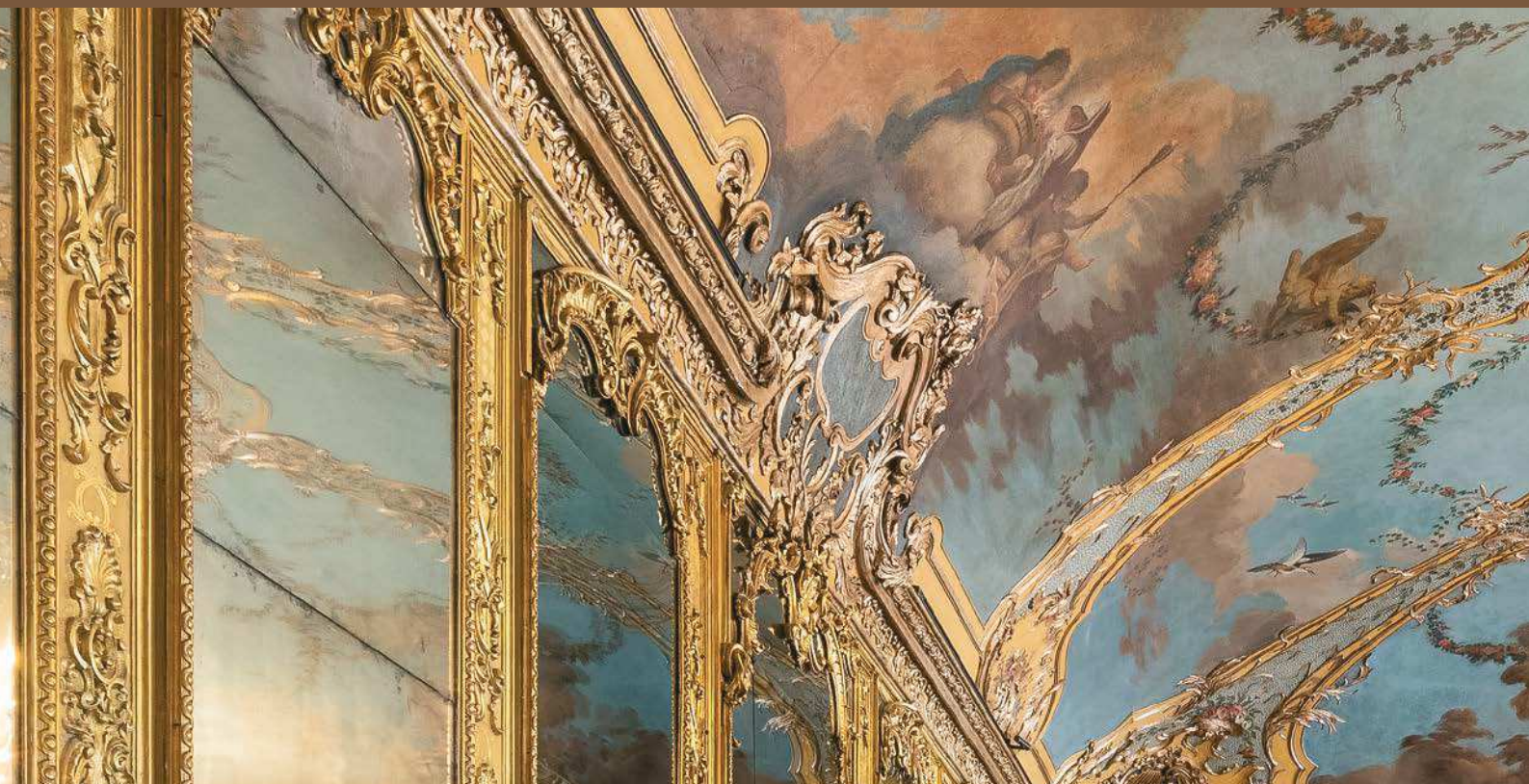


Indicators ⁽¹⁾⁽²⁾



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

(2) The UBI Banca Group was merged by incorporation into the Intesa Sanpaolo Group on 12 April 2021.

Governance and risk management

GOVERNANCE BODIES

BOARD OF DIRECTORS

Composition and diversity	2022	
	no.	%
Men	11	58%
Women	8	42%
<=30 years of age	0	0
30-50 years of age	0	0
>50 years of age	19	100%
Independent*	14	74%
Meetings	25	-
Attendance rate [%]	-	100%

* Independence requirements pursuant to current legislation and the Articles of Association.

MANAGEMENT CONTROL COMMITTEE

	Members	Independent*	Meetings	Attendance rate [%]
Management Control Committee	5	5	45	100

* Independence requirements pursuant to current legislation and the Articles of Association.

COMMITTEES OF THE BOARD OF DIRECTORS

Committees	Members	Independent*	Meetings	Attendance rate [%]
Remuneration Committee	5	3	24	100
Nomination Committee	5	3	11	100
Risks and Sustainability Committee	5	3	40	100
Committee for Transactions with Related Parties	5	5	13	100

* Independence requirements pursuant to current legislation and the Articles of Association.

COMMUNICATION TO THE MARKET

Presentations, roadshows and meetings [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2020	2021	2022
Group institutional presentations	64	64	66
Public financial disclosures	261	175	237
Roadshow	38	51	41
Europe	2	1	11
United States	0	0	3
Asia	0	0	0
Other*	36	50	27
Meetings with investors and analysts	411	377	382
of which:			
Meetings with investors and analysts on ESG issues**	36	50	44
Replies to requests received	12,000	12,000	12,000

*Virtual meetings.

**ESG: Environmental, social and governance issues.

SUSTAINABILITY GOVERNANCE

Training on ESG issues**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]	57,698	14,664	72,362	82,777	71,075	17,373	88,448	69,993	16,927	86,920
Hours of training provided (classroom + remote learning) [No.]***	505,108	46,099	551,207	589,153	873,986	60,224	934,210	555,701	86,765	642,466
Participants on the total [%]	91.4	65.0	84.4	78.7	95.2	79.0	91.5	95.8	77.4	91.6
Hours of training provided on the total training hours (classroom + remote learning) [%]***	14.4	5.4	12.6	10.6	21.7	6.4	18.8	14.9	7.6	13.2

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

** The figures also include health and safety and anti-corruption training. To make the figures comparable, the values for 2020 and 2021 were restated.

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

Code of Ethics: reports of alleged non-compliance [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group			
	2020	2020	2020	2020	2021	2021	2021	2022
Customers	86	87	87	87	76	76	76	78
Employees	16	16	16	16	11	11	11	27
Suppliers	1	1	1	1	1	1	1	1
Community	0	0	0	0	0	0	0	0
Total	103	104	104	104	88	88	88	106

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

Integrity in corporate conduct

	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group			
	2020			2020	2021			2022
Whistleblowing [No.]								
Reports received	21			26	31			28
Reports identified as not relevant	8			9	2			4
Reports with specific investigations	13			17	29			24

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

Training for the prevention of corruption**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]	19,992	11,178	31,170	34,324	17,830	12,092	29,922	3,447	14,608	18,055
Hours of specific training [No.]***	16,969	25,557	42,526	45,850	17,616	22,520	40,136	3,090	35,952	39,042
Executives [%]	28.9	58.4	38.5	33.7	39.3	67.1	46.8	15.6	69.0	30.2
Middle managers [%]	28.4	50.9	32.0	29.0	23.9	59.7	28.7	3.8	75.9	13.5
Professional areas [%]	34.2	48.8	38.9	34.9	23.4	53.2	31.9	5.1	64.1	22.1
% collaborators who have received specific training on the prevention of corruption	31.7	49.5	36.4	32.6	23.9	55.0	30.9	4.7	66.8	19.0
% of hours for specific training on corruption prevention***	0.5	3.0	1.0	0.8	0.4	2.4	0.8	0.1	3.2	0.8

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

** Mandatory training is cyclical and not necessarily annual. The mandatory anti-corruption and anti-money laundering initiatives launched in 2020 and 2021 are still valid and the mandatory initiatives launched in 2022 have been added to them. Participation figures must therefore be read in continuity with respect to the entire time span represented.

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

Training for the prevention of money laundering**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]	55,177	14,966	70,143	79,221	59,580	13,880	73,460	55,490	16,815	72,305
Hours of specific training [No.]***	280,856	38,012	318,869	337,893	178,489	30,113	208,603	214,240	43,945	258,185
Executives [%]	52.4	41.0	48.7	42.6	64.4	71.7	66.3	45.8	72.1	53.0
Middle managers [%]	85.6	60.6	81.6	74.3	78.0	66.6	76.5	71.9	81.4	73.2
Professional areas [%]	89.7	68.8	82.9	77.0	81.5	61.8	75.9	80.1	75.7	78.8
% collaborators who have received specific training on money laundering prevention	87.4	66.3	81.8	75.3	79.8	63.1	76.0	76.0	76.9	76.2
% of hours for specific training on money laundering prevention***	8.0	4.4	7.3	6.1	4.4	3.2	4.2	5.7	3.9	5.3

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

** Mandatory training is cyclical and not necessarily annual. The mandatory anti-corruption and anti-money laundering initiatives launched in 2020 and 2021 are still valid and the mandatory initiatives launched in 2022 have been added to them. Participation figures must therefore be read in continuity with respect to the entire time span represented.

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

Total training for the prevention of corruption and money laundering	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]**	57,375	17,136	74,511	84,515	61,009	14,884	75,893	55,981	18,558	74,539
Hours of specific training [No.]***	297,825	63,569	361,394	383,743	196,105	52,634	248,739	217,330	79,897	297,227
Executives [%]	63.4	71.2	65.9	57.9	71.0	71.0	71.0	53.9	83.5	62.0
Middle managers [%]	90.0	71.6	87.0	79.8	80.3	72.7	79.3	72.4	89.9	74.8
Professional areas [%]	92.3	77.4	87.5	81.4	83.1	66.1	78.3	80.6	83.4	81.4
Participants [%]	90.9	75.9	86.9	80.4	81.7	67.7	78.5	76.6	84.8	78.5
Hours of specific training/ Total training hours [%]***	8.5	7.4	8.3	6.9	4.9	5.6	5.0	5.8	7.0	6.1

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

** 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.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	57,986	1,448	59,434	65,422	64,670	666	65,336	69,700	4,262	73,962
Hours of training provided (classroom + remote learning)**	1,212,660	2,843	1,215,503	1,291,367	1,531,449	550	1,532,000	1,515,307	4,968	1,520,274

* 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.

Training for consumer protection [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	58,338	3,362	61,700	70,849	69,126	6,595	75,721	57,415	9,871	67,286
Hours of training provided (classroom + remote learning)**	1,549,767	9,301	1,559,068	1,665,660	1,832,636	20,786	1,853,422	1,646,811	25,941	1,672,752

* 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.

Training for privacy protection [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	56,617	5,235	61,852	67,385	54,660	7,881	62,541	50,184	7,512	57,696
Hours of training provided (classroom + remote learning)**	61,831	10,334	72,165	77,277	74,524	12,108	86,632	55,964	11,263	67,228

* 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.

SANCTIONS REGARDING ENVIRONMENTAL AND SOCIAL ISSUES

Sanctions for non-compliance with environmental regulations	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Sanctions [No.]	13	0	13	16	15	0	15	11	0	11
Amount [K euro]	1.8	0.0	1.8	2.8	3.6	0.0	3.6	1.1	0.0	1.1

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

Sanctions for non-compliance with employee health and safety regulations	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Sanctions [No.]	7	0	7	7	14	1	15	4	0	4
Amount [K euro]	40.0	0.0	40.0	40.0	31.0	0.4	31.4	6.0	0.0	6.0

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

PROCEEDINGS AND DISCIPLINARY MEASURES TAKEN AGAINST EMPLOYEES

Proceedings pending with staff [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Termination of employment	6	96	102	102	8	50	58	15	45	60
Establishment and performance of the employment relationship	37	4	41	41	40	7	47	38	6	44
Duties and qualifications	20	10	30	30	20	2	22	16	1	17
Welfare and assistance	1	3	4	4	1	1	2	2	2	4
Remuneration	8	42	50	50	11	31	42	31	28	59
Anti-union behavior	0	0	0	1	0	0	0	0	0	0
Various	1	28	29	34	3	8	11	2	6	8
Requests made by the Provincial Directorate of Labor	0	0	0	0	0	0	0	1	0	1
Active (promoted by the Bank towards collaborators)	1	103	104	109	3	9	12	4	9	13

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020). There are no cases of mobbing ascertained with a final judgement.

Disciplinary measures [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Written censure and verbal or written reprimand	225	74	299	322	191	90	281	207	102	309
Reduction in remuneration	0	59	59	59	0	89	89	0	45	45
Suspension from work with subtraction of remuneration (from 1 to 10 days)	103	0	103	111	139	0	139	157	3	160
Dismissal for just cause or justified reason	16	71	87	87	13	69	82	22	71	93
Disciplinary sanctions for corruption against collaborators	0	0	0	0	0	0	0	0	0	0
Dismissal due to corruption	0	0	0	0	0	0	0	0	0	0

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

In Italy, collective bargaining provides for the information and prior consultation of workers' representatives in the event of significant restructuring, with a procedure within the company lasting 45 days while in the Group lasting 50 days.

