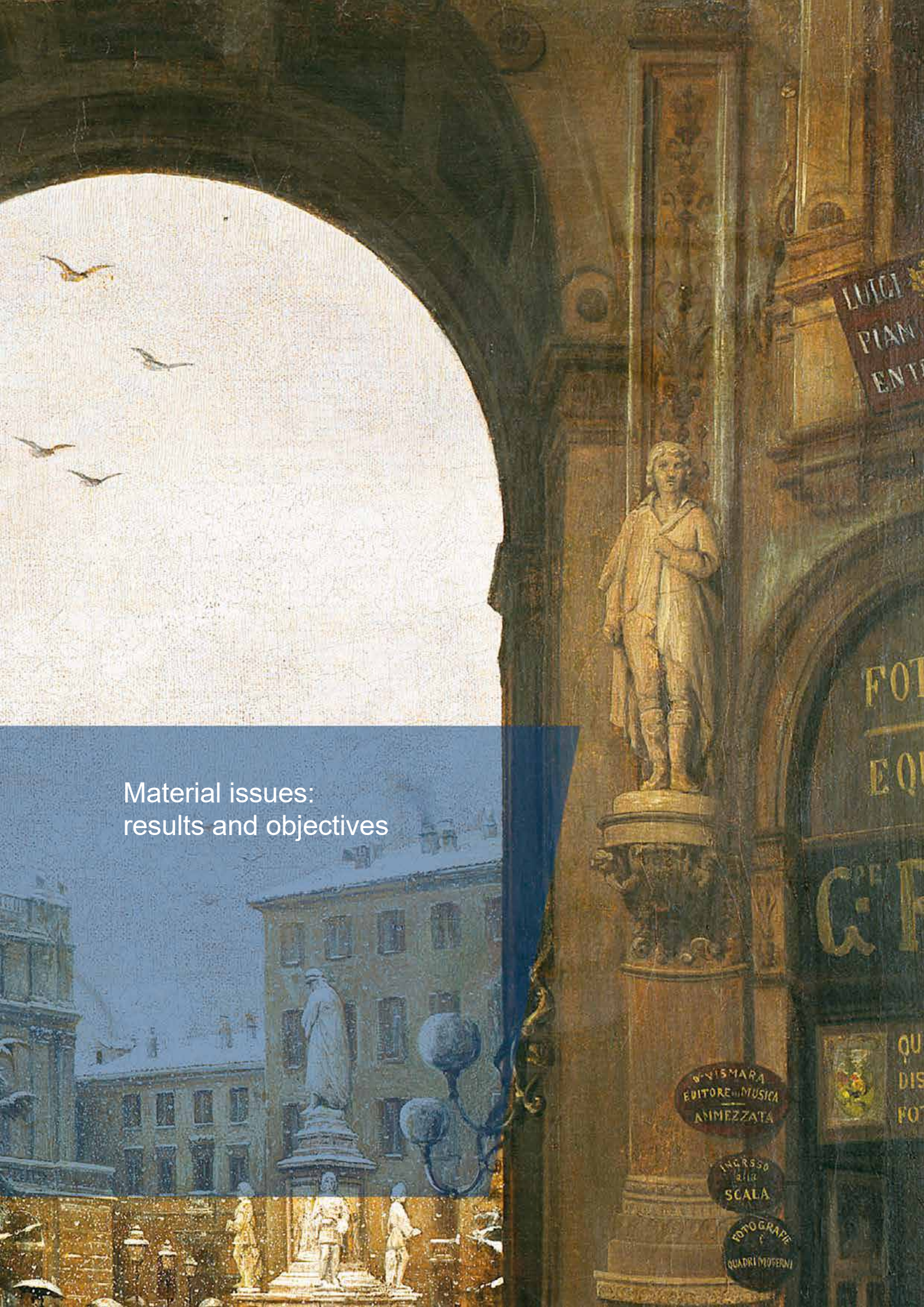
The objective is to have timely monitoring of projects, initiatives and quantitative indicators of performance in respect of ESG (environmental, social, governance) issues and consequently timely and fully account – to the market and to all stakeholders – the results achieved over the course of the year, also witnessing the constant and active attention of the Intesa Sanpaolo Group to the ESG issues.

In particular, Intesa Sanpaolo intends to provide timely communication on the progress made towards the sustainability commitments undertaken by the Group, starting from the United Nations Sustainable Development Goals.

To this purpose, in this document, with reference to the first half of 2019, a set of non-financial performance indicators is published, selected versus what required by the annual reporting obligation, carried out with the Consolidated Non-Financial Statement, prepared in accordance with the Legislative Decree n. 254/2016 and the GRI Standards.

