

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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Retail	46	7	53	877	35	912	932	2,260	38	2,298
Business and Third Sector	156	32	188	253	40	293	297	352	35	386
Corporate and Project finance	1,143	35	1,178	736	44	781	960	3,365	89	3,454
of which Project finance	684	34	718	190	40	230	401	1,131	75	1,207
Total loans for the Green Economy	1,345	74	1,419	1,866	119	1,985	2,189	5,977	162	6,139
Total loans with Circular Economy criteria	760	0	760	565	0	565	589	2,545	15	2,560
Total	2,105	74	2,179	2,431	119	2,550	2,779	8,522	176	8,699

* 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 (including UBI Banca Group)		
		2019			2020			2020	2021		
		Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Operators = Staff + Consultants	No.	70,834	24,379	95,213	65,732	23,714	89,446	109,303	77,208	23,198	100,406
Staff	No.	65,612	23,070	88,682	63,146	22,570	85,716	105,183	74,685	21,996	96,681
Consultants	No.	5,222	1,309	6,531	2,586	1,144	3,730	4,120	2,523	1,202	3,725
Total transfers	No.	609,980	21,210	631,190	264,542	8,562	273,104	273,104	308,454	11,632	320,086
Total transport	thousands of km	140,679	32,678	173,357	40,676	20,801	61,477	69,719	62,372	17,224	79,596
Floor area	thousands of m ²	2,971	648	3,619	2,885	622	3,507	4,532	3,735	592	4,328

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Greenhouse gas emissions [CO ₂ eq]	Unit	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
Direct emissions (Scope1)	tCO ₂ eq	37,521	7,877	45,398	31,124	5,801	36,925	41,852	43,144	6,486	49,630
Natural gas emissions for independent heating	tCO ₂ eq	22,567	3,026	25,592	22,185	2,442	24,628	27,978	31,934	2,751	34,685
Natural gas emissions for cogeneration	tCO ₂ eq	5,110	524	5,634	1,535	421	1,956	1,956	0	536	536
Diesel emissions for independent heating	tCO ₂ eq	925	122	1,046	759	107	866	1,051	1,039	161	1,199
HFC emissions	tCO ₂ eq	1,824	266	2,090	2,961	414	3,375	3,894	3,981	318	4,298
Gasoline emissions for company fleet	tCO ₂ eq	10	901	911	8	603	611	611	191	589	780
Diesel emissions for company fleet	tCO ₂ eq	7,086	3,039	10,124	3,676	1,814	5,490	6,362	6,000	2,132	8,132
Indirect emissions (Scope2 Market-based)	tCO ₂ eq	5,735	27,974	33,709	5,571	26,228	31,800	32,597	6,359	24,542	30,901
Electricity emissions (excluding cogeneration)	tCO ₂ eq	2,310	27,167	29,478	1,751	25,208	26,959	26,965	1,713	23,543	25,256
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	3,424	765	4,189	3,820	956	4,776	5,567	4,646	942	5,588
Diesel emissions for building heating	tCO ₂ eq	0	42	42	0	65	65	65	0	57	57
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO ₂ eq	43,256	35,851	79,107	36,695	32,030	68,725	74,450	49,503	31,029	80,531
Total direct + indirect emissions per staff member	tCO ₂ eq/ staff member	0.6	1.5	0.8	0.6	1.4	0.8	-	0.6	1.3	0.8
Total direct + indirect emissions per square meter	kgCO ₂ eq/ m ²	14.6	55.3	21.9	12.7	51.5	19.6	-	13.3	52.4	18.6
Total direct + indirect emissions (Scope1 + 2 Location-based)	tCO ₂ eq	151,279	39,090	190,369	127,549	32,459	160,008	177,848	150,567	32,757	183,325
Other indirect emissions (Scope3)**	tCO ₂ eq	15,470	4,723	20,193	21,017	8,500	29,517	36,143	18,205	5,087	23,292
Business trips	tCO ₂ eq	8,015	1,514	9,528	1,807	1,235	3,042	3,554	2,826	206	3,032
Purchased paper	tCO ₂ eq	2,911	1,673	4,584	2,179	1,229	3,408	3,987	2,713	1,202	3,915
Waste	tCO ₂ eq	252	26	279	203	21	224	233	255	24	279
Office machinery	tCO ₂ eq	4,293	1,509	5,802	16,829	6,015	22,843	28,369	12,411	3,655	16,066

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

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 (including UBI Banca Group)		
		2019			2020			2020	2021		
		Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
NO _x emissions	t	39	38	78	25	31	57	61	35	30	65
SO ₂ emissions	t	1	29	30	1	22	23	23	1	23	24