INFORMATION ON TAXES - COUNTRY-BY-COUNTRY REPORTING

Country	Full-time equivalent employees	Revenues from third party sales (figures in thousands of euro)	Revenues from intra-group transactions (figures in thousands of euro)*	Profit/loss before tax (figures in thousands of euro)	Tangible assets other than cash and cash equivalents (figures in thousands of euro)	Corporate income tax paid on a cash basis (figures in thousands of euro)	Corporate income tax accrued on profit/loss (figures in thousands of euro)
ALBANIA	659	51,186	250	5,277	27,641	- 1,339	- 1,000
AUSTRALIA**	9	4,754	2,370	1,396	1,175	- 1,201	- 276
BOSNIA AND HERZEGOVINA	559	56,297	129	18,257	11,259	- 3,686	- 1,921
BRAZIL	47	20,077	12	6,177	802	- 2,144	- 2,282
CZECH REPUBLIC**	-	15,532	1,638	5,982	1,270	- 418	-
CHINA***	289	65,608	39,484	9,769	8,513	- 1,195	- 3,562
CROATIA	3,899	549,048	33,070	201,667	237,769	- 33,408	- 36,435
EGYPT	4,300	662,700	149	184,160	223,717	- 20,664	- 67,303
UNITED ARAB EMIRATES**	51	51,608	46,393	32,728	3,212	- 9	- 1,092
FRANCE***	42	44,487	11,332	59,220	2,585	- 7,073	- 10,732
GERMANY**	38	43,505	10,437	39,305	4,796	- 4,480	- 6,910
JAPAN**	17	7,041	3,148	10,039	535	- 1,070	- 1,480
IRELAND	178	5,884,230	149,289	539,461	1,610	- 67,407	- 66,516
ITALY	70,815	27,977,931	6,188,481	5,537,262	9,799,472	- 193,359	- 356,765
LUXEMBOURG	337	1,859,765	76,435	1,053,074	149,791	- 63,032	- 197,582
MOLDOVA	355	14,928	32	1,403	12,745	-	219
POLAND**	13	9,959	6,907	9,595	383	- 1,514	- 1,514
QATAR**	5	2	-	10	135	- 7	- 8
UNITED KINGDOM***	208	140,483	92,915	138,817	15,927	- 34,402	- 35,817
ROMANIA	567	51,406	- 209	2,987	27,620	-	-
RUSSIA	975	54,998	5,758	6,835	16,179	- 1,616	- 1,193
SERBIA	3,082	343,012	2,143	102,574	83,424	- 8,277	- 13,180
SINGAPORE**	37	20,826	9,975	17,115	2,001	- 1,154	- 1,963
SLOVAKIA	3,799	598,494	- 61,692	134,624	119,246	- 1,127	- 30,610
SLOVENIA	652	81,532	2,437	20,544	31,977	- 2,234	- 3,871
SPAIN**	25	46,354	11,758	50,133	942	- 12,763	- 12,600
SWITZERLAND	342	101,866	2,211	- 20,919	32,441	- 1,594	- 396
TURKEY**	27	49,146	8,099	45,872	426	- 11,368	- 11,193
U.S.A.***	183	194,829	71,774	172,420	486	- 17,961	- 12,543
UKRAINE	764	22,883	2	- 7,923	10,470	17	-
HUNGARY	2,236	296,280	5,764	55,196	69,188	- 5,678	- 9,416
Total Intesa Sanpaolo Group companies	94,509			8,433,059			
Consolidation adjustments	-			3,251,810			
Intesa Sanpaolo Group consolidated	94,509			5,181,249			

The figures indicated relate to the 2021 tax period; this is because, in order to meet the GRI standard, the Intesa Sanpaolo Group also uses the data collected for the Country by Country Reporting introduced, in line with the OECD work relating to the Base Erosion and Profit Shifting project (BEPS), by Italian tax legislation (Article 1, paragraph 145 of law no. 208/2015) which must be sent to the local tax authorities within 12 months of the end of the relevant tax period ("OECD CbCR").

As regards the source of the OECD CbCR data, they are mainly derived from the process for the preparation of the consolidated financial statements ("reporting package"). In line with OECD guidelines, the values of the columns "Revenues from third party sales", "Revenues from intra-group transactions or with other tax jurisdictions", "Tangible assets other than cash and cash equivalents", "Corporate income tax accrued on profit/loss" drawn from the OECD CbCR, not being subject to consolidation adjustments, are not reconciled with the data included in the consolidated financial statements.

The value referring to the "Corporate income tax paid on a cash basis" is not included in the reporting package of the consolidated financial statements; consequently, an additional form was sent to all Group entities.

The values indicated in the "Profit/loss before tax" column are instead drawn from the Country by Country Reporting required by the CRD IV Directive [1] and are reconciled with the data included in the consolidated financial statements.

The values indicated in the "Full-time equivalent employees" column are also drawn from the Country by Country Reporting required by the CRD IV Directive. Compared to the disclosure included in the consolidated financial statements, the values are calculated on a full-time equivalent basis, according to the specific instructions given by the Bank of Italy on Country by Country Reporting (Circ. 285, Title III, Chap. 2).

With regard to the differences between the tax on income accrued on profits and the tax due, it is noted that these are mainly due to the effects of the participation exemption; to the reversal of taxes on "consolidated" dividends; to the adjustments of prepaid/deferred taxes also to take into account the filing of supplementary returns relating to previous years; to local tax increases or decreases.

For further information, reference is made to section 21 of the Notes to the consolidated financial statements - Part C - of the Consolidated Financial Statements of the Intesa Sanpaolo Group at 31 December 2021 (page 404).

*Please consider that, in line with the OECD guidelines related to the Country by Country Reporting, intra-group transactions within the same tax jurisdiction are also reported.

** In these jurisdictions, the Intesa Sanpaolo Group is present only with permanent establishments/branches that do not apply the branch exemption regime, whose income is therefore subject to the taxation of the parent company's country.

*** In these jurisdictions, the Intesa Sanpaolo Group is present with various entities, including permanent establishments/branches that do not apply a branch exemption regime, whose income is therefore subject to the taxation of the parent company's country.

Group value and solidity

MAIN ECONOMIC AND FINANCIAL RATIOS¹

Personnel efficiency indexes [m euro]	2021	2022
Loans to customers / Number of employees	4.77	4.68
Operating income / Number of employees	0.21	0.23
Financial assets of customers ² / Number of employees	13.14	12.79
Capital ratios	2021	2022
Shareholders' equity / Loans to customers	13.7%	13.8%
Shareholders' equity / Financial assets of customers ²	5.0%	5.0%
Solvency coefficients	2021	2022
Common Equity Tier 1 capital net (CET1) of regulatory adjustments / Risk-weighted assets (Common Equity Tier 1 ratio)	14.5%	13.8%
Tier 1 Capital (TIER 1) / Risk-weighted assets	16.4%	16.2%
Total own funds / Risk-weighted assets	19.1%	19.1%
Income ratios	2021	2022
Income for the year / Average shareholders' equity ³	7.6%	8.5%
Operating costs / Operating income (Cost income Ratio)	52.8%	50.9%
Risk ratios	2021	2022
Net bad loans to customers / Loans to customers	0.5%	0.2%
Net non-performing loans / Loans to customers	1.5%	1.2%
Adjustments on bad loans to customers / Gross bad loans to customers	70.4%	69.2%
Adjustments on non-performing loans / Gross non-performing loans to customers	53.6%	48.4%

1. The indicators were calculated with reference to reclassified statements and figures published in the Intesa Sanpaolo Group's 2022 Consolidated Financial Statements. Figures were restated, where necessary and material, considering the changes in the scope of consolidation and discontinued operations.

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

3. Ratio of net income to shareholders' equity at the end of the year. Shareholders' equity does not take into account AT1 capital instruments and the net income for the year.

CALCULATION AND DISTRIBUTION OF ECONOMIC VALUE

FINANCIAL STATEMENT ITEMS [M EURO]		2021	2022
10.	Interest and similar income	10,473	13,232
20.	Interest and similar expense	-2,480	-3,547
40.	Active commissions	12,087	11,285
50.	Passive commissions ¹	-1,804	-1,783
70.	Dividend and similar income	161	225
80.	Profits (Losses) on trading	503	-149
90.	Fair value adjustments in hedge accounting	36	33
100.	Profits (Losses) on disposal or repurchase of:	758	-48
	a) financial assets measured at amortised cost	201	167
	b) financial assets measured at fair value through other comprehensive income	611	-243
	c) financial liabilities	-54	28
110.	Profits (Losses) on other financial assets and liabilities measured at fair value through profit or loss	71	755
	a) financial assets and liabilities designated at fair value	-42	957
	b) other financial assets mandatorily measured at fair value	113	-202
115.	Profits (Losses) on financial assets and liabilities pertaining to insurance companies pursuant to IAS 39	4,754	1,234
130.	Net losses/recoveries for credit risks associated with:	-2,843	-2,624
	a) financial assets measured at amortised cost	-2,813	-2,579
	b) financial assets measured at fair value through other comprehensive income	-30	-45
135.	Net losses/recoveries pertaining to insurance companies pursuant to IAS39	-26	-160
140.	Profits (Losses) on changes in contracts without derecognition	-29	-5
160.	Net insurance premiums	10,557	10,358
170.	Other net insurance income (expense)	-13,525	-9,398
230.	Other operating expenses (income) ²	980	954
250. (partial)	Profits (Losses) on investments in associates and companies subject to joint control (realised gains/losses) ³	62	197
280.	Profits (Losses) on disposal of investments	289	16
320.	Profit (loss) from discontinued operations after tax	-	-
A	Total economic value generated	20,024	20,575
190.b (partial)	Other administrative expenses (net of indirect taxes and donations and charges for resolution funds and deposit guarantee) ⁴	-2,880	-2,823
	ECONOMIC VALUE DISTRIBUTED TO SUPPLIERS	-2,880	-2,823
190.a	Personnel expenses ⁵	-8,106	-7,718
	ECONOMIC VALUE DISTRIBUTED TO EMPLOYEES AND COLLABORATORS	-8,106	-7,718
340.	Minority interests	142	-23
	ECONOMIC VALUE DISTRIBUTED TO THIRD PARTIES	142	-23
350. (partial)	Parent Company net income (loss) - Share allocated to Shareholders ⁶	-2,932	-3,048
350. (partial)	Parent Company net income (loss) - Share allocated to holders of equity instruments ⁷	-277	-312
	ECONOMIC VALUE DISTRIBUTED TO SHAREHOLDERS AND HOLDERS OF EQUITY INSTRUMENTS	-3,209	-3,360
190.b (partial)	Other administrative expenses: indirect taxes	-1,170	-1,147
190.b (partial)	Other administrative expenses: charges for resolution funds and deposit guarantee	-762	-816
300. (partial)	Income taxes for the year (current taxes) ⁸	500	-243
	ECONOMIC VALUE DISTRIBUTED TO GOVERNMENT, ORGANISATIONS AND INSTITUTIONS	-1,432	-2,206
190.b (partial)	Other administrative expenses: donations ⁹	-13	-
230. (partial)	Other operating expenses/income: donations ⁹	-	-20
350. (partial)	Parent Company net income (loss) - Share allocated to charity funds ¹⁰	-16	-18
	ECONOMIC VALUE DISTRIBUTED TO THE COMMUNITY AND ENVIRONMENT	-29	-38
B	Total economic value distributed	-15,514	-16,168
C	Total economic value retained (withdrawn) by the corporate system¹¹	4,510	4,407

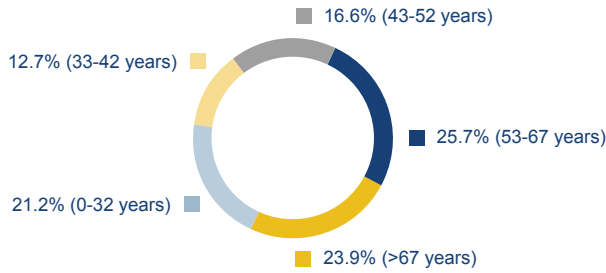
- The figures differ from those of the Consolidated Income Statement included among the financial statements governed by Circular 262 of the Bank of Italy, shown in the annual report, as the remuneration of the financial consultant networks was reclassified as "Personnel expenses".
- The figures differ from those of the Consolidated Income Statement included among the financial statements of the annual report due to the exclusion of the amounts relating to donations, recognised in a separate item.
- The figures differ from those of the Consolidated Income Statement included among the financial statements of the annual report due to the exclusion of unrealised gains/losses, now recognised in a separate item.
- The figures differ from those of the Consolidated Income Statement included among the financial statements of the annual report due to the exclusion of indirect taxes, donations and duties, and other charges relating to the banking system, recognised in a separate item.
- The figures differ from those of the Consolidated Income Statement included among the financial statements of the annual report as they also include the remuneration paid to the financial consultant networks.
- For the 2022 financial year, the amount takes into account the interim dividend distributed in November totalling 1,400 million euro (net of the undistributed portion of treasury shares held at the record date, amounting to 1.8 million euro). For the 2021 financial year, the amount takes into account the interim dividend distributed in November totalling 1,399 million euro (net of the undistributed portion of treasury shares held at the record date, amounting to 2.2 million euro).
- Accrued interest relative to coupons on additional class 1 (AT1) equity instruments, recognised directly in the shareholders' equity.
- The figures differ from those of the Consolidated Income Statement included among the financial statements of the annual report due to the exclusion of deferred tax assets and liabilities, now recognised in a separate item.
- The figures differ from those in the "Community support and commitment to culture" chapter since they only consider the amounts classified as "Donations" pursuant to the Group's accounting rules, recorded in this item.
- The figures include the amounts assigned to charity funds at the time of allocation of the operating profit.
- Net adjustments to/recoveries and provisions, deferred tax assets and liabilities and consolidated income allocated to reserves.

The relationship with customers

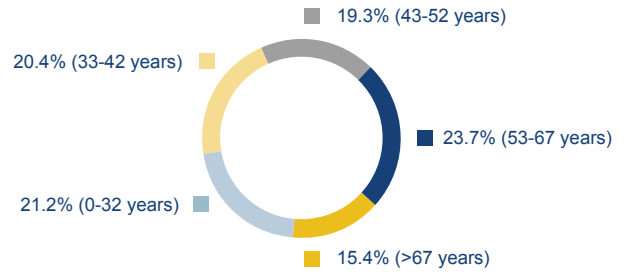
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

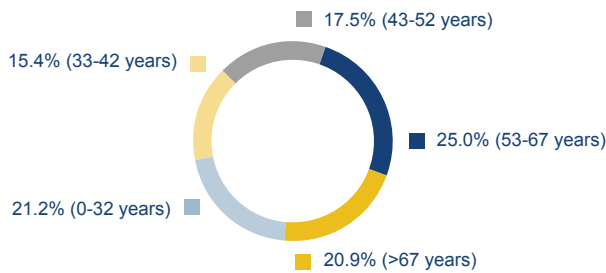
Italy



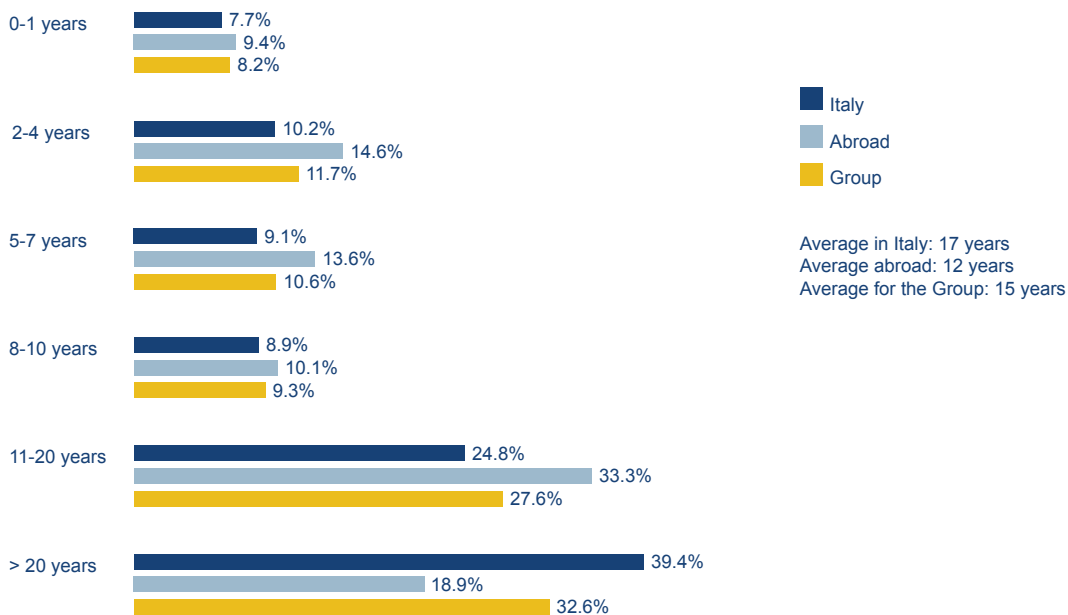
Abroad



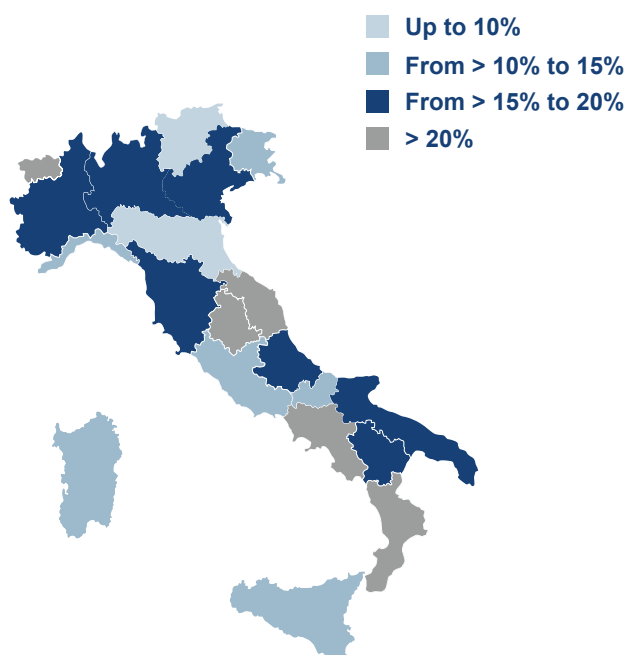
Group



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 [No.]*	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI		Intesa Sanpaolo Group			
	2020		2020		2021		2022	
	Branches	Atm	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	19	41	20	42	17	38	17	39
Basilicata	31	49	48	69	33	64	32	61
Sardegna	74	139	75	140	64	131	64	158
Molise	9	21	16	31	9	23	9	20
Trentino Alto Adige	0	59	43	60	38	56	36	51