The choice of indicators was guided by their representativeness with respect to the material issues for Intesa Sanpaolo, therefore priorities for the Group and its stakeholders, as represented in the 2018 materiality matrix, which highlights 11 issues: Company value and solidity, Quality and innovation in customer relations, Responsible asset management and customer protection, Access to credit and financial inclusion, Employees growth and development, Integrity in corporate conduct, Employment protection, Green economy, Relations with the community, Employee well-being and Direct environmental impacts. Since various indicators present seasonality factors and a comparison with the first half of 2018 is not available, only the 2019 half-yearly figure is shown.

The reporting boundary of this document is aligned with that of the 2018 Consolidated Non-financial Statement and covers around 99.4% of the scope of the 2019 Half-Year Report by number of employees (net of employees with non-standard contracts).



Material issues:
results and objectives

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Company value and solidity

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Stakeholder	Benefits	Results as at 30 June 2019 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Shareholders	Cash payout ratio	€1,813 million*	85% in 2018, 80% in 2019, 75% in 2020 and 70% in 2021
Households and businesses	New medium/long-term credit granted to the real economy	~26 billion (~86 billion since the beginning of 2018)	~250 billion
Employees	Personnel expenses	2.8 billion (8.6 billion since the beginning of 2018)	~24 billion
Suppliers	Procurement and investments	0.9 billion (3.6 billion since the beginning of 2018)	~11 billion
Public sector	Direct and indirect taxes	1.4 billion (3.9 billion since the beginning of 2018)	~13 billion

* Dividends accrued in the first half of 2019, equal to 80% of the net profit for the period.

Integrity in corporate conduct

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Macro-issue	Projects/Indicators	Actions/ Results as at 30 June 2019
Fighting against corruption and combating money laundering	Training to prevent corruption and money laundering	<ul style="list-style-type: none"> ▪ 64,772 trained employees (71.8% of the total) ▪ 148,657 hours provided
	Disciplinary sanctions due to staff corruption	<ul style="list-style-type: none"> ▪ 0
	Dismissals due to corruption	<ul style="list-style-type: none"> ▪ 0
	Internal advice and clearing on transactions in the corruption highest risk areas	<ul style="list-style-type: none"> ▪ 80
Protection of free competition	Training on privacy protection	<ul style="list-style-type: none"> ▪ 58,065 trained employees (64.4% of the total) ▪ 172,520 hours provided
	Internal requests for antitrust advice and clearing on Group projects	<ul style="list-style-type: none"> ▪ Advice and clearing requests were made for 44 initiatives, of which 25 advice and clearing requests have been completed (opinions not subject to changes or updates), and 19 are still ongoing
Privacy protection	Training on free competition	<ul style="list-style-type: none"> ▪ 54,626 trained employees (60.6% of the total) ▪ 41,709 hours provided
	Cases of customer data being lost or stolen	<ul style="list-style-type: none"> ▪ Data Protection Officer was involved in the evaluation of 9 alleged personal data breach events (Data Breach): for 7 cases a risk for the rights and freedoms of the interested parties was not detected and therefore it was not necessary to proceed with the notification to the Guarantor Authority, for the remaining 2 cases it was necessary to proceed with the notification to the Guarantor Authority
Consumer protection	Training on consumer protection	<ul style="list-style-type: none"> ▪ 58,975 trained employees (65.4% of the total) ▪ 263,047 hours provided
Whistleblowing	Whistleblowing reports	<ul style="list-style-type: none"> ▪ 10 reports, of which 4 were found to be not pertinent and 6 were subject to specific investigations

Society

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/ Results as at 30 June 2019 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Real-economy Bank	Medium/long-term credit granted to the real economy	<ul style="list-style-type: none"> ~26 billion (~86 billion since beginning of 2018) 	<ul style="list-style-type: none"> ~250 billion (cumulative value 2018-2021)
Quality and innovation in customer relations	Net Promoter Score*	<ul style="list-style-type: none"> NPS Retail: 19; NPS Personal: 5; NPS SME: 15. In 2019 the survey consisted of 794,533 inquiries on Retail and Personal customers and 47,903 inquiries on SME customers 	<ul style="list-style-type: none"> Enhancing the quality of service levels
	Average response times to customer complaints and appeals (Parent Company) in line with reference regulations (RR)	<ul style="list-style-type: none"> Investment products and services: 47.5 days (vs NR 60 days); Insurance products and services: 17.5 days (vs NR 45 days) 	<ul style="list-style-type: none"> Maintaining high performance levels in listening to customers
	Expansion of the multichannel platform and digital transformation	<ul style="list-style-type: none"> ~8.8 million multichannel customers equalling 75% of customers 24.9 million digitised transactions and 22.1% of activities digitised 4.7 million customers connected at least once to the new App 19 Group companies already introduced into the Cybersecurity Model (45%) 	<ul style="list-style-type: none"> 70% of activities digitised 100% of Group companies introduced into the Cybersecurity Model
	Blocking of fraudulent transactions	<ul style="list-style-type: none"> ~18 million fraudulent transactions blocked for retail customers and ~11 million for corporate customers 	<ul style="list-style-type: none"> Strengthening of cybersecurity
	IT Security training for employees	<ul style="list-style-type: none"> 20,946 participants; 38,559 hours provided 	
	Number of robberies	<ul style="list-style-type: none"> 13 	<ul style="list-style-type: none"> Continuous focus on the safety of customers and employees
Access to credit and financial inclusion	Loans disbursed for initiatives with high social impact	<ul style="list-style-type: none"> ~1.8 billion 7% of total loans 	<ul style="list-style-type: none"> Reinforcement of initiatives to foster financial inclusion and to support vulnerable groups
	Microcredit and anti- groups usury loans disbursed	<ul style="list-style-type: none"> ~31.6 million 	
	Supporting people affected by natural disasters	<ul style="list-style-type: none"> Provisioning of approximately 55 million subsidised loans, of which over 2.2 million related to the support of families and businesses affected by the collapse of the bridge in Genoa 	

