

Society

LOANS TO CUSTOMERS BY ECONOMIC BUSINESS SECTOR

Breakdown by economic business sector	30.6.2021
Loans of the Italian banks and companies of the Group	
Households	30.2%
Public Administration	4.2%
Financial Companies	8.3%
Non-financial Companies of which:	44.8%
Services	4.5%
Utilities	4.3%
Transportation means	3.6%
Construction and building materials	3.4%
Distribution	3.3%
Real estate	3.2%
Transport	2.5%
Food and drink	2.4%
Fashion	2.2%
Metallurgy and metal products	2.2%
Energy and extraction	1.9%
Agriculture	1.9%
Infrastructure	1.7%
Tourism	1.6%
Chemistry, rubber and plastic	1.4%
Mechanical	1.3%
Pharmaceutical	0.8%
Furniture and appliances	0.8%
Electrical components and equipment	0.8%
Media	0.5%
Wood and paper	0.5%
Other consumption goods	0.2%
Loans of international banks and companies of the Group	10.4%
Non-performing loans	2.1%
TOTAL	100.0%

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

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING*

Project Finance [No.]**	30.6.2021		
	Category A	Category B	Category C
Total		7	1
Sector			
Oil and gas			
Mining			
Energy		5	
Infrastructure		1	
Other		1	1
Region			
Americas		1	
Europe, Middle East and Africa (EMEA)		4	
Asia and Oceania		2	1
Type of country***			
Designated		3	1
Not designated		4	
Independent audit			
Yes		7	
No			1

* There are no loans to companies for projects that reached financial close in the first half of 2021.

** The tables show the number of projects that were financially completed as of June 30, 2021.

*** 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 closed during the semester*	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Projects [No.]	1	1	2	0	8	8
Economic Value [m euro]	450	14	464	0	422	422

* Projects financially completed as of June 30, 2021.

SOCIAL IMPACT LOANS

Loans granted for social purposes [K euro]*	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Micro-finance	3,745	39,227	42,972	3,531	45,738	49,269
Anti-usury loans	452	0	452	6,870	0	6,870
Loans to the Third Sector	105,176	0	105,176	292,852	0	292,852
Products for vulnerable social groups	1,890,284	93,274	1,983,558	2,648,991	153,801	2,802,791
Support for people hit by disastrous events	16,520,730	0	16,520,730	7,328,784	0	7,328,784
Total	18,520,386	132,501	18,652,888	10,281,027	199,539	10,480,566

*The trend of high social impact loans is mainly influenced by disbursements to support families and businesses relating to 1H20, in response to the first phase of the COVID-19 pandemic, which are more significant than in 1H21. In particular, in 1H21 the Group finalized over €7bn of loans a relate to the Liquidity Decree (approximately €39.5bn since the start of the emergency).

SUSTAINABLE INVESTMENTS

Eurizon SGR*: Funds pursuant to SFDR**	30.6.2021
Funds pursuant to arts. 8 and 9 [no.]	155
Funds pursuant to arts. 8 and 9: assets [m €]	98,635
Percentage of Funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the Funds managed [%]	44.8%

* Including Pramerica.

** Sustainable Finance Disclosure Regulation.

Eurizon SGR - engagement initiatives [No.]	30.6.2020	30.6.2021
Companies for which engagement initiatives have been carried out	178	442
Companies for which ESG engagement initiatives have been carried out	42	150

Fideuram: Funds pursuant to SFDR*	30.6.2021
Funds pursuant to art. 8 [no.]	3
Funds pursuant to art. 8: assets [m €]	1,272
Percentage of Funds pursuant to SFDR art. 8 compared to the total assets of the Funds managed [%]	1.6%

* Sustainable Finance Disclosure Regulation.

CYBER SECURITY

Training for cyber security [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Participants	56,974	2,769	59,743	33,602	4,987	38,589
Hours of training provided (classroom + remote learning)*	148,341	5,656	153,997	73,536	30,407	103,943

*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 customers (excluding former UBI Banca Group customers)		Intesa Sanpaolo Group customers (ISP customers + former UBI Banca customers)
	30.6.2020	30.6.2021	30.6.2021
Retail	22	20	15
Exclusive	14	19	13
Corporate	22	21	17
Third Sector	-	24	20

Findings collected from Banca dei Territori customers. Findings on Third Sector customers were launched in June 2020.

Excluding former UBI customers (on which surveys were initiated in May 2021), the NPS relating to historical customers of the Intesa Sanpaolo Group remains substantially stable or very slightly down on Retail and Corporate and is growing on Exclusive.

CLAIMS, COMPLAINTS AND APPEALS

Type [No.]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Loans	13,162	3,566	16,728	17,810	3,934	21,744
Payment systems	6,136	12,786	18,922	13,510	13,992	27,502
Organizational issues, Internet site, other	8,250	3,753	12,003	10,239	2,615	12,854
Insurance products	5,018	74	5,092	6,816	102	6,918
Current accounts, deposits and securities dossier	2,594	3,110	5,704	4,532	3,208	7,740
Investments	2,471	124	2,595	1,333	136	1,469
Total	37,631	23,413	61,044	54,240	23,987	78,227

The reporting perimeter of 1H21 has been extended compared to 2020 and also includes the UBI Group, Intesa Sanpaolo RBM Salute, a company that entered the scope of the Insurance Division starting from May 2020, the company Yi Tsai and the international subsidiaries of CIB, PBZ, BIB and VUB, which are subject to the compliance risk assessment. On a homogeneous perimeter, the dynamics of the Group's total complaints would have shown a decreasing trend between the two semesters.

With regard to the requests received from customers regarding the protection of personal data in Italy, in 1H21 64 reports were received for alleged violation of the Privacy Code and 7 requests for feedback from the Guarantor for the protection of personal data, against of appeals presented to the Guarantor at the initiative of the customer as part of the exercise of the right to access data. Within the EU foreign perimeter, the local Data Protection Officers handled 85 reports for alleged violation of the legislation on the protection of personal data and 8 requests for feedback from the local Guarantor Authority in the face of complaints submitted to the Authorities at the initiative of customers.

CONTRIBUTION TO THE COMMUNITY

Monetary contribution to the community by area of activity [K euro]	30.6.2020			30.6.2021		
	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	9,381	167	9,547	10,412	124	10,535
Social solidarity	5,142	180	5,322	6,406	183	6,589
Health	101,371	406	101,776	1,010	301	1,311
Educational and research	2,700	110	2,810	3,894	95	3,989
Civil and humanitarian emergencies	12,809	446	13,255	1,548	0	1,548
Economic development	1,814	221	2,035	1,217	401	1,618
Environment	80	0	80	257	0	257
Other	705	277	982	274	84	358
Total monetary contribution to the community	134,001	1,807	135,808	25,019	1,188	26,206