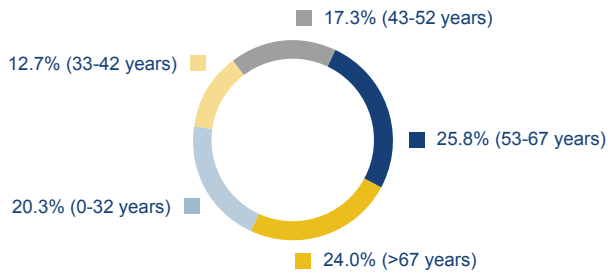


The relationship with customers

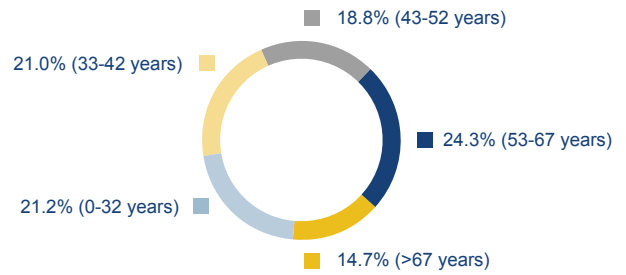
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

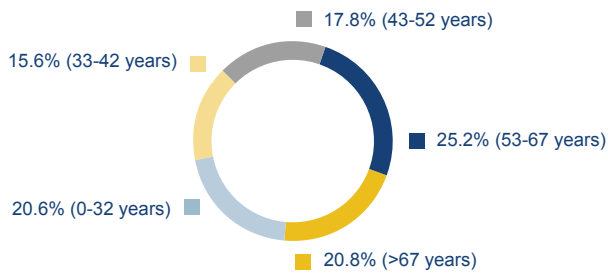
Italy



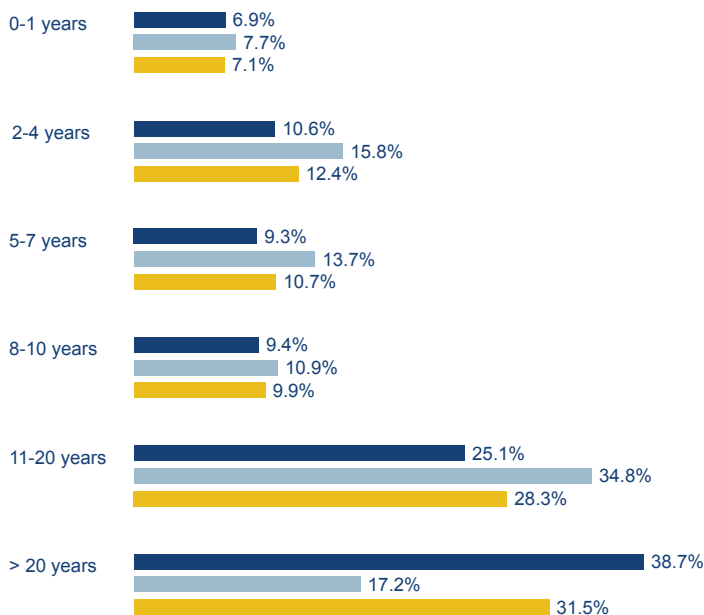
Abroad



Group



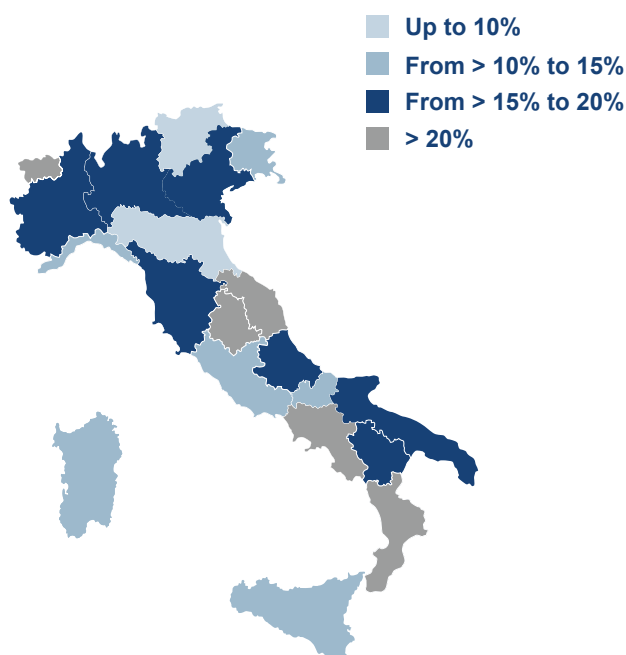
Retail customers by years of relationship with the bank [years - %]



■ Italy
■ Abroad
■ Group

Average in Italy: 17 years
 Average abroad: 11 years
 Average for the Group: 15 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 (including UBI Banca Group)	
	2019		2020		2020		2021	
	Branches	Atm	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	19	43	19	41	20	42	17	38
Basilicata	34	48	31	49	48	69	33	64
Sardegna	80	143	74	139	75	140	64	131
Molise	9	21	9	21	16	31	9	23
Trentino Alto Adige	49	66	0	59	43	60	38	56

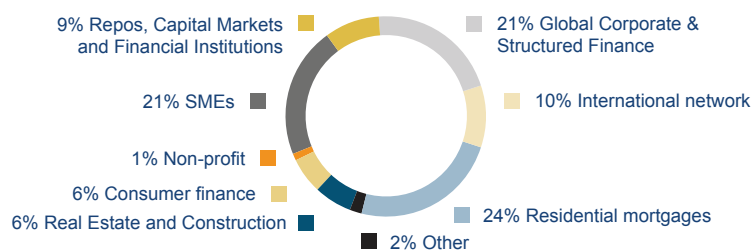
* Source: ISTAT 2021 Yearbook, resident population at 01/01/2021 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

Intesa Sanpaolo Group banks abroad [No.]*	Intesa Sanpaolo Group (excluding UBI Banca Group)				Intesa Sanpaolo Group (including UBI Banca Group)	
	2019		2020		2021	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	35	53	35	57	35	60