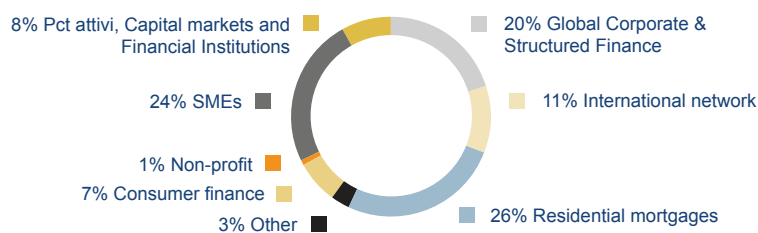
* Source: ISTAT 2022 Yearbook, resident population at 01/01/2022 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

Intesa Sanpaolo Group banks abroad [No.]*	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group			
	2020		2021		2022	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	35	57	35	60	35	64
Croatia	254	1,141	244	1,073	232	1,055
Romania	32	34	33	35	34	37
Serbia	155	337	147	366	146	380
Slovakia	187	598	168	581	160	563
Ukraine	45	104	45	101	43	96
Hungary	63	122	61	120	60	118
Moldova	17	67	17	72	17	61
Egypt	176	481	175	544	174	661
Russian Federation	28	41	27	37	27	36

* 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 TO CUSTOMERS

Breakdown by business area



Breakdown by economic business sector

Non-retail loans of the Italian banks and companies of the Group		2022
Public Administration		4.9%
Financial companies		7.2%
Non-financial companies of which:		44.3%
Utilities		4.6%
Services		4.5%
Real Estate		3.3%
Distribution		3.3%
Construction and materials for construction		3.2%
Food and drink		2.6%
Infrastructure		2.5%
Metals and metal products		2.4%
Fashion		2.2%
Transportation means		1.9%
Energy and extraction		1.9%
Mechanical		1.8%
Chemicals, rubber and plastics		1.8%
Tourism		1.7%
Agriculture		1.6%
Transport		1.3%
Electrical components and equipment		0.9%
Furniture and white goods		0.8%
Pharmaceutical		0.8%
Media		0.5%
Wood and paper		0.5%
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.]*	Category A	Category B	Category C
Total	1	6	7
Sector			
Oil and gas	1		
Mining			
Energy		6	3
Infrastructure			
Other			4
Region			
Americas		2	
Europe, Middle East and Africa (EMEA)	1	2	7
Asia and Oceania		2	
Type of country**			
Designated		5	3
Not designated	1	1	4
Independent audit			
Yes	1	6	5
No			2

Business loans associated with projects [No.]*	Category A	Category B	Category C
Total	2	2	
Sector			
Oil and gas			
Energy			
Infrastructure	1		
Other	1	2	
Region			
Americas			
Europe, Middle East and Africa (EMEA)	2	2	
Type of country**			
Designated			
Not designated	2	2	
Independent audit			
Yes	2	2	
No			

* Refers to the number of projects that were financially completed in 2022.

** 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)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Projects [No.]	5	5	10	13	6	19	9	9	18
Economic Value [m euro]	247	934	1,182	836	592	1,428	857	224	1,081

* Projects that were financially completed during the year.

SOCIAL LENDING

Social lending: loans disbursed [K euro]**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Anti-usury loans	1,305	0	1,305	7,130	14,661	0	14,661	3,202	0	3,202
Loans to the Third Sector	470,976	0	470,976	522,613	466,387	0	466,387	338,724	0	338,724
Products for vulnerable social groups	4,280,170	267,240	4,547,410	4,890,282	5,499,202	292,955	5,792,157	7,618,587	98,638	7,717,225
Support for people hit by disastrous events	162,730	0	162,730	196,731	444,677	0	444,677	530,529	0	530,529
Other social loans	6,027	77,898	83,925	83,925	10,023	87,218	97,241	328,543	56,812	385,356
Total	4,921,207	345,138	5,266,345	5,700,681	6,434,950	380,173	6,815,123	8,819,585	155,451	8,975,035

Starting from 2022, the table incorporates some changes by virtue of the Rules for the classification of sustainable credit products and lending transactions approved by the Group during the year. Specifically: the category "Loans to the Third Sector" only includes loans disbursed by the Third Sector network; the category "Other social loans" includes subsidised loan disbursements.

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

** Excluding loans linked to the COVID-19 emergency and lending for urban regeneration purposes.

RELATIONS WITH THE THIRD SECTOR

Third Sector Network	Intesa Sanpaolo Group (excluding UBI Banca Group)	ISP + UBI	Intesa Sanpaolo Group	
	2020	2020	2021	2022
Customers [No.]	88,039	112,778	102,023	102,029
Customers with loans [No.]	14,642	18,017	16,781	19,192
Loans [K euro]	2,299,908	3,000,699	2,801,640	2,852,000
Direct funding [K euro]	5,502,362	6,748,773	6,916,666	6,982,476
Indirect funding [K euro]	1,822,228	3,106,736	2,127,330	2,231,054

SUSTAINABLE INVESTMENTS

Eurizon SGR: funds pursuant to SFDR*	2021	2022
Funds pursuant to arts. 8 and 9 [No.]	172	232
Funds pursuant to arts. 8 and 9: assets [billion euro]	110.6	110.3
Percentage of funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the funds managed [%]	46	54

*Sustainable Finance Disclosure Regulation.

Fideuram: funds pursuant to SFDR*	2021	2022
Funds pursuant to arts. 8 and 9 [No.]	8	81
Funds pursuant to arts. 8 and 9: assets [billion euro]	2.6	26.6
Percentage of funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the funds managed [%]	3	61

*Sustainable Finance Disclosure Regulation.

Eurizon SGR: ESG engagement activities*	Intesa Sanpaolo Group (excluding UBI Banca Group)	Intesa Sanpaolo Group	
	2020	2021	2022
Total engagement activities [no.]	840	958	538
Engagement activities on ESG issues [No.]	200	287	271
Engagement activities on ESG issues out of total engagement activities [%]	23.8	30.0	50.0

* The number of activities in 2020 and 2021 was calculated on the overall total of meetings and engagements conducted in the period.

Eurizon SGR: companies for which ESG engagement activities have been carried out*	Intesa Sanpaolo Group (excluding UBI Banca Group)	Intesa Sanpaolo Group	
	2020	2021	2022
Companies comprising the portfolios [No.]**	1,429	1,646	1,330
Companies for which engagement initiatives have been carried out [No.]	573	644	342
Companies for which ESG engagement initiatives have been carried out [No.]	172	240	194
Companies included in the portfolios subject to ESG engagement [%]	12.0	14.6	14.6
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	30.0	37.3	56.7

* For 2020 and 2021, the figures were calculated on the total number of meetings held with issuers in the respective years.

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

Fideuram Asset Management (FAM): ESG engagement activities	2022
Total engagement activities [No.]	78
Engagement activities on ESG issues [No.]	62
Engagement activities on ESG issues out of total engagement activities [%]	79.5

Fideuram Asset Management (FAM): companies for which ESG engagement activities have been carried out	2022
Companies comprising the portfolios [No.]	1,191
Companies for which engagement initiatives have been carried out [No.]	63
Companies for which ESG engagement initiatives have been carried out [No.]	47
Companies included in the portfolios subject to ESG engagement [%]	3.9
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	74.6

Fideuram Asset Management Ireland (FAMI): ESG engagement activities	2022
Total engagement activities [No.]	106
Engagement activities on ESG issues [No.]	91
Engagement activities on ESG issues out of total engagement activities [%]	85.9

Fideuram Asset Management Ireland (FAMI): companies for which ESG engagement activities have been carried out	2022
Companies comprising the portfolios [No.]	4,424
Companies for which engagement initiatives have been carried out [No.]	90
Companies for which ESG engagement initiatives have been carried out [No.]	75
Companies included in the portfolios subject to ESG engagement [%]	1.7
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	83.3

MULTI-CHANNEL

Distribution channels and automation of operations: Italy	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI	Intesa Sanpaolo Group	
	2020		2020	2021	2022
Multi-channel contracts (stock)*	10,304,258		11,525,906**	12,866,019	12,136,767
Multi-channel contracts (stock)/no. of customers*	87.7		82.8**	96.2	90.1
Bank transfers automation [%]	93.7		93.1	94.4	93.8
Securities automation [%]	85.1		84.2	85.2	65.9
Remote Banking: active contracts at date	198,876		511,151	237,721	232,035
Remote Banking: orders	127,246,358		149,404,348	142,582,424	112,373,420

* Monitoring is performed on customers of the Banca dei Territori Division.

** Data recalculated considering the disposal of branches sold in 1H21.

Distribution channels: Abroad	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group			
	2020		2021		2022	
	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	43,769	19%	53,478	23%	76,111	32%
Croatia	622,859	34%	676,709	36%	762,399	41%
Romania	20,350	35%	19,415	33%	25,363	44%
Serbia	606,586	49%	648,863	52%	510,506	41%
Slovakia	621,242	70%	642,577	73%	713,919	78%
Ukraine	69,294	82%	75,998	100%	77,487	99%
Hungary	347,726	92%	349,736	92%	436,676	90%
Moldova	8,946	9%	12,543	16%	15,050	25%
Russian Federation	33,406	29%	23,349	36%	16,767	37%

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).

CYBERSECURITY

Training for cybersecurity [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	58,859	10,017	68,876	76,669	70,567	8,674	79,241	70,190	15,395	85,585
Hours of training provided (classroom + remote learning)**	185,880	28,415	214,295	225,903	183,671	30,125	213,796	41,034	51,733	92,767

* 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.

CUSTOMER EXPERIENCE

Net Promoter Score (NPS) performance by type of customer	2021	2022
Retail	16	22
Exclusive	14	16
Businesses	13	17
Third Sector	19	23
Agribusiness	8	17

Findings collected from Banca dei Territori customers.

CLAIMS, COMPLAINTS AND APPEALS

Type [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Loans	26,693	8,688	35,381	41,867	31,814	7,504	39,318	22,014	5,422	27,436
Payment systems	15,426	25,559	40,985	43,808	22,235	29,139	51,374	13,194	26,007	39,201
Organisational issues, Internet site, other	17,093	6,775	23,868	24,211	19,614	5,469	25,083	16,283	4,413	20,696
Insurance products	12,905	156	13,061	13,148	13,803	195	13,998	13,569	139	13,708
Current accounts, deposits and securities dossier	5,164	5,890	11,054	12,092	7,872	6,263	14,135	6,580	5,987	12,567
Investments	3,512	222	3,734	3,921	2,440	227	2,667	3,335	248	3,583
Total	80,793	47,290	128,083	139,047	97,778	48,797	146,575	74,975	42,216	117,191

* 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 the requests received from customers on the subject of personal data protection in Italy, in 2022 149 reports were received for alleged violation of the Privacy Code, along with 6 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 (out of a total of 12 requests from the Italian Data Protection Authority to Group Companies in relation of which the necessary information was provided). Abroad in the EU, the local Data Protection Officers handled 125 reports for alleged violation of the personal data protection legislation and 8 requests for feedback from the local Data Protection Authority following complaints submitted to the Authorities on the initiative of customers.

Community support and commitment to culture

CONTRIBUTION TO THE COMMUNITY

Contribution to the community by type [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Monetary contribution to the community	180,474	4,011	184,485	186,910	77,974	2,455	80,429	94,097	2,491	96,588
Goods and services donated to the community	5	35	40	45	0	5	5	0	4	4
Time contributions	0	30	30	30	11	22	34	30	71	101
Operating costs	5,875	353	6,228	6,991	5,862	508	6,370	6,206	512	6,718
Overall contribution to the community	186,354	4,429	190,783	193,976	83,848	2,990	86,837	100,333	3,078	103,411

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

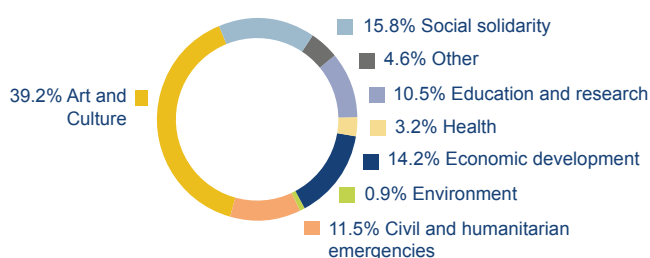
Contribution to the community: geographic distribution [K euro]**	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI*	Intesa Sanpaolo Group	
	2020		2020	2021	2022
European Union	189,003		192,196	85,328	102,187
Other European countries	317		317	589	377
Africa	1,457		1,457	920	842
South America	6		6	0	5
Total contribution to the community	190,783		193,976	86,837	103,411

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

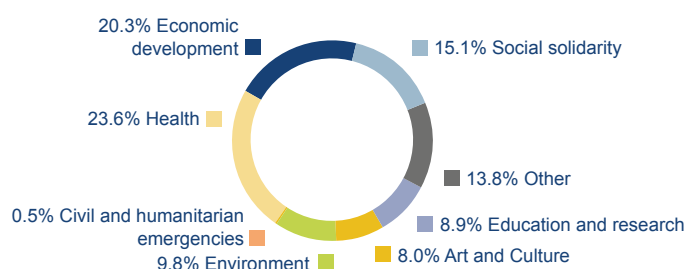
** Data recorded based on the geographic area of the Group Bank making the contribution.