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Energy consumption broken down by source	Unit	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
Direct primary energy consumption (Scope1)	GJ	580,864	113,205	694,069	467,950	82,222	550,172	621,889	646,995	96,985	743,980
Natural gas consumption for independent heating	GJ	389,239	54,003	443,242	383,409	43,596	427,005	484,917	550,762	49,063	599,826
Natural gas consumption for cogeneration	GJ	88,138	9,381	97,519	26,527	7,551	34,078	34,078	0	9,617	9,617
Diesel consumption for independent heating	GJ	12,444	1,717	14,161	10,217	1,509	11,726	14,219	13,980	2,277	16,257
Gasoline consumption for the fleet	GJ	105	9,106	9,211	76	6,017	6,093	6,093	2,554	7,711	10,265
Diesel consumption for the fleet	GJ	90,938	38,998	129,935	47,722	23,548	71,270	82,583	79,699	28,317	108,016
Indirect primary energy consumption (Scope2)	GJ	1,311,966	396,154	1,708,120	1,237,140	356,709	1,593,849	1,766,834	1,453,545	346,461	1,800,006
Renewable electricity consumption	GJ	1,235,569	81,177	1,316,746	1,109,475	67,497	1,176,971	1,323,860	1,317,702	68,602	1,386,304
Non renewable electricity consumption (except cogeneration)	GJ	17,328	220,543	237,870	12,946	192,123	205,069	205,115	13,175	180,933	194,108
Natural gas consumption for building heating (including remote district heating)	GJ	59,069	93,840	152,910	114,719	96,160	210,879	236,930	122,668	96,101	218,769
Diesel consumption for building heating	GJ	0	594	594	0	929	929	929	0	826	826
Total direct + indirect energy (Scope1 + 2)	GJ	1,892,830	509,359	2,402,189	1,705,090	438,931	2,144,021	2,388,723	2,100,540	443,446	2,543,986
Total direct + indirect energy per staff member	GJ/staff member	26.7	20.9	25.2	25.9	18.5	24.0	-	27.2	19.1	25.3
Other indirect primary energy consumption (Scope3)**	GJ	282,808	120,879	403,687	360,699	169,170	529,869	644,753	337,687	118,006	455,693
Business trips	GJ	121,896	20,782	142,677	26,002	15,937	41,939	48,589	39,854	2,875	42,728
Purchased paper	GJ	91,034	76,353	167,388	64,059	57,189	121,248	143,934	104,664	58,917	163,581
Waste	GJ	3,377	361	3,737	2,656	260	2,916	3,076	3,305	296	3,601
Office machinery	GJ	66,502	23,383	89,884	267,983	95,784	363,767	449,154	189,864	55,918	245,782

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

Total electricity focus (including cogeneration)	Unit	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
Total electricity consumed	GJ	1,286,563	306,783	1,593,346	1,132,662	263,108	1,395,770	1,542,704	1,330,877	253,568	1,584,445
Electricity per staff member	kWh/staff member	5,045	3,496	4,648	4,787	3,082	4,335	-	4,788	3,036	4,383
Electricity per square meter	kWh/m ²	120	132	122	109	118	111	-	99	119	102
Electricity purchased	GJ	1,249,051	301,538	1,550,589	1,118,715	259,430	1,378,145	1,524,583	1,326,163	249,348	1,575,511
of which renewable	%	98.6	26.9	84.7	98.8	25.9	85.1	86.5	99.0	27.4	87.7
Electricity self-produced	GJ	37,512	5,245	42,757	13,947	3,678	17,625	18,121	4,715	4,220	8,934
of which renewable	%	10.3	3.5	9.4	26.6	5.2	22.1	24.2	100.0	4.4	54.9

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Transport	Unit	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
Air travel	thousands of km	37,201	6,126	43,327	5,814	1,131	6,945	7,160	6,117	1,330	7,447
Train travel	thousands of km	51,234	458	51,692	8,483	90	8,572	8,828	7,789	215	8,004
Company fleet	thousands of km	40,765	21,215	61,981	21,407	13,216	34,623	39,689	37,535	15,339	52,874
Personal Cars	thousands of km	11,478	4,879	16,357	4,974	6,364	11,388	14,041	10,931	340	11,271
Remote connections	thousands	44,298	32	44,330	78,751	106	78,857	79,694	29,796	244	30,039
Distance covered for business trip per employee	km/employee	231	1,541	275	154	2,429	225	-	202	1,481	249

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Paper consumption	Unit	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
Purchased paper	t	4,258	1,916	6,175	3,278	1,383	4,660	5,407	4,356	1,328	5,684
Purchased paper / staff member	kg/staff member	60.1	78.6	64.8	49.9	58.3	52.1	-	56.4	57.2	56.6
Certified recycled paper	%	70.7	17.6	54.2	76.0	13.2	57.4	55.6	64.9	10.0	52.1
Eco-sustainable certified paper (not recycled)	%	26.5	41.5	31.2	21.0	43.4	27.6	30.1	22.5	44.3	27.6