Croatia	278	1,140	254	1,141	244	1,073
Romania	33	41	32	34	33	35
Serbia	155	309	155	337	147	366
Slovakia	193	603	187	598	168	581
Ukraine	45	117	45	104	45	101
Hungary	64	123	63	122	61	120
Moldova	17	64	17	67	17	72
Egypt	175	437	176	481	175	544
Russian Federation	29	43	28	41	27	37

* 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

Intesa Sanpaolo Group (including UBI Banca Group)	
Breakdown by economic business sector	2021
Loans of the Italian banks and companies of the Group	
Households	30.4%
Public Administration	3.7%
Financial companies	7.8%
Non-financial companies of which:	45.5%
Utilities	4.8%
Services	4.3%
Real Estate	3.6%
Transportation means	3.4%
Distribution	3.0%
Construction and materials for construction	2.9%
Transport	2.5%
Food and drink	2.5%
Metals and metal products	2.4%
Infrastructure	2.2%
Fashion	2.1%
Energy and extraction	2.0%
Mechanical	1.6%
Tourism	1.6%
Agriculture	1.5%
Chemicals, rubber and plastics	1.4%
Electrical components and equipment	0.8%
Pharmaceutical	0.8%
Furniture and white goods	0.7%
Media	0.5%
Wood and paper	0.5%
Other consumption goods	0.2%
Loans of international banks and companies of the Group	11.0%
Non-performing loans	1.5%
TOTAL	100.0%