Monetary contribution to the community by area of activity [%]

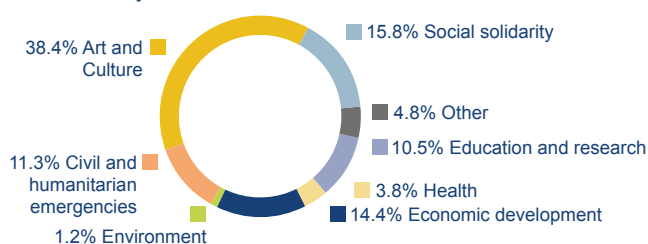
Italy



Abroad



Group



Monetary contribution to the community by area of activity [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020	2021			2022	
	Italy	Abroad	Group	Group		Italy	Abroad	Group	Italy	Abroad
Art and Culture	28,380	267	28,646	29,686	32,036	197	32,232	36,881	200	37,080
Social solidarity	24,249	476	24,726	24,836	16,560	420	16,980	14,839	376	15,215
Health	104,831	1,020	105,850	106,051	4,723	726	5,449	3,057	587	3,644
Education and research	6,237	215	6,452	6,760	8,058	200	8,258	9,914	222	10,137
Civil and humanitarian emergencies	12,138	951	13,089	13,091	443	1	443	10,858	11	10,869
Economic development	2,189	647	2,836	3,105	4,284	609	4,894	13,365	507	13,871
Environment	720	10	730	730	1,826	93	1,919	877	244	1,120
Other	1,730	425	2,156	2,652	10,045	210	10,254	4,306	344	4,651
Total monetary contribution to the community	180,474	4,011	184,485	186,910	77,974	2,455	80,429	94,097	2,491	96,588

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

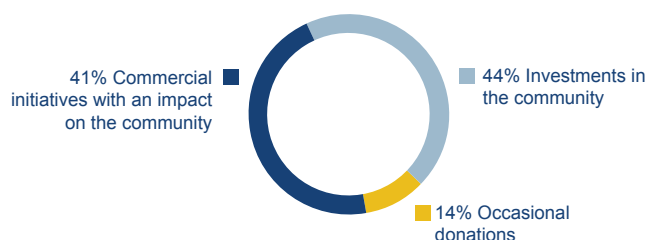
Monetary contribution to the community by reason [K euro]**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020	2021			2022	
	Italy	Abroad	Group	Group		Italy	Abroad	Group	Italy	Abroad
Occasional donations	114,460	279	114,738	115,201	7,510	482	7,992	13,434	562	13,996
Investments in the community	31,478	2,904	34,382	35,542	34,623	1,004	35,626	41,778	917	42,695
Commercial initiatives with an impact on the community	34,536	829	35,365	36,167	35,841	970	36,811	38,885	1,012	39,897
Total monetary contribution to the community	180,474	4,011	184,485	186,910	77,974	2,455	80,429	94,097	2,491	96,588

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

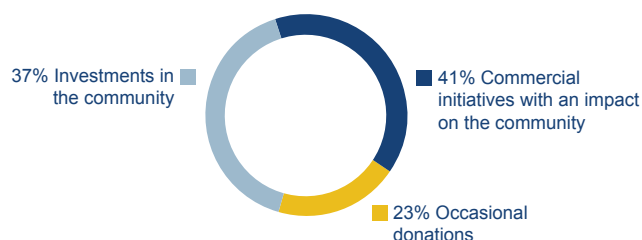
** The trend of monetary contribution to the community is significantly influenced by the fact that in 2020 the Group provided immediate support to the health care system to deal with the COVID-19 emergency: among others, the disbursement of over 100 million euro to strengthen the National Health Service through the Department of Civil Protection. It should be noted that in 2022 the Group donated 10 million euro to support the humanitarian emergency in Ukraine.

Monetary contribution to the community by reason [%]

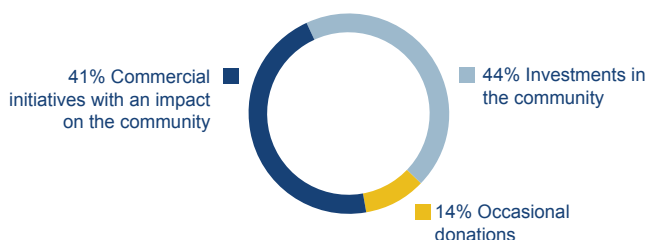
Italy



Abroad



Group



CONTRIBUTION TO THE COMMUNITY

Company voluntary work	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total monetary contribution of hours of company voluntary work [K euro]	0	30	30	11	22	34	30	71	101
Hours of company voluntary work [No.]	0	2,310	2,310	310	1,788	2,098	863	5,707	6,570
Staff involved in company voluntary work [No.]	0	205	205	40	194	234	115	845	960

MEDIA RELATIONS

Type [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group	
	2020		2021	2022
Press releases	2,104		2,070	2,018
Press conferences	1,106		1,247	1,111
Speeches by managers at public events covered by the press office	663		641	723
News published on the Group website	370		458	568
Twitter posts	1,366		1,325	1,442
Total press office interventions	5,609		5,741	5,862

Responsible supply chain management

Total gross revenue	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI*	Intesa Sanpaolo Group	
	2020		2020	2021	2022
Total Group gross revenue [K euro]	2,460,000		2,761,433	2,899,000	2,912,000

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

Suppliers - Supplier Gate*	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI*	Intesa Sanpaolo Group	
	2020		2020	2021	2022
Suppliers [No.]	7,352		9,004	10,058	9,770
of which:					
Italy [No.]	4,237		5,778	5,999	5,234
Europe (excluding Italy) [No.]	2,937		3,016	3,834	4,265
Rest of the world [No.]	178		210	225	271
Share of orders from Europe to (Breakdown by supplier registered office)					
Europe [%]	99		99	98	98
Rest of the world [%]	1		1	2	2

* 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.]	2022		
	Men	Women	Total
Italy	35,909	37,126	73,035
Luxembourg	133	79	212
Ireland	17	12	29
Egypt	3,085	1,245	4,330
Albania	184	516	700
Croatia	946	2,687	3,633
Bosnia	176	373	549
Slovenia	178	503	681
Romania	160	411	571
Serbia	785	2,330	3,115
Hungary	717	1,548	2,265
Slovakia	1,097	2,592	3,689
Ukraine	162	570	732
Russian Federation	230	677	907
Brazil	32	15	47
Moldova	132	236	368
United States	37	9	46
Group	43,980	50,929	94,909

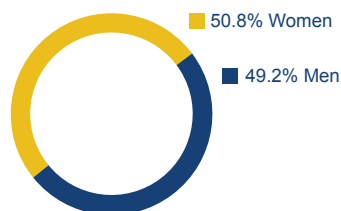
The figures exclude employees with atypical contracts.

Employees from foreign subsidiaries of Italian companies are included in the scope of Italy.

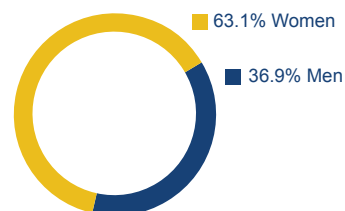
The breakdown by country is based on the parent company head office for international subsidiaries (VÚB Banka in Slovakia and CIB Bank in Hungary).

Breakdown of staff by gender

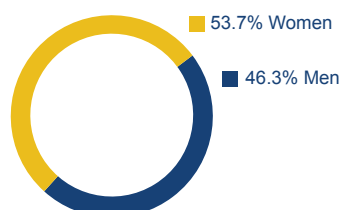
Italy



Abroad



Group



Female bank employees in Italy account for 47.0% of staff, against 53.0% male employees.

Employees by type of contract and gender [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	63,126	20,029	83,155	102,495	74,615	19,439	94,054	73,019	19,180	92,199
Men	30,699	7,333	38,032	48,930	36,928	7,051	43,979	35,901	6,996	42,897
Women	32,427	12,696	45,123	53,565	37,687	12,388	50,075	37,118	12,184	49,302
Fixed-term contracts	20	2,424	2,444	2,455	15	2,451	2,466	13	2,576	2,589
Men	8	1,067	1,075	1,081	8	1,073	1,081	7	1,049	1,056
Women	12	1,357	1,369	1,374	7	1,378	1,385	6	1,527	1,533
Apprenticeships	0	117	117	233	55	106	161	3	118	121
Men	0	39	39	97	26	36	62	1	26	27
Women	0	78	78	136	29	70	99	2	92	94

Employees by type of contract and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	99.97	88.74	97.01	97.44	99.91	88.38	97.28	99.98	87.68	97.14
Men	48.62	32.49	44.37	46.52	49.45	32.06	45.49	49.16	31.98	45.20
Women	51.35	56.25	52.64	50.93	50.46	56.32	51.79	50.82	55.70	51.95
Fixed-term contracts	0.03	10.74	2.85	2.33	0.02	11.14	2.55	0.02	11.78	2.73
Men	0.01	4.73	1.25	1.03	0.01	4.88	1.12	0.01	4.80	1.11
Women	0.02	6.01	1.60	1.31	0.01	6.26	1.43	0.01	6.98	1.62
Apprenticeships	0.00	0.52	0.14	0.22	0.07	0.48	0.17	0.00	0.54	0.13
Men	0.00	0.17	0.05	0.09	0.03	0.16	0.06	0.00	0.12	0.03
Women	0.00	0.35	0.09	0.13	0.04	0.32	0.10	0.00	0.42	0.10

Figures for Italy for bank staff are as follows: open-ended contracts (98.4%), fixed-term contracts (0.6%) and apprenticeships (1.0%).

Other types of work	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group	
	2020			2020	2021	2022
Employees hired with mixed employment contracts [No.]*	380			380	858	779

* The data have been considered since this type of contract was used and do not refer solely to the indicated year.

Flexible work	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group	
	2020			2020	2021	2022
Employees eligible to flexible work [No.]	65,500			80,500	78,000	74,000

Atypical contracts and work placements [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Temporary agency employment contracts	38	56	94	101	38	37	75	40	17	57
Men	18	29	47	51	17	17	34	20	6	26
Women	20	27	47	50	21	20	41	20	11	31
Temporary employment contracts	26	0	26	26	21	0	21	24	0	24
Men	23	0	23	23	19	0	19	21	0	21
Women	3	0	3	3	2	0	2	3	0	3
Work placements	454	134	588	611	113	133	246	406	156	562
Men	225	45	270	280	48	45	93	166	65	231
Women	229	89	318	331	65	88	153	240	91	331

Financial advisors [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group		
	2020		2021		2022
	Italy		Italy		Italy
Financial advisors	5,727		6,594		6,645
Men	4,491		5,191		5,193
Women	1,236		1,403		1,452

Overall workforce [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Overall workforce	69,391	22,760	92,151	111,648	81,451	22,166	103,617	80,150	22,047	102,197
Men	35,464	8,513	43,977	54,953	42,237	8,222	50,459	41,309	8,142	49,451
Women	33,927	14,247	48,174	56,695	39,214	13,944	53,158	38,841	13,905	52,746

Includes staff, other employees (with various types of contracts) and financial advisors.

Employees by category and gender [% of total employees]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.6	2.2	1.8	1.8	1.7	2.2	1.8	1.7	2.2	1.8
Men	1.3	1.4	1.3	1.3	1.4	1.3	1.4	1.3	1.3	1.3
Women	0.4	0.9	0.5	0.4	0.4	0.9	0.5	0.4	0.9	0.5
Middle managers	42.2	22.7	37.1	38.1	42.1	22.0	37.5	42.5	22.2	37.8
Men	25.3	12.8	22.0	23.5	25.8	12.2	22.7	25.8	12.2	22.7
Women	16.9	9.9	15.0	14.6	16.3	9.8	14.8	16.6	10.0	15.1
Professional areas	56.2	75.1	61.2	60.1	56.2	75.8	60.6	55.8	75.6	60.4
Men	22.0	23.2	22.4	22.8	22.3	23.6	22.6	22.0	23.4	22.3
Women	34.2	51.8	38.8	37.3	33.9	52.2	38.0	33.8	52.3	38.0

Figures for Italy for bank staff are as follows: executives (2.4%), middle managers (42.0%) and professional areas (55.6%).

Employees - Breakdown by category and gender [% of the category total]	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI		Intesa Sanpaolo Group			
	2020		2020		2021		2022	
	Men	Women	Men	Women	Men	Women	Men	Women
Executives	72.6	27.4	75.4	24.6	74.0	26.0	72.2	27.8
Middle managers	59.4	40.6	61.6	38.4	60.6	39.4	60.0	40.0
Executives + Middle managers	60.0	40.0	62.3	37.7	61.2	38.8	60.6	39.4
Professional areas	36.6	63.4	37.9	62.1	37.3	62.7	37.0	63.0

Positions reporting directly to the CEO* [%]	2021	2022
% Women over the total of first level reports	6	6
% Women over the total of second level reports	20	21
% Women over the total of first and second level reports	18	19

* Chief Executive Officer.

Part-time employees by gender	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Number of part-time employees/ total staff [%]	16.0%	1.4%	12.2%	12.7%	16.2%	1.4%	12.8%	15.7%	1.4%	12.4%
Breakdown of part-time employees by gender [No.]	10,115	326	10,441	13,365	12,110	313	1,423	11,498	313	11,811
Men	894	50	944	1,133	1,277	39	1,316	1,129	37	1,166
Women	9,221	276	9,497	12,232	10,833	274	11,107	10,369	276	10,645

In Italy, part-time personnel account for 15.7%, about 3% more than the Italian figure for the banking sector (12.7%).

Average age of employees	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Average age of employees	48.4	41.1	46.5	46.7	48.5	41.1	46.8	48.9	41.2	47.1
Men	49.6	41.6	47.9	48.1	49.5	41.5	48.1	49.9	41.5	48.3
Women	47.4	40.7	45.4	45.5	47.4	40.8	45.6	48.0	41.1	46.1
Executives	53.7	46.7	51.4	51.9	54.3	47.2	52.4	54.2	47.5	52.4
Middle managers	51.5	46.2	50.7	50.7	51.6	46.3	50.9	52.0	46.5	51.2
Professional areas	46.0	39.3	43.8	44.0	45.9	39.3	44.0	46.4	39.5	44.4

Figures for Italy for leading banks are as follows: average age of employees (48.6), men (49.6), women (47.5), executives (53.6), middle managers (51.3) and professional areas (46.2).