Macro-issue	Projects/Indicators	Actions/ Results as at 30 June 2019 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
	Fund for Impact	<ul style="list-style-type: none"> Launched at the end of February "per Merito", the first unsecured line of credit dedicated to all Italian university students residing in Italy or abroad. 1.1 million already granted in the first four months after the launch of the initiative 	<ul style="list-style-type: none"> Creation of a fund of some 250 million to disburse loans of around 1.2 billion to sections of society that find it difficult to access credit
	Loans disbursed to support the Third Sector and social enterprises	<ul style="list-style-type: none"> ~100 million (~ 300 million since beginning of 2018) 	<ul style="list-style-type: none"> New medium and long-term loans of 700 million to support social enterprises (cumulative value 2018-2021)
Sustainable investments and customer protection	Ethical/ESG Funds	<ul style="list-style-type: none"> 29.8% of the Group's market share for SRI fund assets in Italy. For Eurizon, approximately 6.5 billion of Ethical/ESG funds (29.1% of the market); 28 dedicated products; 4 new funds launched. For Fideuram, over 149 million of Ethical/ESG funds 	<ul style="list-style-type: none"> Consolidation of its leading role in sustainable investments
	Engagement activities with issuers	<ul style="list-style-type: none"> 300 Eurizon engagements with issuers, over 23% of which exclusively about ESG issues 	<ul style="list-style-type: none"> Enhancement of engagement activities in line with the Stewardship Principles
	Gross premiums non-motor insurance	<ul style="list-style-type: none"> 254 million 	<ul style="list-style-type: none"> Development of insurance offer
Contribution to the community	Monetary contribution to the community**	<ul style="list-style-type: none"> ~29 million 	<ul style="list-style-type: none"> Become an exemplary model for society in terms of social and cultural responsibility
	Food and Shelter for the Needy project	<ul style="list-style-type: none"> Since 2018 around 4.5 million meals, 178,800 beds, 66,600 medicines and 52,700 clothing items distributed 	<ul style="list-style-type: none"> Combating poverty by distributing 10,000 meals a day (3.6 million a year) and providing 6,000 beds a month (72,000 a year), 3,000 medicines and 3,000 clothing items a month (36,000 medicines and 36,000 items of clothing a year)
	Culture project	<ul style="list-style-type: none"> Monetary contribution of 13.2 million to art and culture 4 main exhibitions and 4 dossier exhibitions at the Gallerie d'Italia organized with almost 280,000 visitors; free participation of approximately 44,000 children and teenagers in educational workshops held in the Group's museums; 110 masterpieces took part in exhibitions in prestigious museums in Italy and abroad and 100 young art historians working at the Gallerie d'Italia 	<ul style="list-style-type: none"> Promotion and sharing of the Group's artistic and cultural heritage and promotion of the culture and awareness of the country's heritage

* In 2019 it was defined that the reference detection channel is the telephone channel; therefore, the 2019 NPS is computed by applying a corrective factor that allows to make the votes collected with different channels comparable with the telephone channel. Starting from 2019 the data referring to the customers of the aggregate group of former Banca Popolare di Vicenza and former Veneto Banca are included.