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	4	9	2
Sector			
Oil and gas	2		
Mining			
Energy	2	6	
Infrastructure		2	1
Other		1	1
Region			
Americas			
Europe, Middle East and Africa (EMEA)	3	4	1
Asia and Oceania	1	5	1
Type of country**			
Designated		3	1
Not designated	4	6	1
Independent audit			
Yes	4	8	1
No		1	1

Business Loans Associated With Projects [No.]*	Category A	Category B	Category C
Total	1	3	
Sector			
Oil and gas			
Energy		1	
Infrastructure	1	1	
Other		1	
Region			
Americas	1	2	
Europe, Middle East and Africa (EMEA)		1	
Type of country**			
Designated	1	1	
Not designated		2	
Independent audit			
Yes	1	3	
No			

* Refers to the number of projects that were financially completed in 2021.

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

Project finance and business loans associated with projects closed during the year*	Intesa Sanpaolo Group (excluding UBI Banca Group)						Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Projects [No.]	11	0	11	5	5	10	13	6	19
Economic Value [m euro]	825	0	825	247	934	1,182	836	592	1,428

* Projects that were financially completed during the year.

SOCIAL IMPACT LOANS

Loans granted for social purposes [K euro]**	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Micro-finance	16,167	57,699	73,866	6,027	77,898	83,925	83,925	10,023	87,218	97,241
Anti-usury loans	1,480	0	1,480	1,305	0	1,305	7,130	14,661	0	14,661
Loans to the Third Sector	205,370	0	205,370	470,698	0	470,698	522,335	460,379	0	460,379
Products for vulnerable social groups	3,178,120	253,693	3,431,814	4,280,170	267,240	4,547,410	4,890,282	5,499,202	292,955	5,792,157
Support for people hit by disastrous events	136,907	0	136,907	32,071,647	0	32,071,647	34,778,449	14,264,890	0	14,264,890
Total	3,538,044	311,392	3,849,437	36,829,847	345,138	37,174,985	40,282,120	20,249,155	380,173	20,629,328

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

** It includes medium/long term loans provided by the Third Sector network and by Banks in Italy. In 2021, the total of high social impact loans accounted for 26.6% of total loans disbursed by the Group (vs 42.5% in 2020). The trend of high social impact loans is mainly influenced by the disbursements relating to 2020 in favour of the category most hard hit by COVID-19, in response to the first phase of the pandemic, which were higher than in 2021. More specifically, in 2021 almost 14 billion euro in loans were granted by the Group as part of the "Liquidity Decree" (approximately 43 billion euro since the start of the health emergency).

RELATIONS WITH THE THIRD SECTOR

Third Sector Network	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)
	2019	2020	2020	2021
Customers [No.]	65,787	88,039	112,778	102,023
Customers with loans [No.]	11,993	14,642	18,017	16,781
Loans [K euro]	2,098,952	2,299,908	3,000,699	2,801,640
Direct funding [K euro]	4,108,541	5,502,362	6,748,773	6,916,666
Indirect funding [K euro]	1,707,867	1,822,228	3,106,736	2,127,330

SUSTAINABLE INVESTMENTS

Eurizon SGR: Funds pursuant to SFDR*	Intesa Sanpaolo Group (including UBI Banca Group)
	2021
Funds pursuant to arts. 8 and 9 [No.]	172
Funds pursuant to arts. 8 and 9: assets [billion euro]	110.6
Percentage of Funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the Funds managed [%]	46

*Sustainable Finance Disclosure Regulation.

Eurizon SGR: engagement initiatives	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group (including UBI Banca Group)
	2019	2020	2021
Companies comprising the portfolios [No.]*	1,420	1,429	1,646
Companies for which engagement initiatives have been carried out [No.]	515	573	644
Companies for which ESG engagement initiatives have been carried [No.]	77	172	240
Companies included in the portfolios subject to ESG engagement [%]	5.4	12.0	14.6
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	15.0	30.0	37.3

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

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

*Sustainable Finance Disclosure Regulation.