Employees by age bracket [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
<=30	2.9	17.8	6.8	6.5	3.5	18.4	6.9	3.3	19.2	7.0
Men	1.6	7.0	3.0	2.9	1.8	7.1	3.0	1.7	7.3	3.0
Women	1.3	10.7	3.8	3.6	1.8	11.3	3.9	1.6	12.0	4.0
31-50	51.0	61.5	53.8	54.2	50.1	61.3	52.6	47.2	59.9	50.1
Men	21.4	21.2	21.3	22.8	21.9	21.3	21.7	20.6	21.0	20.7
Women	29.6	40.4	32.5	31.4	28.2	40.0	30.9	26.6	38.9	29.4
>50	46.1	20.7	39.4	39.4	46.4	20.3	40.5	49.5	20.9	42.9
Men	25.6	9.2	21.3	22.0	25.9	8.7	21.9	26.9	8.6	22.7
Women	20.4	11.5	18.1	17.4	20.5	11.7	18.5	22.6	12.2	20.2

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (5.0%), 31 - 50 (51.9%) e > 50 (43.1%).

Foreign Banks: senior manager hired in the local community	2022		
	First line managers [No.]	First line managers (local recruitment) [No.]	Front line managers hired in the local community/front line managers [%]
Albania	13	10	76.9
Croatia	19	17	89.5
Bosnia	12	9	75.0
Slovenia	14	11	78.6
Romania	12	10	83.3
Serbia	15	14	93.3
Slovakia	16	13	81.3
Ukraine	11	9	81.8
Hungary	13	11	84.6
Moldova	12	10	83.3
Egypt	14	12	85.7
Russian Federation	16	16	100.0

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

Employees by level of education and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Graduates	41.6	72.2	49.6	49.2	43.9	72.8	50.5	46.9	73.0	52.9
Men	20.0	29.1	22.4	22.8	21.2	28.9	23.0	22.7	28.8	24.1
Women	21.6	43.1	27.2	26.5	22.7	44.0	27.5	24.2	44.1	28.8
High school certificate	53.5	25.3	46.0	46.7	50.7	24.3	44.7	49.7	23.9	43.8
Men	25.2	6.9	20.4	22.1	24.6	6.8	20.6	24.1	6.5	20.1
Women	28.3	18.4	25.7	24.6	26.1	17.6	24.2	25.6	17.4	23.7
Other	4.9	2.6	4.3	4.1	5.4	2.8	4.8	3.4	3.1	3.3
Men	3.4	1.4	2.9	2.7	3.6	1.5	3.1	2.4	1.5	2.2
Women	1.6	1.1	1.4	1.3	1.7	1.4	1.7	1.1	1.5	1.2

Intesa Sanpaolo and Italian industry figures for education of leading banks are: graduates and post-graduates (48.5%), high school certificate (47.6%), other (3.8%).

Average employee seniority [years]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total average seniority	21.7	11.6	19.1	19.3	21.4	11.5	19.1	21.7	11.7	19.4
Men	22.0	11.8	19.8	20.1	21.6	11.7	19.8	21.8	11.7	19.9
Women	21.5	11.4	18.4	18.6	21.2	11.4	18.5	21.6	11.6	18.9
Executives	20.8	12.6	18.1	18.5	21.0	12.8	18.8	20.8	14.0	18.9
Middle managers	24.7	17.2	23.5	23.5	24.4	17.1	23.4	24.5	17.2	23.5
Professional areas	19.5	9.8	16.4	16.7	19.2	9.9	16.5	19.6	10.0	16.8

Employees belonging to protected categories [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Disabled persons	4.9	1.8	4.1	4.4	5.1	1.9	4.3	5.1	2.5	4.5
Men	2.7	0.7	2.1	2.3	2.7	0.6	2.3	2.7	0.9	2.3
Women	2.2	1.1	1.9	2.0	2.3	1.3	2.1	2.4	1.6	2.2
Protected categories	1.3	0.9	1.2	1.2	1.3	0.9	1.2	1.2	0.8	1.1
Men	0.7	0.1	0.5	0.5	0.6	0.1	0.5	0.6	0.1	0.5
Women	0.6	0.8	0.7	0.7	0.6	0.8	0.7	0.6	0.8	0.6

Employment (new hires) by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	785	2,246	3,031	3,071	1,380	2,611	3,991	1,429	3,054	4,483
Men	431	858	1,289	1,314	665	942	1,607	807	1,044	1,851
Women	354	1,388	1,742	1,757	715	1,669	2,384	622	2,010	2,632
<=30	432	1,180	1,612	1,636	976	1,397	2,373	703	1,640	2,343
31-50	336	1,012	1,348	1,363	366	1,114	1,480	641	1,278	1,919
>50	17	54	71	72	38	100	138	85	136	221

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

Employment rate (new hires) e by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.2	10.0	3.5	1.8	11.9	4.1	2.0	14.0	4.7
Men	1.4	10.2	3.3	1.8	11.5	3.6	2.2	12.9	4.2
Women	1.1	9.8	3.7	1.9	12.1	4.6	1.7	14.6	5.2
<=30	23.4	29.4	27.5	36.9	34.5	35.5	29.0	39.0	35.4
31-50	1.0	7.3	2.9	1.0	8.3	2.9	1.9	9.8	4.0
>50	0.1	1.2	0.2	0,1	2.2	0.4	0.2	3.0	0.5

Termination by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	3,363	2,709	6,072	6,237	4,358	3,167	7,525	3,486	3,181	6,667
Men	1,969	1,061	3,030	3,138	2,651	1,209	3,860	2,147	1,139	3,286
Women	1,394	1,648	3,042	3,099	1,707	1,958	3,665	1,339	2,042	3,381
<=30	114	661	775	792	162	770	932	256	918	1,174
31-50	300	1,372	1,672	1,737	679	1,651	2,330	813	1,685	2,498
>50	2,949	676	3,625	3,708	3,517	746	4,263	2,417	578	2,995

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

Termination rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	5.3	12.0	7.1	5.8	14.4	7.8	4.8	14.5	7.0
Men	6.4	12.6	7.7	7.2	14.8	8.6	6.0	14.1	7.5
Women	4.3	11.7	6.5	4.5	14.2	7.1	3.6	14.8	6.6
<=30	6.2	16.5	13.2	6.1	19.0	13.9	10.6	21.8	17.7
31-50	0.9	9.9	3.6	1.8	12.2	4.6	2.4	12.9	5.3
>50	10.1	14.5	10.7	10.1	16.7	10.9	6.7	12.7	7.4

Termination by reason [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Employment ended in the year	3,363	2,709	6,072	6,237	4,358	3,167	7,525	3,486	3,181	6,667
Resignation	427	904	1,331	1,423	900	1,193	2,093	1,131	1,538	2,669
Retirement	135	182	317	320	89	172	261	143	171	314
Exit incentives	2,663	0	2,663	2,711	3,202	0	3,202	2,026	0	2,026
Death	73	34	107	115	76	40	116	79	14	93
Other reasons - with incentives	10	578	588	588	17	607	624	6	381	387
Other reasons - without incentives	42	801	843	853	68	988	1,056	87	929	1,016
Expiry of fixed-term contracts	13	210	223	227	6	167	173	14	148	162

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

Turnover by gender and age	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total	-2,578	-463	-3,041	-3,166	-2,978	-556	-3,534	-2,057	-127	-2,184
Men	-1,538	-203	-1,741	-1,824	-1,986	-267	-2,253	-1,340	-95	-1,435
Women	-1,040	-260	-1,300	-1,342	-992	-289	-1,281	-717	-32	-749
<=30	318	519	837	844	814	627	1,441	447	722	1,169
31-50	36	-360	-324	-374	-313	-537	-850	-172	-407	-579
>50	-2,932	-622	-3,554	-3,636	-3,479	-646	-4,125	-2,332	-442	-2,774

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

Turnover rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-3.9	-2.0	-3.4	-3.8	-2.5	-3.5	-2.7	-0.6	-2.2
Men	-4.8	-2.3	-4.3	-5.1	-3.2	-4.8	-3.6	-1.2	-3.2
Women	-3.1	-1.8	-2.7	-2.6	-2.0	-2.4	-1.9	-0.2	-1.4
<=30	20.8	14.9	16.7	44.5	18.3	27.5	22.7	20.7	21.4
31-50	0.1	-2.5	-0.7	-0.8	-3.8	-1.6	-0.5	-3.0	-1.2
>50	-9.2	-11.8	-9.5	-9.1	-12.6	-9.5	-6.1	-8.8	-6.4

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

Number of promotions by gender	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	3,371	2,179	5,550	7,216	5,922	2,227	8,149	6,054	3,192	9,246
Men [No.]	1,547	1,274	2,821	3,738	2,688	908	3,596	2,798	1,521	4,319
Women [No.]	1,824	905	2,729	3,478	3,234	1,319	4,553	3,256	1,671	4,927
Staff promoted [%]	5.3	9.7	6.5	6.9	7.9	10.1	8.4	8.3	14.6	9.7
Men [% of staff promoted]	45.9	58.5	50.8	51.8	45.4	40.8	44.1	46.2	47.7	46.7
Women [% of staff promoted]	54.1	41.5	49.2	48.2	54.6	59.2	55.9	53.8	52.3	53.3

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

Average gross base salary by category and gender - FTE* [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	156.0	76.7	129.6	155.5	79.4	134.6	169.0	75.1	143.3
Men	163.0	88.6	141.5	160.6	91.9	144.8	175.7	86.6	155.2
Women	132.1	56.8	98.1	136.8	58.9	105.9	147.5	57.6	112.7
Middle managers	59.7	23.3	53.8	61.3	25.8	56.6	62.8	26.4	57.8
Men	61.7	23.4	55.9	63.5	26.4	58.9	65.2	26.7	60.4
Women	56.5	23.1	50.6	57.8	25.1	52.8	59.0	25.9	53.9
Professional areas	40.4	13.6	31.4	41.2	14.2	33.2	42.3	14.8	34.0
Men	40.4	15.2	33.3	41.2	15.8	34.9	42.4	16.1	35.9
Women	40.4	12.9	30.3	41.2	13.5	32.1	42.1	14.2	32.8

Basic salary levels for female staff, with comparable roles and seniority terms, do not differ from salary levels for male staff.

* The reported figures are calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

Average remuneration by category and gender - FTE* [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Male executives	267.8	115.7	224.0	278.6	116.7	241.2	286.0	106.9	244.7
Female executives	210.1	70.4	146.9	224.5	70.0	163.2	220.2	70.4	162.2
Male middle managers	70.6	28.2	64.1	70.7	30.5	65.8	73.3	31.1	68.0
Female middle managers	63.6	26.4	57.1	64.0	27.6	58.5	65.5	29.2	59.9
Male professional areas	43.5	17.1	36.0	43.6	17.4	37.1	45.4	17.9	38.6
Female professional areas	43.5	13.8	32.6	43.7	14.5	34.2	45.1	15.7	35.2
Average annual remuneration of all employees	57.6	19.6	47.3	58.3	20.3	49.5	60.3	21.1	51.0
Ratio between the CEO's remuneration and the average remuneration of all employees**	74.0			80.3					97.0
Median annual total compensation of all employees	50.5			50.8					47.5
Ratio between the CEO's remuneration and the median annual total compensation for all employees**	84.5			92.2					104.1

This includes the basic gross average salary and the variable component.

* The reported figures are calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

** It should be noted that in 2020 and 2021 the ratios between the CEO's remuneration and the remuneration payable to all employees were calculated with reference to the Italian scope, which coincides with the most significant operational headquarters of the Group and which allows for a comparison of the salaries payable to employees in the same job market and, consequently, with homogeneous salary levels.

In 2022, an increase in these indicators was observed, which was the result of the combination, by a majority basis, of the change in the calculation method (from consideration of the Italian scope only to inclusion of the entire Group, therefore including the foreign countries where the Group operates and in which significantly lower salary levels may be observed compared to Italy, in line with local practices) and, secondarily, of the increase in the variable components paid to the CEO during 2022 and deriving from incentive systems referring to previous years. Further information is available in the Report on Remuneration.

Women/men base salary and remuneration ratio - FTE* [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Ratio of gross base salary women vs. men - FTE									
Executives	0.8	0.6	0.7	0.9	0.6	0.7	0.8	0.7	0.7
Middle managers	0.9	1.0	0.9	0.9	0.9	0.9	0.9	1.0	0.9
Professional areas	1.0	0.8	0.9	1.0	0.9	0.9	1.0	0.9	0.9
Ratio of total remuneration - women vs. men - FTE									
Executives	0.8	0.6	0.7	0.8	0.6	0.7	0.8	0.7	0.7
Middle managers	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Professional areas	1.0	0.8	0.9	1.0	0.8	0.9	1.0	0.9	0.9

Basic salary is annual, before tax. Remuneration is calculated as the salary plus any bonus/reward system.

* The reported figures are calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

Ratios of standard salary of new employee* by gender compared to local minimum wage**	2021		2022	
	Man	Woman	Man	Woman
Italy	1.0	1.0	1.0	1.0
Luxembourg	1.2	1.2	1.1	1.0
Ireland	2.1	1.9	1.9	3.3
Egypt	1.2	1.2	1.0	1.0
Albania	1.0	1.0	1.0	1.0
Croatia	1.2	1.2	1.5	1.4
Bosnia	1.2	1.2	1.2	1.2
Slovenia	1.0	1.0	1.0	1.0
Romania	1.0	1.0	1.0	1.1
Serbia	1.2	1.2	1.2	1.2
Hungary	1.1	1.0	1.1	1.1
Slovakia	1.2	1.1	1.2	1.1
Ukraine	1.1	1.0	0.9	1.1
Russian Federation	1.7	1.9	1.8	1.8
Brazil	3.6	3.7	3.6	3.6
Moldova	2.2	2.0	2.1	2.1
United States***	-	1.8	0.9	1.6

* The standard salary of a new employee is understood to mean the lower base salary paid to him/her in the reference year.

** Local minimum wage is understood to mean the minimum wage envisaged by collective bargaining agreements (where applicable) or by the regulations in force - if any - in the countries in which the Group operates. In countries with the greatest presence of employees (about 90%), hiring provisions are applied that are substantially in line with the provisions of collective bargaining agreements or local regulations.