** Overall monetary contribution to the community is calculated based on the LBG methodology.

Employees

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/ Results as at 30 June 2019 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Job protection	People reassigned to high value-added activities New hires	<ul style="list-style-type: none"> 1,190 reassigned employees working on new priority activities (2,179 since the beginning of 2018) 2,008 hires at Group level, of which 202 hires have specialised profiles (643 since the beginning of 2018) 	<ul style="list-style-type: none"> 5,000 people reassigned to high value-added initiatives At least 1,650 new hires to support core business growth
Labour Relations	Employees belonging to a trade union Signed trade union Agreements	<ul style="list-style-type: none"> 77.69% in Italy (credit agreement) 31.3% abroad 15 signed trade union agreements 	<ul style="list-style-type: none"> People acting as an enabling factor, including by means of a meaningful discussion with trade union representatives
Employee growth and development	Training: hours provided	<ul style="list-style-type: none"> 2.8 million hours of training (11.9 million since the beginning of 2018) 	<ul style="list-style-type: none"> 46 million hours of training in the 2018-2021 period 11.9 million hours in 2021
	Insurance sector training	<ul style="list-style-type: none"> 208 protection specialists introduced to support branches 258,643 hours of training and specialisation for insurance sector growth for 58,322 people, supporting branches 	<ul style="list-style-type: none"> Training and specialization for insurance sector growth: some 220 protection specialists supporting branches, some 30,000 trained individuals from branches
	Loan recovery training	<ul style="list-style-type: none"> 1,753 training hours provided to 412 employees to consolidate loan recovery 50 employees managing customers in arrears (241 since the beginning of 2018) 	<ul style="list-style-type: none"> Enhancing skills in loan recovery and creating a dedicated internal unit (1,000 individuals managing customers in arrears, out of 1,300 reassigned to lending priorities)
	International Talent Program	<ul style="list-style-type: none"> The development initiatives envisaged by the International Talent Program involved over 220 employees 	<ul style="list-style-type: none"> Around 500 talents involved
	Managerial assessments	<ul style="list-style-type: none"> 345 employees subject to assessment (39% men and 61% women) 	<ul style="list-style-type: none"> Career advancement paths for employees destined for managerial roles
	Diversity Management initiatives	<ul style="list-style-type: none"> Survey results analysis on the inclusion and definition of the Diversity & Inclusion Strategy Action plan 2019-2020 Analysis of Diversity & Inclusion indicators for targeted intervention actions 	<ul style="list-style-type: none"> Promote diversity and inclusion

Macro-issue	Projects/Indicators	Actions/ Results as at 30 June 2019 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Welfare and quality of life in the company	Smart Working	<ul style="list-style-type: none"> 12,941 participants in the flexible work scheme, out of which 1,359 new members in the semester 	<ul style="list-style-type: none"> Flexibility programmes to improve staff productivity and satisfaction: smart working extended to 24,000 people in 2021
	Intesa Sanpaolo Employees' Association	<ul style="list-style-type: none"> Almost 150,000 members Approximately 2 million euro to support free time initiatives 	
	Group health fund	<ul style="list-style-type: none"> 45.4 million euro of intermediate healthcare services net of excesses Over 215,000 people assisted 	<ul style="list-style-type: none"> Promotion of welfare and work-life balance
	Company pension	<ul style="list-style-type: none"> Over 95,000 subscribers to all Group Funds (Defined Contribution and Benefit) Over 9 billion of assets 	
Health and safety	Injuries	<ul style="list-style-type: none"> Inside the workplace: 120 Outside the workplace: 331 Injury rate: 0.5% 	<ul style="list-style-type: none"> Protecting employee health and safety
	Health and Safety Management System Certification	<ul style="list-style-type: none"> OHSAS 18001 certification extended to all Italy branches 	
	Health and safety training for employees	<ul style="list-style-type: none"> 13,479 participants in health and safety training; 48,818 hours provided 	

Environment and climate change

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	Actions/ Results as at 30 June 2019 (Cumulative value since the beginning of 2018)	Plan Objectives for 2021 Cumulative value 2018-2021
Direct environmental impacts	Greenhouse gas emissions*	<ul style="list-style-type: none"> Scope 1 + 2 Market-based**: 45,841 tCO₂eq 0.013 tCO₂eq/m² 0.485 tCO₂eq/staff member 	<ul style="list-style-type: none"> Containment of CO₂ emissions
	Energy consumption	<ul style="list-style-type: none"> Electricity: 211,662 MWh Thermal energy: 120,419 MWh Renewable electricity consumption vs total: 81.1% Electricity produced from renewable sources: 651 MWh 	<ul style="list-style-type: none"> Containment of energy consumption Increase in the use of renewable energy sources Maintenance of electricity production levels from photovoltaic energy
	Responsible management of resources	<ul style="list-style-type: none"> Paper purchased: 3,294 t Environmentally-friendly paper purchased vs total: 88.4% 	<ul style="list-style-type: none"> Responsible use of resources
Green economy	Loans and services for the green economy and Circular Economy	<ul style="list-style-type: none"> Loans for environmental purposes***: 583 million euro disbursed 2.2% of total loans 	<ul style="list-style-type: none"> Supporting the green economy
		<ul style="list-style-type: none"> Circular Economy: 178 projects analyzed 40 projects funded 543 million provided 	<ul style="list-style-type: none"> 5 billion euro in credit for companies that adopt the circular model using innovative methods Launch of a specific investment fund dedicated to the Circular Economy

* Emission factors for the calculation of CO₂ established by Intesa Sanpaolo, in accordance with the ABI Energia Guidelines "Linee guida sull'applicazione in banca degli Standards GRI in materia ambientale" and on the basis of the main 2018 publications (UNFCCC, IEA, IPCC, AIB, etc.).