The figures refer to the products managed by Fideuram Asset Management Ireland classified pursuant to arts. 8 and 9 SFDR as of December 31, 2021.

MULTI-CHANNEL

Distribution channels and automation of operations: Italy	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)
	2019	2020	2020	2021
Multi-channel contracts (stock)*	9,171,390	10,304,258	11,525,906**	12,866,019
Multi-channel contracts (stock)/no. of customers*	78.4%	87.7%	82.8%**	96.2%
Bank transfers automation [%]	90.2	93.7	93.1	94.4%
Securities automation [%]	66.4	85.1	84.2	85.2%
Remote Banking: active contracts at date	211,645	198,876	511,151	237,721
Remote Banking: orders	139,179,355	127,246,358	149,404,348	142,582,424

* Monitoring of the 2018-2021 Business Plan 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 (including UBI Banca Group)	
	2019		2020		2021	
	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	34,919	16%	43,769	19%	53,478	23%
Croatia	572,631	37%	622,859	34%	676,709	36%
Romania	16,262	26%	20,350	35%	19,415	33%
Serbia	571,424	46%	606,586	49%	648,863	52%
Slovakia	583,873	61%	621,242	70%	642,577	73%
Ukraine	58,985	67%	69,294	82%	75,998	100%
Hungary	316,290	90%	347,726	92%	349,736	92%
Moldova	0	0%	8,946	9%	12,543	16%
Russian Federation	38,826	27%	33,406	29%	23,349	36%

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 [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Participants	43,659	7,770	51,429	58,859	10,017	68,876	76,669	70,567	8,674	79,241
Hours of training provided (classroom + remote learning)**	205,281	16,090	221,371	185,880	28,415	214,295	225,903	183,671	30,125	213,796

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

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

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

CUSTOMER EXPERIENCE

Net promoter score (NPS) performance by type of customer	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2019	2020	2021
Retail*	20	21	21
Exclusive*	7	15	19
Businesses	11	22	20
Third Sector*	-	25	25
Agribusiness**	-	-	14

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

* Since 2020, the results for Retail and Exclusive customers refer to the Individuals Service Model in force since January 2020, and are compared with the 2019 and 2018 results (already published in the relevant CNFS), which corresponded to the Retail and Personal segments (both to the previous Service Model). Furthermore, the 2020 figure includes the Third Sector for the first time and the Retail Business responses as part of the general Retail responses.

** Surveys on Agribusiness customers were launched for the first time in June 2021.

CLAIMS, COMPLAINTS AND APPEALS

Type [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Loans	18,569	4,945	23,514	26,693	8,688	35,381	41,867	31,814	7,504	39,318
Payment systems	11,275	24,328	35,603	15,426	25,559	40,985	43,808	22,235	29,139	51,374
Organisational issues, Internet site, other	12,873	7,447	20,320	17,093	6,775	23,868	24,211	19,614	5,469	25,083
Insurance products	8,289	115	8,404	12,905	156	13,061	13,148	13,803	195	13,998
Current accounts, deposits and securities dossier	4,327	6,333	10,660	5,164	5,890	11,054	12,092	7,872	6,263	14,135
Investments	3,391	165	3,556	3,512	222	3,734	3,921	2,440	227	2,667
Total	58,724	43,333	102,057	80,793	47,290	128,083	139,047	97,778	48,797	146,575

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

With regard to requests received from customers regarding personal data protection, in Italy 140 reports were received in 2021 for an alleged violation of the Privacy Code, and 11 requests for feedback from the Italian Data Protection Authority, in relation to claims submitted to it at the customer's initiative as part of the exercise of the data access right (out of a total of 15 requests from the Italian Data Protection Authority towards companies belonging to the Group for which the feedback needed was provided). Abroad in the EU, the local Data Protection Officers handled 135 reports for alleged breach of the data protection regulations and 13 requests for feedback from the local Data Protection Authority in relation to claims submitted to the Authorities from customers.