*** There are no hiring of men in 2021.

Performance evaluation	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group			
	2020		2021	2022		
	Abroad		Abroad	Italy	Abroad	Group
Employees subject to annual performance assessment [%]	91.0		87.7	99.0	90.0	96.9
Men	96.5		93.7	98.9	95.6	98.3
Women	87.8		84.2	99.1	86.8	95.7
Executives [%]	96.6		94.2	99.6	96.0	98.6
Men	98.4		95.2	99.7	97.2	99.1
Women	93.8		92.5	99.3	94.3	97.3
Middle managers [%]	97.3		95.4	99.3	96.0	98.8
Men	99.1		97.6	99.3	98.5	99.2
Women	95.1		92.6	99.2	92.9	98.3
Professional areas [%]	88.9		85.3	98.8	88.1	95.7
Men	94.9		91.6	98.5	94.0	97.4
Women	86.3		82.4	99.0	85.5	94.7
Employees subject to annual performance assessment [No.]	20,543		19,290	72,312	19,694	92,006
Men	8,140		7,646	35,531	7,714	43,245
Women	12,403		11,644	36,781	11,980	48,761
Executives [No.]	483		452	1,268	461	1,729
Men	303		279	976	279	1,255
Women	180		173	292	182	474
Middle managers [No.]	4,991		4,623	30,786	4,656	35,442
Men	2,858		2,619	18,723	2,634	21,357
Women	2,133		2,004	12,063	2,022	14,085
Professional areas [No.]	15,069		14,215	40,258	14,577	54,835
Men	4,979		4,748	15,832	4,801	20,633
Women	10,090		9,467	24,426	9,776	34,202

The data collection and reporting methods were refined in 2022. It should be noted that, following the refinement of the methodology, the comparable years 2020 and 2021 - for which the performance assessment involved almost all employees in the Italian scope - cannot be reported.

Breakdown of branch personnel by category and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Directors	10.8	9.3	10.4	10.6	9.5	9.1	9.4	9.7	9.0	9.5
Men	6.9	4.0	6.1	6.7	6.2	3.8	5.7	6.1	3.9	5.6
Women	3.9	5.2	4.3	3.8	3.3	5.3	3.7	3.5	5.1	3.9
Executive directors	61.9	39.6	56.2	56.1	61.6	43.6	57.5	62.0	45.6	58.2
Men	21.5	12.6	19.2	20.8	22.3	13.6	20.3	21.9	13.8	20.0
Women	40.4	27.0	36.9	35.4	39.3	30.1	37.2	40.1	31.8	38.1
Other	27.3	51.1	33.4	33.3	28.9	47.3	33.1	28.3	45.5	32.3
Men	13.7	14.2	13.9	14.3	14.2	13.4	14.0	13.9	12.6	13.6
Women	13.6	36.9	19.6	19.0	14.7	33.9	19.1	14.5	32.9	18.8

In 2022, out of the total number of Branch Directors equal to 3,823, 1,563 are women and 2,260 men.

TRAINING

Training by professional category [hours]**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	63,466	35,271	98,736	109,703	115,558	40,747	156,305	96,048	52,641	148,688
Men	50,559	20,490	71,049	80,990	91,267	20,911	112,178	70,659	25,549	96,208
Women	12,906	14,781	27,687	28,713	24,291	19,836	44,127	25,389	27,091	52,480
Middle managers	3,897,981	269,125	4,167,106	4,772,837	4,553,223	301,440	4,854,663	4,033,695	353,753	4,387,449
Men	2,286,012	114,728	2,400,740	2,822,137	2,784,903	130,319	2,915,222	2,401,926	170,442	2,572,367
Women	1,611,969	154,397	1,766,366	1,950,700	1,768,320	171,121	1,939,441	1,631,770	183,312	1,815,081
Professional areas	6,120,470	1,280,945	7,401,415	8,103,620	6,670,225	1,340,142	8,010,367	6,267,320	1,658,212	7,925,532
Men	2,285,266	316,917	2,602,183	2,905,962	2,616,314	329,027	2,945,341	2,435,451	421,220	2,856,671
Women	3,835,204	964,028	4,799,231	5,197,658	4,053,910	1,011,116	5,065,026	3,831,869	1,236,992	5,068,860
Total	10,081,917	1,585,340	11,667,257	12,986,160	11,339,006	1,682,329	13,021,335	10,397,063	2,064,606	12,461,669
Men	4,621,838	452,135	5,073,973	5,809,089	5,492,485	480,256	5,972,741	4,908,036	617,211	5,525,247
Women	5,460,079	1,133,205	6,593,284	7,177,071	5,846,521	1,202,073	7,048,594	5,489,027	1,447,395	6,936,422

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

** The figures are shown on the basis of a recalculation that takes into account training effectiveness parameters. The figures do not include the hours of training provided to employees that left during the year.

Training by professional category [No. of participants]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	989	464	1,453	1,739	1,268	445	1,713	1,264	460	1,724
Men	767	284	1,051	1,308	998	273	1,271	971	279	1,250
Women	222	180	402	431	270	172	442	293	181	474
Middle managers	26,137	4,599	30,736	38,739	31,174	4,500	35,674	30,848	4,666	35,514
Men	15,697	2,562	18,259	23,865	19,115	2,480	21,595	18,760	2,566	21,326
Women	10,440	2,037	12,477	14,874	12,059	2,020	14,079	12,088	2,100	14,188
Professional areas	34,703	15,363	50,066	59,966	41,114	15,071	56,185	40,101	15,271	55,372
Men	13,466	4,766	18,232	22,587	16,166	4,649	20,815	15,727	4,728	20,455
Women	21,237	10,597	31,834	37,379	24,948	10,422	35,370	24,374	10,543	34,917
Total	61,829	20,426	82,255	100,444	73,556	20,016	93,572	72,213	20,397	92,610
Men	29,930	7,612	37,542	47,760	36,279	7,402	43,681	35,458	7,573	43,031
Women	31,899	12,814	44,713	52,684	37,277	12,614	49,891	36,755	12,824	49,579

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

Training by age bracket [No. hours]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training hours provided**										
<=30	99,252	185,919	285,171	357,295	206,432	242,004	448,436	201,723	306,609	508,332
31-50	1,857,382	454,921	2,312,303	3,075,429	2,112,878	577,016	2,689,894	1,852,881	682,858	2,535,739
>50	1,547,911	213,872	1,761,783	2,145,990	1,702,732	127,057	1,829,789	1,681,437	150,641	1,832,078
Training hours provided per capita**										
<=30	54	46	49	52	78	60	67	83	73	77
31-50	58	33	50	54	57	43	53	54	52	53
>50	53	46	52	52	49	28	47	47	33	45

* 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.

Training by content [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Managerial	9.2	9.1	9.2	8.9	7.5	6.5	7.3	6.8	4.7	6.3
Commercial	5.6	17.3	7.9	8.9	4.5	15.4	6.6	4.5	17.0	7.4
Operational	38.7	22.5	35.6	34.0	43.6	26.7	40.4	46.2	28.9	42.1
Credit	5.7	7.1	6.0	5.5	5.3	6.0	5.4	2.6	5.2	3.2
Finance	32.5	10.7	28.2	29.1	25.5	13.3	23.2	29.6	9.9	25.0
Abroad	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.0
IT	3.2	2.5	3.0	4.3	2.4	4.0	2.7	2.5	3.1	2.7
Specialist	3.8	25.8	8.1	7.2	5.4	23.1	8.7	2.9	28.1	8.8
Language	1.2	4.9	1.9	2.1	5.8	4.9	5.6	4.8	3.1	4.4

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

Training per capita by content [No. hours]**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Managerial	5.1	3.4	4.7	4.1	4.1	2.8	3.8	3.5	2.5	3.3
Commercial	3.1	6.5	4.0	4.1	2.4	6.6	3.4	2.3	8.8	3.8
Operational	21.5	8.5	18.1	15.8	23.5	11.5	20.7	23.6	15.0	21.6
Credit	3.2	2.7	3.1	2.6	2.9	2.6	2.8	1.4	2.7	1.7
Finance	18.1	4.1	14.4	13.5	13.7	5.7	11.9	15.1	5.2	12.8
Abroad	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0
IT	1.8	0.9	1.5	2.0	1.3	1.7	1.4	1.3	1.6	1.4
Specialist	2.1	9.8	4.1	3.4	2.9	9.9	4.5	1.5	14.6	4.5
Language	0.7	1.9	1.0	1.0	3.1	2.1	2.9	2.5	1.6	2.3

* 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.

Aid and benefits received relative to personnel [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	497	193	691	1,819	4,413	177	4,591	14,303	235	14,538
of which training funded amount (Italy only)	497	0	497	1,051	4,413	0	4,413	14,303	0	14,303
of which other	0	193	193	768	0	177	177	0	235	235

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

Training by category and gender [average hours]*	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executive	28.1	41.4	32.4	39.1	46.3	41.1	39.8	57.4	44.6
Men	28.0	38.2	30.8	38.7	37.9	38.5	36.7	44.9	38.6
Women	28.6	46.5	36.8	40.9	59.4	48.4	50.1	76.0	60.4
Middle managers	51.4	31.8	48.3	51.8	36.4	49.7	47.5	39.8	46.4
Men	50.5	24.9	46.6	51.9	29.2	49.1	46.8	34.6	45.3
Women	52.8	40.8	50.7	51.5	45.3	50.6	48.5	46.2	48.2
Professional areas	59.4	39.6	53.0	55.9	44.8	52.7	54.3	55.6	54.7
Men	56.9	35.9	51.2	56.0	38.6	51.9	54.3	48.1	52.8
Women	61.0	41.2	54.0	55.8	47.7	53.3	54.3	58.9	55.8
Hours of training per employee [No.]*	55.5	37.9	50.9	53.9	43.0	51.4	51.2	52.1	51.4

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

Training by procedure	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	2.2	30.9	6.1	3.2	34.4	7.2	3.9	32.8	8.7
Remote training [% of hours]*	97.8	69.1	93.9	96.8	65.6	92.8	96.1	67.2	91.3
Number of persons registered	61,829	20,426	82,255	73,556	20,016	93,572	72,213	20,397	92,610
Hours of training provided (classroom + remote learning) [No.]*	10,081,917	1,585,340	11,667,257	11,339,006	1,682,329	13,021,335	10,397,063	2,064,606	12,461,669

* The figures are shown on the basis of a recalculation that takes into account training effectiveness parameters. The figures do not include the hours of training provided to employees that left during the year.

Training costs	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training costs [K euro]	9,919	3,340	13,259	13,748	3,262	17,010	55,184	3,823	59,007
Training costs per staff member [euro]	157	148	155	184	148	176	756	175	622

EMPLOYEE SATISFACTION AND COMMUNICATION

Company climate	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group			
	2020**		2021		2022**	
	Italy	Abroad	Italy	Abroad	Italy	Abroad
Climate analysis [% taking part in the survey out of the selected sample]	-	-	62.3	55.7	-	-
Employee satisfaction index [%]	-	-	76.0*	73.0	-	-
Change in the employee satisfaction index compared to the previous period	-	-	7.0	-5.0	-	-
Climate analysis [No.]	-	-	1	1	-	-
Internal communication events [No.]	157	386	232	387	423	576
Focus groups [No.]	18	18	12	39	6	33
Participants in focus groups [No.]	144	4,411	120	4,012	48	5,968

* Survey carried out among Professional Areas and Middle Managers.

** No climate surveys were conducted in 2020 and 2022.

Web Tv Access and House organ	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group	
	2020		2021	2022
Web Tv total access [No.]*	507,630		427,229	621,712
House organ: total number of online visits	350,225		320,888	290,736

* The average daily unique accesses to the company intranet in 2022 are 66,700.

FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Employees registered with a trade union [No.]	45,581	6,937	52,519	68,606	54,502	6,511	61,012	52,776	6,431	59,207
Executives	157	58	215	323	231	49	280	237	52	289
Middle managers	18,399	2,421	20,819	27,538	22,026	2,133	24,159	21,357	2,068	23,425
Professional areas	27,026	4,459	31,485	40,745	32,245	4,329	36,574	31,182	4,311	35,493
Employees registered with a trade union [%]*	76.3	31.4	64.2	68.2	77.1	30.4	66.2	76.2**	29.8	65.2
Days absence for trade union reasons (all permits for trade unionists)	77,142	604	77,746	90,697	84,745	129	84,874	93,948	131	94,078
Days absence for meetings/ strikes (also employees who are not trade unionists)	1,420	96	1,516	1,519	1,466	131	1,597	1,197	131	1,328
Men	600	52	652	653	765	67	832	539	49	588
Women	820	44	864	866	701	64	765	658	82	739
Days absence for involvement in strikes	30	0	30	33	1,039	0	1,039	620	0	620
Men	18	0	18	19	552	0	552	291	0	291
Women	12	0	12	14	487	0	487	329	0	329
Days absence for meetings	1,390	96	1,486	1,486	427	131	558	578	131	708
Men	582	52	634	634	213	67	280	248	49	297
Women	808	44	852	852	214	64	278	329	82	411

The industry National Collective Bargaining Agreement covers all employees in Italy and 55.2% of employees abroad. With reference to employees not covered by collective bargaining agreements, it should be noted that in most of the countries where the Group operates, employment contracts are governed by local labour laws. In some cases, employees not covered by collective bargaining agreements are subject to the same conditions that apply to employees covered by the agreements; in other cases (for example, employees with senior management contracts) the contractual conditions are defined on an individual basis.

* Data were recalculated on the basis of the Full Time Equivalents - FTEs.

** The percentage of employees in Italy covered by the collective bargaining agreement for the credit sector that are members of a trade union is 77.5%.

COMPANY WELFARE, HEALTH AND SAFETY

Contributions for staff [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Insurance and accident policies	20,805	21,159	41,964	42,022	25,245	1,089	26,334	20,299	693	20,992
Loyalty bonus	11,042	323	11,366	11,366	9,602	274	9,876	9,742	672	10,413
Study contributions for employees' children	3,620	90	3,710	6,918	7,288	176	7,465	7,117	132	7,248
Recreational and cultural activities	3,407	1,570	4,978	5,127	3,566	1,791	5,357	3,789	1,133	4,922
Contributions for employees' children with disabilities	2,975	21	2,995	3,710	6,567	31	6,598	6,925	29	6,954

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

Supplementary healthcare and welfare	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Contributions paid by the Bank for supplementary healthcare assistance [K euro]	75,914	4,612	80,526	80,594	83,674	3,511	87,186	96,424	4,485	100,909
Health assistance: persons assisted [No.]	64,440	10,247	74,687	95,254	74,854	10,282	85,136	75,078	10,225	85,303
Contributions paid by the Bank for supplementary retirement benefits [K euro]	140,509	3,644	144,153	183,633	172,862	4,128	176,990	174,172	4,083	178,255
Supplementary retirement benefits: persons assisted [No.]	63,012	3,573	66,585	86,031	79,577	3,079	82,656	73,064	3,299	76,363

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

Credit facilities for staff	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Mortgages [No.]	3,180	884	4,064	4,492	4,028	916	4,944	3,671	1,057	4,728
Total mortgages disbursed [K euro]	524,055	55,544	579,599	628,462	680,720	68,578	749,298	625,372	87,163	712,535
Loans [No.]	13,209	3,768	16,977	17,997	19,149	6,215	25,364	25,600	5,286	30,886
Total loans disbursed [K euro]	116,643	43,555	160,197	180,679	140,051	49,415	189,466	169,371	32,386	201,757

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).
Loans granted to all personnel with an open-ended contract, with the exception of loans at special rates granted to staff with apprenticeships.