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

*** Loans granted through the Plafond Circular Economy are excluded.

Human rights

PERFORMANCE INDICATORS AND RESULTS ACHIEVED

Indicators	Results as at 30 June 2019
Injuries in the workplace	120
Employees belonging to a union (% of total)*	64.9%
Part-time employees (% of total)	11.8%
Employees signed up to the flexible work scheme	12,941
Reports of non-compliance with the Code of Ethics for alleged discrimination	4
Court cases for mobbing **	2
Reports of alleged breaches of the Privacy Code (Italy)	23
Robberies - Number of events per 100 branches	0.29
Suppliers registered on the Supplier Gate*** (n.)	4,213
Projects subject to Equator Principles screening:	
Number	1
Amount (millions of euro)	173
Donations for vulnerable and disadvantaged groups managed centrally (% of total)	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 77.69% (calculation based on Full Time Equivalents –FTEs).

** Two disputes of current employees are underway which include mobbing among the claims.

*** All 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

CSR GOVERNANCE

Code of Ethics: reports of alleged non-compliance	30.6.2019
Customers	53
Employees	20
Suppliers	1
Community	0
Total	74

INTEGRITY IN CORPORATE CONDUCT

Whistleblowing	30.6.2019
Reports received	10
Reports identified as not relevant	4
Reports with specific investigations	6

Specific training for the prevention of corruption and anti-money laundering	30.6.2019		
	Italy	Abroad	Group
Participants [No.]	56,350	8,422	64,772
Hours of specific training [No.]*	119,333	29,324	148,657
Participants [%]	83.9	36.6	71.8
Hours of specific training/total hours of training [%]*	16.1	5.7	11.9

Training for the protection of free competition	30.6.2019		
	Italy	Abroad	Group
Participants	57,993	72	58,065
Hours of training provided (classroom + remote learning)*	172,510	10	172,520

Training for consumer protection	30.6.2019		
	Italy	Abroad	Group
Participants	58,417	558	58,975
Hours of training provided (classroom + remote learning)*	260,818	2,229	263,047

Training for privacy protection	30.6.2019		
	Italy	Abroad	Group
Participants	50,813	3,813	54,626
(classroom + remote learning)*	38,913	2,795	41,709

DISCIPLINARY MEASURES TAKEN AGAINST EMPLOYEES

Disciplinary measures taken against staff	30.6.2019		
	Italy	Abroad	Group
Disciplinary sanctions due to staff corruption	0	0	0
Dismissal due to corruption	0	0	0

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

SOCIETY

LOANS TO CUSTOMERS BY ECONOMIC BUSINESS SECTOR

Breakdown by economic business sector	30.6.2019
Loans of the Italian banks and companies of the Group	
Households	28.8%
Public Administration	2.0%
Financial Companies	12.3%
Non-financial Companies of which:	32.3%
Services	6.2%
Distribution	5.4%
Real Estate	3.5%
Utilities	2.5%
Construction	2.0%
Metallurgy and metal products	1.8%
Agriculture	1.5%
Transport	1.3%
Food and drink	1.3%
Mechanical	1.0%
Intermediate industrial products	0.9%
Fashion	0.9%
Electrotechnical and electronic	0.6%
Transportation means	0.5%
Holding and other	0.5%
Energy and extraction	0.3%
Material for construction	0.3%
Base and intermediate chemicals	0.3%
Infrastructure	0.3%
Publishing and printing	0.3%
Non-classified units	0.3%
Furniture	0.2%
Pharmaceutical	0.2%
Other consumption goods	0.2%
Mass consumption goods	0.1%
White goods	0.1%
Rest of the world	9.8%
Loans of international banks and companies of the Group	10.6%
Non-performing loans	4.1%
TOTAL	100.0%

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

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING*

Project Finance**	30.6.2019		
	Category A	Category B	Category C
Total	1		
Sector			
Oil and gas	1		
Mining			
Energy			
Infrastructure			
Other			
Region			
Americas			
Europe, Middle East and Africa (EMEA)			
Asia and Oceania	1		
Type of country***			
Designated			
Not designated	1		
Independent audit			
Yes	1		
No			

* There are no loans to companies for projects that have reached financial completion in the first half of 2019.

** The tables show the number of projects that were financially completed as of June 30, 2019.

*** 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.

Projects closed during the year*	30.6.2019		
	Italy	Abroad	Group
Projects	1	0	1
Economic Value [m euro]	173	0	173

* Projects that were financially completed as of June 30, 2019.