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Toner consumption	Unit	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
Toner: total	kg	90,505	23,600	114,105	64,023	32,488	96,511	105,661	73,140	40,923	114,063
Toner: remanufactured cartridges	%	71.5	19.1	60.7	79.5	5.9	54.7	50.0	79.2	6.9	53.3
Toner: traditional cartridges	%	28.5	80.9	39.3	20.5	94.1	45.3	50.0	20.8	93.1	46.7

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Water consumption	Unit	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
Total water consumed	thousands of m ³	1,131	570	1,700	1,306	410	1,716	1,874	1,449	351	1,800
Total water consumed / staff member	m ³ /staff member	16.0	23.4	17.9	19.9	17.3	19.2	-	18.8	15.1	17.9

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Special waste by type	Unit	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
Total waste	t	3,288	1,002	4,290	2,373	794	3,167	3,688	4,513	867	5,380
Total waste / staff member	kg/staff member	46.4	41.1	45.1	36.1	33.5	35.4		58.5	37.4	53.6
Total waste not intended for disposal**	t	3,071	903	3,974	2,202	753	2,956	3,468	4,257	813	5,070
Paper and cardboard	t	1,216	744	1,960	700	558	1,258	1,654	2,284	587	2,872
Cartridges, ribbons and films	t	52	3	55	61	3	63	70	54	2	56
Office machinery	t	1,630	53	1,683	1,328	54	1,382	1,395	1,644	27	1,671
Monitors	t	16	17	33	42	24	66	66	94	37	130
Other types	t	157	87	244	72	114	186	282	181	160	340
Total waste intended for disposal**	t	217	99	316	170	41	211	220	256	54	310
Paper and cardboard	t	0	0	1	2	2	4	5	4	1	5
Cartridges, ribbons and films	t	22	1	23	24	1	25	28	19	1	19
Office machinery	t	157	5	162	128	5	133	135	157	3	160
Monitors	t	31	32	63	16	9	25	25	35	14	49
Other types	t	7	60	67	1	23	24	27	41	36	77

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** 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 (including UBI Banca Group)		
		2019			2020			2020	2021		
		Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Total non-hazardous waste	t	3,055	886	3,941	2,160	729	2,889	3,401	4,163	772	4,935
Recycling	t	1,276	748	2,024	747	562	1,309	1,707	2,346	593	2,939
Reuse/recovery	t	1,779	138	1,917	1,413	167	1,580	1,695	1,813	179	1,992
Preparation for reuse	t	0	0	0	0	0	0	0	4	0	4
Other recovery operations	t	0	0	0	0	0	0	0	0	0	0
Total hazardous waste	t	16	17	33	42	24	66	67	94	40	135
Recycling	t	0	0	0	0	0	0	0	0	0	0
Reuse/recovery	t	16	17	33	42	24	66	67	94	40	134
Preparation for reuse	t	0	0	0	0	0	0	0	0	0	0
Other recovery operations	t	0	0	0	0	0	0	0	0	0	1

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Special waste intended for disposal**	Unit	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
Total non-hazardous waste	t	185	7	193	155	9	164	170	221	40	261
Landfill	t	163	6	170	131	8	138	141	164	38	202
Incineration with energy recovery	t	22	1	23	24	1	26	28	18	1	18
Incineration without energy recovery	t	0	0	0	0	0	0	0	37	1	37
Other disposal operations	t	0	0	0	0	0	0	0	3	1	3
Total hazardous waste	t	31	91	123	16	32	47	50	35	14	49
Landfill	t	31	91	123	16	32	47	50	33	13	46
Incineration with energy recovery	t	0	0	0	0	0	0	0	0	0	0
Incineration without energy recovery	t	0	0	0	0	0	0	0	2	1	2
Other disposal operations	t	0	0	0	0	0	0	0	0	0	1

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Expenditure for environmental management	Unit	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
Management of special waste	K euro	1,302	291	1,592	1,067	538	1,605	2,099	1,698	417	2,115
Training	K euro	0	252	252	0	129	129	129	2	213	215
System maintenance	K euro	45,211	8,095	53,306	46,299	10,620	56,919	61,575	50,485	9,631	60,116
Monitoring and certification of EEMS (Environmental and Energy Management System)	K euro	1,472	17	1,490	2,384	14	2,398	2,789	3,974	46	4,020
Total	K euro	47,985	8,655	56,640	49,750	11,300	61,050	66,592	56,159	10,307	66,466

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