Maternity leave	Intesa Sanpaolo Group (excluding UBI Banca Group)	Intesa Sanpaolo Group	
	2020	2021	2022
	Italy	Italy	Italy
Employees entitled to maternity leave	63,146	74,685	73,035
Men	30,707	36,962	35,909
Women	32,439	37,723	37,126
Employees using mandatory maternity leave	994	1,218	1,055
Men	29	6	23
Women	965	1,212	1,032
Employees returning to work after mandatory maternity leave	804	891	857
Men	27	6	23
Women	777	885	834
Employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	1,039	1,321	850
Men	19	276	6
Women	1,020	1,045	844

Maternity leave - Rates [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)	Intesa Sanpaolo Group	
	2020	2021	2022
	Italy	Italy	Italy
Rate of return to work after mandatory maternity leave	99.1%	99.2%	99.0%
Men	100.0%	100.0%	100.0%
Women	99.1%	99.2%	98.9%
Retention rate of employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	99.3%	97.2%	95.3%
Men	90.5%	89.6%	100.0%
Women	99.5%	99.4%	95.3%

Absence by reason and gender - days lost [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absences	1,101,973	679,317	1,781,290	1,948,269	1,039,834	610,822	1,650,656	1,174,853	627,577	1,802,430
Illness	501,957	142,808	644,765	767,520	477,181	154,106	631,287	652,938	162,851	815,789
Men	219,274	20,028	239,301	301,858	209,852	22,817	232,670	281,952	27,811	309,763
Women	282,683	122,780	405,463	465,662	267,329	131,289	398,618	370,986	135,040	506,026
Injury	10,220	4,013	14,233	15,534	12,810	3,329	16,139	11,583	2,001	13,585
Men	4,124	577	4,701	5,450	6,639	410	7,049	5,752	278	6,030
Women	6,095	3,436	9,531	10,083	6,172	2,919	9,091	5,831	1,723	7,554
Child care	151,927	343,172	495,099	515,728	190,354	286,645	476,999	173,637	274,370	448,008
Men	7,843	4,502	12,345	12,821	10,739	3,210	13,949	11,368	4,243	15,611
Women	144,084	338,670	482,754	502,906	179,615	283,435	463,050	162,270	270,127	432,397
Personal and family reasons	89,320	167,430	256,750	266,638	106,582	146,910	253,491	124,129	120,340	244,469
Men	39,727	83,967	123,693	128,055	46,175	69,350	115,526	52,583	65,352	117,935
Women	49,593	83,463	133,056	138,583	60,406	77,559	137,966	71,546	54,989	126,534
Leave for public positions	8,513	885	9,398	10,824	8,145	1,468	9,613	11,267	541	11,807
Men	5,745	325	6,070	7,208	6,012	647	6,659	7,618	528	8,146
Women	2,768	560	3,328	3,616	2,132	821	2,953	3,649	13	3,661
Leave for blood and other donations	7,175	268	7,443	8,198	8,665	315	8,980	9,006	482	9,487
Men	5,084	127	5,211	5,799	6,056	145	6,200	6,128	283	6,411
Women	2,091	141	2,232	2,398	2,609	170	2,779	2,877	199	3,076
Disability	151,581	942	152,523	162,709	125,721	897	126,618	132,241	1,292	133,532
Men	61,411	370	61,781	66,629	51,458	149	51,607	52,748	242	52,990
Women	90,171	572	90,743	96,080	74,262	748	75,010	79,493	1,050	80,543
Other	181,281	19,799	201,079	201,118	110,378	17,152	127,530	60,052	65,700	125,752
Men	83,516	2,478	85,994	85,994	62,250	1,936	64,185	37,688	12,435	50,123
Women	97,764	17,321	115,086	115,125	48,128	15,217	63,345	22,364	53,266	75,629

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020). Days lost are calculated based on calendar business days.

Absence by reason and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absence/theoretical working days	7.93	13.68	9.45	6.33	12.62	7.76	7.31	13.04	8.63
Men	3.07	2.26	2.86	2.43	2.04	2.34	2.84	2.31	2.72
Women	4.86	11.42	6.59	3.90	10.58	5.42	4.47	10.73	5.92
Illness	3.61	2.88	3.42	2.90	3.18	2.97	4.06	3.38	3.91
Men	1.58	0.40	1.27	1.28	0.47	1.09	1.75	0.58	1.48
Women	2.03	2.47	2.15	1.63	2.71	1.87	2.31	2.81	2.42
Injury	0.07	0.08	0.08	0.08	0.07	0.08	0.07	0.04	0.07
Men	0.03	0.01	0.02	0.04	0.01	0.03	0.04	0.01	0.03
Women	0.04	0.07	0.05	0.04	0.06	0.04	0.04	0.04	0.04
Child care	1.09	6.91	2.63	1.16	5.92	2.24	1.08	5.70	2.15
Men	0.06	0.09	0.07	0.07	0.07	0.07	0.07	0.09	0.07
Women	1.04	6.82	2.56	1.09	5.86	2.18	1.01	5.61	2.07
Personal and family reasons	0.64	3.37	1.36	0.65	3.04	1.19	0.77	2.50	1.17
Men	0.29	1.69	0.66	0.28	1.43	0.54	0.33	1.36	0.56
Women	0.36	1.68	0.71	0.37	1.60	0.65	0.45	1.14	0.61
Leave for public positions	0.06	0.02	0.05	0.05	0.03	0.05	0.07	0.01	0.06
Men	0.04	0.01	0.03	0.04	0.01	0.03	0.05	0.01	0.04
Women	0.02	0.01	0.02	0.01	0.02	0.01	0.02	0.00	0.02
Leave for blood and other donations	0.05	0.01	0.04	0.05	0.01	0.04	0.06	0.01	0.05
Men	0.04	0.00	0.03	0.04	0.00	0.03	0.04	0.01	0.03
Women	0.02	0.00	0.01	0.02	0.00	0.01	0.02	0.00	0.01
Disability	1.09	0.02	0.81	0.77	0.02	0.60	0.82	0.03	0.64
Men	0.44	0.01	0.33	0.31	0.00	0.24	0.33	0.01	0.25
Women	0.65	0.01	0.48	0.45	0.02	0.35	0.49	0.02	0.39
Other	1.30	0.40	1.07	0.67	0.35	0.60	0.37	1.37	0.60
Men	0.60	0.05	0.46	0.38	0.04	0.30	0.23	0.26	0.24
Women	0.70	0.35	0.61	0.29	0.31	0.30	0.14	1.11	0.36

Absenteeism and occupational disease - rates	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Rate of absenteeism*	4.90	3.00	4.40	3.86	3.31	3.73	5.09	3.48	4.72
Men	4.39	1.16	3.69	3.45	1.35	3.07	4.49	1.64	3.97
Women	5.39	4.10	5.00	4.26	4.47	4.31	5.68	4.55	5.37
Rate of occupational disease**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* The absentee rate is the ratio between the number of days lost for illness, injuries (including injuries requiring first aid), public office, blood donation and other leave, disability, meeting / strikes and theoretical working days.

** The occupational disease rate is equal to the total number of claims for occupational diseases divided by the total number of hours worked.

Injuries by year and gender	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total injuries in the year [No.]	380	63	443	481	485	41	526	474	46	520
Men	162	10	172	190	216	6	222	203	7	210
Women	218	53	271	291	269	35	304	271	39	310
Injury rate**	4.31	1.97	3.68	-	4.57	1.30	3.82	4.61	1.48	3.88
Men	3.52	0.83	2.98	-	3.85	0.51	3.28	3.76	0.61	3.21
Women	5.16	2.66	4.34	-	5.39	1.78	4.34	5.55	1.99	4.51
Working days lost [No.]	10,220	4,013	14,233	15,534	12,810	3,329	16,139	11,583	2,001	13,585
Men	4,124	577	4,701	5,450	6,639	410	7,049	5,752	278	6,030
Women	6,095	3,436	9,531	10,083	6,172	2,919	9,091	5,831	1,723	7,554
Rate of working days lost (severity index)***	0.11	0.11	0.11	-	0.11	0.09	0.11	0.10	0.06	0.09
Men	0.08	0.04	0.07	-	0.11	0.03	0.10	0.10	0.02	0.08
Women	0.13	0.15	0.14	-	0.12	0.13	0.12	0.11	0.08	0.10
Injuries / Total employees [%]	0.6	0.3	0.5	0.5	0.6	0.2	0.5	0.6	0.2	0.5

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

** Injury rate = (total number of injuries in the year / total hours worked) x 1,000,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000,000 (hours worked).

*** Rate of working days lost (or severity index) = (number of days lost / total number of working hours) x 1,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000 (hours worked). Working days lost include injuries requiring first aid.

Injuries at work and on the way to/from work	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Injuries at work [No.]	149	24	173	189	180	14	194	150	18	168
Men	62	3	65	75	86	1	87	61	3	64
Women	87	21	108	114	94	13	107	89	15	104
Rate of injuries at work**	1.69	0.75	1.44	-	1.70	0.44	1.41	1.46	0.58	1.25
Men	1.35	0.25	1.12	-	1.53	0.09	1.29	1.13	0.26	0.98
Women	2.06	1.05	1.73	-	1.88	0.66	1.53	1.82	0.77	1.51
Injuries on the way to/from work [No.]	231	39	270	292	305	27	332	324	28	352
Men	100	7	107	115	130	5	135	142	4	146
Women	131	32	163	177	175	22	197	182	24	206
Rate of injuries on the way to/ from work***	2.62	1.22	2.24	-	2.88	0.86	2.41	3.15	0.90	2.62
Men	2.18	0.58	1.85	-	2.32	0.43	2.00	2.63	0.35	2.23
Women	3.10	1.61	2.61	-	3.51	1.11	2.81	3.73	1.22	3.00

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

** Rate of injuries at work = (total number of injuries at work in the year / total hours worked) x 1,000,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000,000 (hours worked).

*** Rate of injuries on the way to/from work = (total number of injuries on the way to/from work in the year / total hours worked) x 1,000,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000,000 (hours worked).

Injuries by type [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries	380	63	443	485	41	526	474	46	520
Injuries while driving	145	10	155	196	8	204	198	19	217
Falls/slipping	129	29	158	237	15	252	138	16	154
Robberies	1	3	4	0	1	1	0	0	0
Other	105	21	126	52	17	69	138	11	149

Serious injuries and deaths [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Cases presented for occupational disease	3	0	3	4	4	0	4	8	0	8
Serious/very serious injuries	120	12	132	132	152	3	155	111	7	118
Injuries at work	56	2	58	58	57	2	59	28	1	29
Injuries on the way to/from work	64	10	74	74	95	1	96	83	6	89
Serious/very serious injuries with res judicata sentence	0	0	0	0	0	0	0	0	0	0
Deaths at work, with res judicata sentence	0	0	0	0	0	0	0	0	0	0

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

Training on health and safety	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety**	140,789	18,888	159,677	186,851	164,097	31,404	195,500	169,268	30,699	199,967
Employees who have attended health and safety training [No.]	26,697	6,582	33,279	41,024	27,458	9,588	37,046	25,116	9,224	34,340
Employees who have attended health and safety training [%]	42	29	39	39	37	44	38	34	42	36
Costs of health and safety training [K euro]	45	15	60	173	217	27	244	7	264	270
Hours of health and safety training per employee	2.2	0.8	1.9	1.8	2.2	1.4	2.0	2.3	1.4	2.1

* 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.

Robberies	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Robberies	3	2	5	10	1	2	3	9	3	12
Robberies for every 100 bank counters	0.1	0.2	0.1	0.2	0.0	0.2	0.1	0.3	0.3	0.3
Interviews of psychological counselling to employees who have suffered robberies	26	0	26	34	13	0	13	126	0	126
On-site inspections on workplaces to assess risks for robbery	142	0	142	316	847	0	847	676	0	676

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

Green and circular economy

Loans disbursed for the green and circular economy [million euros]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Retail	877	35	912	932	2,260	38	2,298	2,559	57	2,617
Business and Third Sector	253	40	293	297	352	35	386	478	48	526
Corporate and Project finance	736	44	781	960	3,365	89	3,454	2,149	67	2,216
of which Project finance	190	40	230	401	1,131	75	1,207	424	9	433
Total loans for the green economy	1,866	119	1,985	2,189	5,977	162	6,139	5,186	173	5,359
Total loans with circular economy criteria	565	0	565	589	2,545	15	2,560	808	103	911
Total	2,431	119	2,550	2,779	8,522	176	8,699	5,994	276	6,270

* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020). Data not comparable for changes that occurred over the years in the aggregation criteria.

Climate change

Parameters	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Operators = Staff + Consultants	No.	65,732	23,714	89,446	109,303	77,208	23,198	100,406	76,048	24,986	101,034
Staff	No.	63,146	22,570	85,716	105,183	74,685	21,996	96,681	73,035	21,874	94,909
Consultants	No.	2,586	1,144	3,730	4,120	2,523	1,202	3,725	3,013	3,112	6,125
Total transfers	No.	264,542	8,562	273,104	273,104	308,454	11,632	320,086	397,630	6,148	403,778
Total transport	thousands of km	40,676	20,801	61,477	69,719	62,372	17,224	79,596	85,332	21,996	107,328
Floor area	thousands of m ²	2,885	622	3,507	4,532	3,735	592	4,328	3,410	587	3,997

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

Energy - Emissions factors**	Unit***	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Electricity - National mix	kgCO ₂ eq/kWh	0.298	0.356	0.309	0.308	0.279	0.365	0.293	0.261	0.335	0.274
Electricity - Residual mix	kgCO ₂ eq/kWh	0.487	0.472	0.473	0.473	0.468	0.468	0.468	0.460	0.413	0.416
Natural gas	kgCO ₂ eq/mc	1.984	1.922	1.976	1.977	1.988	1.920	1.981	1.997	1.920	1.991
Diesel	kgCO ₂ eq/l	2.660	2.514	2.632	2.636	2.660	2.517	2.634	2.672	2.526	2.643

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

** Sources: Intesa Sanpaolo calculations from 2022 publications with data referred to 2020 from ABI Lab (Guidelines on the application of GRI Standards on environmental matters in banks), ISPRA (Istituto Superiore per la Protezione e la Ricerca Ambientale), Eco-passenger (developed by UCI - International Union of Railway), ICAO (International Civil Aviation Organization), IPCC (Intergovernmental Panel on Climate Change).