SOCIAL IMPACT LOANS

Loans granted for social purposes [K euro]	30.6.2019		
	Italy	Abroad	Group
Micro-finance	10,034	21,098	31,132
Anti-usury loans	557	0	557
Loans to the Third sector	106,760	0	106,760
Products for vulnerable social groups	1,445,889	124,174	1,570,063
Support for people hit by disastrous events	55,145	0	55,145
Total	1,618,384	145,272	1,763,656

SUSTAINABLE INVESTMENTS

Eurizon SGR: Ethical and ESG Funds	30.6.2019
Ethical and ESG Funds: assets	6,478,529
Ethical Funds: assets	1,307,989
International ethical equity assets	189,302
Ethical bonds assets	448,793
Diversified Ethical: assets	669,894
ESG funds: assets	5,170,540
ESG Target 40 Fund (retail customers): assets	112,302
Sustainable Global Equity Fund (professional customers): assets	416,781
Flexible Equity Fund: assets	3,581,503
Sustainable Discipline ESG Fund: assets	436,222
Absolute Green Bonds Fund: assets	332,153
Bond Corporate Smart ESG Fund: assets	100,374
Contrarian Approach ESG Fund: assets	4,804
Emerging Markets Bond in local currencies ESG: assets	186,402

Eurizon SGR: engagement initiatives	30.6.2019
Companies for which engagement initiatives have been carried out	300
Companies for which ESG engagement initiatives have been carried out	70

Fideuram Ethical and ESG Funds [K euro]	30.6.2019
Ethical and ESG Funds: assets	149,237
Ethical Funds: assets	47,374
Fonditalia Ethical Investment Class R: assets	25,884
Fonditalia Ethical Investment Class T: assets	21,490
ESG Funds: assets	101,863
Fonditalia Millennials Equity Class R: assets	39,905
Fonditalia Millennials Equity Class T: assets	61,958

Fideuram Ethical Funds are Luxembourg funds.

CYBER SECURITY

Training	30.6.2019		
	Italy	Abroad	Group
Participants	17,174	3,772	20,946
Hours of training provided (classroom + remote learning)*	30,697	7,862	38,559

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

CUSTOMER EXPERIENCE

Net promoter score (NPS) by type of customer	30.6.2019
Retail	18.9
Personal	5.3
SME	14.7

In 2019 it was defined that the reference detection channel is the telephone channel; therefore, the 2019 NPS is computed by applying a corrective factor that allows to make the votes collected with different channels comparable with the telephone channel. Starting from 2019 the data referring to the customers of the aggregate group of former Banca Popolare di Vicenza and former Veneto Banca are included.

CLAIMS, COMPLAINTS AND APPEALS

Type	30.6.2019		
	Italy	Abroad*	Group
Loans	10,991	2,164	13,155
Payment systems	5,739	9,179	14,918
Organizational issues, Internet site, other	6,281	3,245	9,526
Insurance products	3,515	41	3,556
Current accounts, deposits and securities dossier	2,456	2,763	5,219
Investments	1,253	91	1,344
Total	30,235	17,483	47,718

With regard to requests received from customers on personal data protection in Italy, in the first half of 2019 23 reports were received for alleged violation of the Privacy Code and 2 requests for feedback from the Italian Data Protection Authority, in the face of appeals presented to the Authority on the initiative of the customer in the exercise of the right of access to data.

* The figures relating to the foreign perimeter refer to the period January-May, as the reporting times did not allow for a representation of the half-year figures; for the month of June, however, there are no specific critical situations to report. The survey for the Foreign sector also includes Eximbank (Moldova) which does not fall within the reporting boundary of the Non-Financial Consolidated Report at June 30, 2019.

CONTRIBUTION TO THE COMMUNITY

Monetary contribution to the community by area of activity [K euro]	30.6.2019		
	Italy	Abroad	Group
Art and Culture	13,019	220	13,239
Social solidarity	2,439	173	2,612
Health	841	174	1,015
Education and research	4,715	97	4,812
Civil and humanitarian emergencies	10	0	10
Economic development	2,286	266	2,552
Environment	3	7	10
Other	4,322	401	4,723
Total monetary contribution to the community	27,634	1,338	28,972

Monetary contribution to the community by area of activity [%]	30.6.2019		
	Italy	Abroad	Group
Art and Culture	47.1	16.4	45.7
Social solidarity	8.8	12.9	9.0
Health	3.0	13.0	3.5
Education and research	17.1	7.2	16.6
Civil and humanitarian emergencies	0.0	0.0	0.0
Economic development	8.3	19.9	8.8
Environment	0.0	0.5	0.0
Other	15.6	30.0	16.3

Monetary contribution to the community by reason [K euro]	30.6.2019		
	Italy	Abroad	Group
Occasional donations	493	98	591
Investments in the community	13,548	634	14,182
Commercial initiatives with an impact on the community	13,593	606	14,199
Total monetary contribution to the community	27,634	1,338	28,972

Monetary contribution to the community by reason [%]	30.6.2019		
	Italy	Abroad	Group
Occasional donations	1.8	7.3	2.0
Investments in the community	49.0	47.4	48.9
Commercial initiatives with an impact on the community	49.2	45.3	49.0

SUPPLIERS

Suppliers - Supplier Gate	30.6.2019
Suppliers [No.]	4,213
of which:	
Italy [No.]	3,284
Europe (excluding Italy) [No.]	841
Rest of the world [No.]	88