*** CO₂eq = CO₂*GWP + CH₄*GWP + N₂O*GWP where GWP = GWP-100 years from IPCC AR6 WGI 2021.

Mobility - Emissions factors**	Unit***	Intesa Sanpaolo Group (excluding UBI Banca Group)	ISP + UBI*	Intesa Sanpaolo Group	
		2020	2020	2021	2022
Company fleet - Gasoline	kgCO ₂ eq/km	0.226	0.226	0.260	0.188
Company fleet - Gasoline Hybrid	kgCO ₂ eq/km	-	-	0.144	0.139
Company fleet - Diesel	kgCO ₂ eq/km	0.172	0.172	0.165	0.162
Personal cars - Gasoline	kgCO ₂ eq/km	0.175	0.175	0.177	0.174
Personal cars - Diesel	kgCO ₂ eq/km	0.175	0.175	0.173	0.171
Train - High speed	kgCO ₂ eq/km	0.042	0.042	0.042	0.042
Train - Other	kgCO ₂ eq/km	0.047	0.047	0.047	0.047
Flights - Domestic	kgCO ₂ eq/km	0.133	0.133	0.125	0.117
Flights - Mix	kgCO ₂ eq/km	0.086	0.086	0.094	0.084
Flights - International	kgCO ₂ eq/km	0.076	0.076	0.065	0.052

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

** Sources: Intesa Sanpaolo calculations from 2022 publications with data referred to 2020 from ABI Lab (Guidelines on the application of GRI Standards on environmental matters in banks), ISPRA (Istituto Superiore per la Protezione e la Ricerca Ambientale), Eco-passenger (developed by UCI - International Union of Railway), ICAO (International Civil Aviation Organization), IPCC (Intergovernmental Panel on Climate Change).

*** CO₂eq = CO₂*GWP + CH₄*GWP + N₂O*GWP where GWP = GWP-100 years from IPCC AR6 WGI 2021.

Greenhouse gas emissions [CO ₂ eq]	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Direct emissions (Scope1)	tCO ₂ eq	31,124	5,801	36,925	41,852	43,144	6,486	49,630	44,574	14,457	59,030
Natural gas emissions for independent heating	tCO ₂ eq	22,185	2,442	24,628	27,978	31,934	2,751	34,685	21,633	1,861	23,494
Natural gas emissions for cogeneration	tCO ₂ eq	1,535	421	1,956	1,956	0	536	536	11,811	540	12,350
Diesel emissions for independent heating	tCO ₂ eq	759	107	866	1,051	1,039	161	1,199	969	175	1,144
HFC emissions	tCO ₂ eq	2,961	414	3,375	3,894	3,981	318	4,298	3,568	8,902	12,470
Gasoline emissions for company fleet	tCO ₂ eq	8	603	611	611	191	589	780	945	759	1,704
Diesel emissions for company fleet	tCO ₂ eq	3,676	1,814	5,490	6,362	6,000	2,132	8,132	5,648	2,220	7,869
Indirect emissions (Scope2 Market-based)	tCO ₂ eq	5,571	26,228	31,800	32,597	6,359	24,542	30,901	4,583	12,255	16,838
Electricity emissions (excluding cogeneration)	tCO ₂ eq	1,751	25,208	26,959	26,965	1,713	23,543	25,256	1,017	11,412	12,429
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	3,820	956	4,776	5,567	4,646	942	5,588	3,566	794	4,361
Diesel emissions for building heating	tCO ₂ eq	0	65	65	65	0	57	57	0	49	49
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO ₂ eq	36,695	32,030	68,725	74,450	49,503	31,029	80,531	49,157	26,712	75,869
Total direct + indirect emissions per staff member	tCO ₂ eq/add.	0.6	1.4	0.8	-	0.6	1.3	0.8	0.6	1.1	0.8
Total direct + indirect emissions per square meter	kgCO ₂ eq/m ²	12.7	51.5	19.6	-	13.3	52.4	18.6	14.4	45.5	19.0
Total direct + indirect emissions (Scope1 + 2 Location-based)	tCO ₂ eq	127,549	32,459	160,008	177,848	150,567	32,757	183,325	131,652	37,453	169,105
Other indirect emissions (Scope3)**	tCO ₂ eq	40,850	21,087	61,937	71,266	40,984	17,444	58,428	36,495	14,037	50,532
Business trips [Cat. 6]	tCO ₂ eq	1,807	1,235	3,042	3,554	2,826	206	3,032	4,113	478	4,591
Purchased paper [Cat. 1]	tCO ₂ eq	2,179	1,229	3,408	3,987	2,713	1,202	3,915	1,735	1,163	2,898
Waste [Cat. 5]	tCO ₂ eq	203	21	224	233	255	24	279	324	28	352
Office machinery [Cat. 2]***	tCO ₂ eq	16,829	6,015	22,843	28,369	12,411	3,655	16,066	8,856	2,652	11,508
Energy vectors [Cat. 3]****	tCO ₂ eq	13,014	9,888	22,902	24,672	14,171	9,277	23,448	13,143	6,609	19,752
Money transport [cat. 4]	tCO ₂ eq	6,819	2,699	9,518	10,451	8,608	3,080	11,688	8,324	3,106	11,431

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

** Total data restated following changes in the reported categories.

*** Scope 3 emissions relating to the production of office equipment purchased.

**** Scope 3 emissions generated: (a) in the natural gas supply chain, (b) in the production of the energy sources used in the electricity mix, and (c) in electricity distribution and transformation.

Emissions of other gas which are harmful to the ozone layer (NO _x , SO ₂)	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
NO _x emissions	t	25	31	57	61	35	30	65	29	17	46
SO ₂ emissions	t	1	22	23	23	1	23	24	1	10	11

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

Energy consumption broken down by source	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Direct primary energy consumption (Scope1)	GJ	467,950	82,222	550,172	621,889	646,995	96,985	743,980	675,492	84,808	760,300
Natural gas consumption for independent heating	GJ	383,409	43,596	427,005	484,917	550,762	49,063	599,826	371,453	33,173	404,626
Natural gas consumption for cogeneration	GJ	26,527	7,551	34,078	34,078	0	9,617	9,617	202,798	9,686	212,484
Diesel consumption for independent heating	GJ	10,217	1,509	11,726	14,219	13,980	2,277	16,257	12,975	2,474	15,450
Gasoline consumption for the fleet	GJ	76	6,017	6,093	6,093	2,554	7,711	10,265	12,655	9,756	22,411
Diesel consumption for the fleet	GJ	47,722	23,548	71,270	82,583	79,699	28,317	108,016	75,610	29,720	105,330
Indirect primary energy consumption (Scope2)	GJ	1,237,140	356,709	1,593,849	1,766,834	1,453,545	346,461	1,800,006	1,266,582	326,833	1,593,415
Renewable electricity consumption	GJ	1,109,475	67,497	1,176,971	1,323,860	1,317,702	68,602	1,386,304	1,144,620	121,242	1,265,863
Non renewable electricity consumption (except cogeneration)	GJ	12,946	192,123	205,069	205,115	13,175	180,933	194,108	11,931	116,877	128,808
Natural gas consumption for building heating (including remote district heating)	GJ	114,719	96,160	210,879	236,930	122,668	96,101	218,769	110,030	88,015	198,046
Diesel consumption for building heating	GJ	0	929	929	929	0	826	826	0	698	698
Total direct + indirect energy (Scope1 + 2)	GJ	1,705,090	438,931	2,144,021	2,388,723	2,100,540	443,446	2,543,986	1,942,074	411,641	2,353,715
Total direct + indirect energy per staff member	GJ/add.	25.9	18.5	24.0	-	27.2	19.1	25.3	25.5	16.5	23.3
Other indirect primary energy consumption (Scope3)**	GJ	800,060	699,348	1,499,408	1,630,019	858,811	666,658	1,525,469	754,703	493,733	1,248,436
Business trips [Cat. 6]	GJ	26,002	15,937	41,939	48,589	39,854	2,875	42,728	60,119	6,632	66,750
Purchased paper [Cat. 1]	GJ	64,059	57,189	121,248	143,934	104,664	58,917	163,581	61,938	56,685	118,623
Waste [Cat. 5]	GJ	2,656	260	2,916	3,076	3,305	296	3,601	4,038	288	4,326
Office machinery [Cat. 2]***	GJ	267,983	95,784	363,767	449,154	189,864	55,918	245,782	128,301	38,426	166,727
Energy vectors [Cat. 3]****	GJ	333,262	488,181	821,443	822,656	390,339	501,855	892,194	373,832	344,505	718,337
Money transport [Cat. 4]	GJ	106,099	41,997	148,096	162,610	130,785	46,797	177,582	126,475	47,197	173,672

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

** Total data restated following changes in the reported categories.

*** Scope 3 primary energy consumption relating to the production of office equipment purchased.

**** Scope 3 primary energy consumption generated: (a) in the natural gas supply chain, (b) in the production of the energy sources used in the electricity mix, and (c) in electricity distribution and transformation.

Total electricity focus (including cogeneration)	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total electricity consumed	GJ	1,132,662	263,108	1,395,770	1,542,704	1,330,877	253,568	1,584,445	1,244,856	242,171	1,487,027
Electricity per staff member	kWh/staff member	4,787	3,082	4,335	-	4,788	3,036	4,383	4,547	2,692	4,088
Electricity per square meter	kWh/m ²	109	118	111	-	99	119	102	101	115	103
Electricity purchased	GJ	1,118,715	259,430	1,378,145	1,524,583	1,326,163	249,348	1,575,511	1,151,893	237,939	1,389,832
of which renewable	%	98.8	25.9	85.1	86.5	99.0	27.4	87.7	99.0	50.9	90.7
Electricity self-produced	GJ	13,947	3,678	17,625	18,121	4,715	4,220	8,934	92,963	4,232	97,195
of which renewable	%	26.6	5.2	22.1	24.2	100.0	4.4	54.9	5.0	4.3	5.0

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

Transport	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Air travel	thousands of km	5,814	1,131	6,945	7,160	6,117	1,330	7,447	11,748	1,921	13,669
Train travel	thousands of km	8,483	90	8,572	8,828	7,789	215	8,004	19,331	556	19,887
Company fleet	thousands of km	21,407	13,216	34,623	39,689	37,535	15,339	52,874	41,319	17,838	59,157
Personal Cars	thousands of km	4,974	6,364	11,388	14,041	10,931	340	11,271	12,933	1,680	14,614
Remote connections	thousands	78,751	106	78,857	79,694	29,796	244	30,039	28,111	9	28,120
Distance covered for business trip per employee	km/employee	154	2,429	225	-	202	1,481	249	215	3,578	266

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

Paper consumption	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	3,278	1,383	4,660	5,407	4,356	1,328	5,684	3,026	1,301	4,327
Purchased paper / staff member	kg/add.	49.9	58.3	52.1	-	56.4	57.2	56.6	39.8	52.1	42.8
Certified recycled paper	%	76.0	13.2	57.4	55.6	64.9	10.0	52.1	74.5	12.1	55.7
Eco-sustainable certified paper (not recycled)	%	21.0	43.4	27.6	30.1	22.5	44.3	27.6	21.1	61.9	33.4

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

Toner consumption	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020			2020	2021			2022		
		Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Toner: total	kg	64,023	32,488	96,511	105,661	73,140	40,923	114,063	56,590	18,422	75,012
Toner: remanufactured cartridges	%	79.5	5.9	54.7	50.0	79.2	6.9	53.3	81.3	7.4	63.2
Toner: traditional cartridges	%	20.5	94.1	45.3	50.0	20.8	93.1	46.7	18.7	92.6	36.8

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

Water consumption	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total water consumed	thousands of m ³	1,306	410	1,716	1,874	1,449	351	1,800	1,450	312	1,762
Total water consumed / staff member	m ³ /staff member	19.9	17.3	19.2	-	18.8	15.1	17.9	19.1	12.5	17.4

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

Special waste by type	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total waste	t	2,373	794	3,167	3,688	4,513	867	5,380	3,441	826	4,267
Total waste / staff member	kg/add.	36.1	33.5	35.4		58.5	37.4	53.6	45.2	33.1	42.2
Total waste not intended for disposal**	t	2,202	753	2,956	3,468	4,257	813	5,070	3,161	791	3,952
Paper and cardboard	t	700	558	1,258	1,654	2,284	587	2,872	1,088	656	1,743
Cartridges, ribbons and films	t	61	3	63	70	54	2	56	38	1	39
Office machinery	t	1,328	54	1,382	1,395	1,644	27	1,671	1,812	28	1,840
Monitors	t	42	24	66	66	94	37	130	155	24	179
Other types	t	72	114	186	282	181	160	340	68	82	150
Total waste intended for disposal**	t	170	41	211	220	256	54	310	280	35	315
Paper and cardboard	t	2	2	4	5	4	1	5	9	5	14
Cartridges, ribbons and films	t	24	1	25	28	19	1	19	19	1	19
Office machinery	t	128	5	133	135	157	3	160	174	3	177
Monitors	t	16	9	25	25	35	14	49	58	9	67
Other types	t	1	23	24	27	41	36	77	20	17	38

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

** All waste operations are carried out at an external site.

Special waste not intended for disposal**	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total non-hazardous waste	t	2,160	729	2,889	3,401	4,163	772	4,935	3,006	743	3,749
Recycling	t	747	562	1,309	1,707	2,346	593	2,939	1,151	657	1,808
Reuse/recovery	t	1,413	167	1,580	1,695	1,813	179	1,992	1,846	86	1,932
Preparation for reuse	t	0	0	0	0	4	0	4	4	0	5
Other recovery operations	t	0	0	0	0	0	0	0	4	0	5
Total hazardous waste	t	42	24	66	67	94	40	135	155	48	202
Recycling	t	0	0	0	0	0	0	0	0	0	0
Reuse/recovery	t	42	24	66	67	94	40	134	154	48	202
Preparation for reuse	t	0	0	0	0	0	0	0	0	0	0
Other recovery operations	t	0	0	0	0	0	0	1	1	0	1

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

** All waste operations are carried out at an external site.

Special waste intended for disposal**	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total non-hazardous waste	t	155	9	164	170	221	40	261	222	26	248
Landfill	t	131	8	138	141	164	38	202	163	25	188
Incineration with energy recovery	t	24	1	26	28	18	1	18	18	1	19
Incineration without energy recovery	t	0	0	0	0	37	1	37	40	1	41
Other disposal operations	t	0	0	0	0	3	1	3	0	0	0
Total hazardous waste	t	16	32	47	50	35	14	49	58	9	67
Landfill	t	16	32	47	50	33	13	46	54	9	63
Incineration with energy recovery	t	0	0	0	0	0	0	0	0	0	0
Incineration without energy recovery	t	0	0	0	0	2	1	2	3	0	3
Other disposal operations	t	0	0	0	0	0	0	1	1	0	1

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

** All waste operations are carried out at an external site.

Expenditure for environmental management	Unit	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
		2020				2020 Group	2021			2022	
		Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Management of special waste	K euro	1,067	538	1,605	2,099	1,698	417	2,115	1,428	427	1,855
Training	K euro	0	129	129	129	2	213	215	39	75	114
System maintenance	K euro	46,299	10,620	56,919	61,575	50,485	9,631	60,116	45,165	7,772	52,936
Monitoring and certification of EEMS (Environmental and Energy Management System)	K euro	2,384	14	2,398	2,789	3,974	46	4,020	5,085	8	5,092
Total	K euro	49,750	11,300	61,050	66,592	56,159	10,307	66,466	51,716	8,282	59,997

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

Methodology used for the estimates: in the limited cases of unavailability of the data, estimates were made by adopting factors derived from the average of the values most responsive to the specificity of the indicator.