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

EMPLOYEES

COMPOSITION

Group staff breakdown by country	30.6.2019		
	Total	Men	Women
Italy	67,164	33,118	34,046
Luxembourg	210	133	77
Ireland	31	17	14
Egypt	4,598	3,517	1,081
Albania	643	190	453
Croazia	5,213	1,484	3,729
Romania	590	164	426
Serbia	3,073	831	2,242
Hungary	2,285	714	1,571
Slovakia	4,189	1,166	3,023
Ukraine	966	194	772
Russian Federation	1,161	312	849
Brazil	39	28	11
Group	90,162	41,868	48,294

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 (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

Breakdown of staff by gender [%]	30.6.2019		
	Italy	Abroad	Group
Men	49.3	38.0	46.4
Women	50.7	62.0	53.6

Employees by category and gender [% of total employees]	30.6.2019		
	Italy	Abroad	Group
Executives	1.5	2.2	1.7
Men	1.2	1.3	1.3
Women	0.3	0.9	0.5
Middle managers	42.3	23.2	37.4
Men	25.7	13.6	22.6
Women	16.6	9.6	14.8
Professional areas	56.1	74.6	60.8
Men	22.3	23.1	22.5
Women	33.8	51.5	38.3

Employees - Breakdown by category and gender [% of the category total]	30.6.2019	
	Men	Women
Executives	73.7	26.3
Middle managers	60.4	39.6
Executives + Middle managers	61.0	39.0
Professional areas	37.0	63.0

Part time employees by gender	30.6.2019		
	Italy	Abroad	Group
Number of part time employees/total staff [%]	15.4	1.2	11.8
Breakdown of part time employees by gender [No.]	10,355	269	10,624
Men	674	40	714
Women	9,681	229	9,910

Employment by gender [n.]	30.6.2019		
	Italy	Abroad	Group
Total	537	1,471	2,008
Men	297	561	858
Women	240	910	1,150

Termination by gender [n.]	30.6.2019		
	Italy	Abroad	Group
Total	1,726	1,607	3,333
Men	985	591	1,576
Women	741	1,016	1,757

Turnover by gender	30.6.2019		
	Italy	Abroad	Group
Total	-1,189	-136	-1,325
Men	-688	-30	-718
Women	-501	-106	-607

Turnover rate by gender [%]	30.6.2019		
	Italy	Abroad	Group
Total	-1.7	-0.6	-1.4
Men	-2.0	-0.3	-1.7
Women	-1.5	-0.7	-1.2

PROFESSIONAL DEVELOPMENT

Number of promotions by gender	30.6.2019		
	Italy	Abroad	Group
Total	761	653	1,414
Men	355	213	568
Women	406	440	846

TRAINING

Training by category [hours]	30.6.2019		
	Italy	Abroad	Group
Executives	20,501	9,418	29,919
Men	16,660	5,889	22,550
Women	3,841	3,529	7,369
Middle managers	779,835	136,487	916,321
Men	489,891	64,362	554,252
Women	289,944	72,125	362,069
Professional areas	1,073,936	627,593	1,701,529
Men	440,588	158,656	599,244
Women	633,348	468,937	1,102,285
Total	1,874,272	773,498	2,647,771
Men	947,139	228,907	1,176,047
Women	927,133	544,591	1,471,724

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 staff who ceased during the year and the hours of training provided via Web TV.

Training by category and gender [average hours]*	30.6.2019		
	Italy	Abroad	Group
Executives	12.0	16.2	13.4
Men	12.0	16.8	13.3
Women	12.1	15.2	13.7
Middle managers	11.0	17.6	12.0
Men	11.4	14.8	11.9
Women	10.4	21.6	12.2
Professional areas	11.0	23.8	15.0
Men	11.6	21.8	14.3
Women	10.6	24.7	15.4

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

Training by procedure	30.6.2019		
	Italy	Abroad	Group
Classroom training [% of hours]*	9.3	48.9	20.9
Remote training [% of hours]*	90.7	51.1	79.1
Hours of training provided (classroom + remote learning) [No.]*	1,874,272	773,498	2,647,771
Hours of training per employee [No.]**	11.0	22.2	13.9

* 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 staff who ceased during the year and the hours of training provided via Web TV.

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

FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	30.6.2019		
	Italy	Abroad	Group
Employees registered with a trade union [No.]	51,267	7,208	58,475
Executives	172	57	229
Middle managers	20,287	2,574	22,861
Professional areas	30,808	4,577	35,385
Employees registered with a trade union [%]	76.3*	31.3	64.9

The National Collective Bargaining Agreement for the sector covers all employees in Italy.

* The percentage of employees in Italy covered by the collective bargaining agreement for the credit sector that are members of a trade union is 77.69% (calculation based on Full Time Equivalents - FTEs).

HEALTH AND SAFETY

Injuries by gender	30.6.2019		
	Italy	Abroad	Group
Total injuries in the year [No.]	391	60	451
Men [n.]	158	15	173
Women [n.]	233	45	278

Injuries at work and on the way to/from work	30.6.2019		
	Italy	Abroad	Group
Injuries at work [No.]	98	22	120
Men [n.]	31	2	33
Women [n.]	67	20	87
Injuries on the way to/from work [No.]	293	38	331
Men [n.]	127	13	140
Women [n.]	166	25	191

Training on health and safety	30.6.2019		
	Italy	Abroad	Group
Hours of training on health and safety*	36,833	11,986	48,818
Employees who have attended health and safety training [No.]	10,271	3,208	13,479
Employees who have attended health and safety training [%]	15	14	15
Hours of health and safety training per employee*	0.5	0.5	0.5

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

Robberies	30.6.2019		
	Italy	Abroad	Group
Robberies	8	5	13
Robberies for every 100 bank counters	0.2	0.5	0.3

Environment

DIRECT ENVIRONMENTAL IMPACTS

Parameters	Unit	30.6.2019		
		Italy	Abroad	Group
Operators = Staff + Consultants	n.	71,448	23,093	94,541
Floor area	thousands of m ²	2,977	627	3,604

Greenhouse gas emissions (CO ₂ eq)	Unit	30.6.2019		
		Italy	Abroad	Group
Direct emissions (Scope1)	tCO₂eq	23,714	3,112	26,826
Natural gas emissions for independent heating	tCO ₂ eq	15,308	1,059	16,367
Natural gas emissions for cogeneration	tCO ₂ eq	3,133	261	3,394
Diesel emissions for independent heating	tCO ₂ eq	740	32	773
HFC emissions	tCO ₂ eq	985	0	985
Gasoline emissions for company fleet	tCO ₂ eq	4	221	225
Diesel emissions for company fleet	tCO ₂ eq	3,544	1,538	5,082
Indirect emissions (Scope2 Market-based)	tCO₂eq	3,206	15,809	19,015
Electricity emissions (excluding cogeneration)	tCO ₂ eq	1,304	14,720	16,024
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	1,659	1,045	2,704
Diesel emissions for building heating	tCO ₂ eq	243	44	286
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO₂eq	26,920	18,921	45,841
Total direct + indirect emissions per staff member	tCO ₂ eq/ staff member	0.4	0.8	0.5
Total direct + indirect emissions per square meter	kgCO ₂ eq/m ²	9.0	30.2	12.7

Energy consumption broken down by source	Unit	30.6.2019		
		Italy	Abroad	Group
Direct primary energy consumption (Scope1)	GJ	373,646	46,881	420,527
Natural gas consumption for independent heating	GJ	263,700	18,907	282,607
Natural gas consumption for cogeneration	GJ	53,961	4,689	58,650
Diesel consumption for independent heating	GJ	9,960	455	10,416
Gasoline consumption for the fleet	GJ	52	2,883	2,934
Diesel consumption for the fleet	GJ	45,973	19,947	65,919
Indirect primary energy consumption (Scope2)	GJ	637,413	183,986	821,399
Renewable electricity consumption	GJ	595,598	22,051	617,649
Non renewable electricity consumption (except cogeneration)	GJ	9,969	112,021	121,990
Natural gas consumption for building heating (including remote district heating)	GJ	28,577	49,302	77,879
Diesel consumption for building heating	GJ	3,268	612	3,881
Total direct + indirect energy (Scope1 + 2)	GJ	1,011,059	230,867	1,241,926
Total direct + indirect energy per staff member	GJ/staff member	14.2	10.0	13.1

Total electricity focus (including cogeneration)	Unit	30.6.2019		
		Italy	Abroad	Group
Electricity per staff member	kWh/staff member	2,431	1,644	2,239
Electricity per square meter	kWh/m ²	58	61	59
Electricity from renewable sources	%	95.3	16.1	81.1
Electricity from cogeneration	%	3.2	1.9	2.9

Paper consumption	Unit	30.6.2019		
		Italy	Abroad	Group
Purchased paper	t	2,334	961	3,294
Purchased paper / staff member	kWh/staff member	32.7	41.6	34.8
Ratio of recycled paper out of total paper	%	69.8	26.1	57.1
Ratio of FSC paper out of the total	%	5.3	14.7	8.1
Ratio of ECT/TCF paper out of the total	%	1.0	23.0	7.4
Ratio of FSC and ECT/ TCF paper out of the total	%	17.9	7.1	14.7
Ratio of other certified paper out of the total	%	0.4	2.8	1.1

GREEN ECONOMY

Loans granted for environmental purposes [K euro]*	30.6.2019		
	Italy	Abroad	Group
Retail Loans	20,846	4,349	25,196
Business and Third sector loans	89,191	8,870	98,060
Leasing	317	0	317
Corporate and Public Finance	138,139	0	138,139
Project finance	269,394	51,596	320,989
Total	517,888	64,815	582,702

* Loans granted through the Circular Economy Plafond are excluded.

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