



# **RULES ON GREEN BANKING PROCUREMENT**

Legislation on sensitive areas relating to Legislative Decree 231/01

Risk area: Environmental offences  
Protocols: Environmental Risk Management

Risk area: Crimes against the Public Administration  
Protocols: Management of relations with Supervisory Authorities

Risk area: Corporate offences  
Protocols: Management of relations with the Control Management Committee and the Auditing Company

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## FOREWORD

The environmental impacts generated by the purchase of goods and services in an entity such as the Intesa Sanpaolo Group can be significant in relation to the quantity purchased. As already described in the "Rules on Environmental and Energy Policy", it is the Intesa Sanpaolo Group's responsibility to commit to sustainable development by refusing waste, adopting solutions that ensure a progressive improvement in efficiency, paying constant attention to the environmental consequences of our choices and prioritising procurement systems that do not generate negative impacts on the environment. The commitment to reduce its ecological footprint is evidenced by the Group's commitment to reach the "Net Zero" objective by 2030 for its direct impacts as well as, among other things, by the implementation in Italy of an Environmental and Energy Management System certified by an international third party and compliant with ISO 14001 and ISO 50001 standards for the management of environmental and energy processes and performance for all Intesa Sanpaolo Group branches and building.s

## 1. REFERENCE CONTEXT

### *1.1 Context and objectives of the document*

As part of the initiatives aimed at protecting the environment, the Intesa Sanpaolo Group is committed to pursuing a procurement policy focused on the responsible sourcing and use of goods and services that must meet those environmental requirements defined for the various stages of the procurement process, aimed at identifying the best design solution, product or service from an environmental point of view throughout its life cycle, taking into account market availability. Among the main impacts to be considered are energy consumption and the resulting carbon dioxide emissions into the atmosphere, waste generation, consumption of materials such as paper, toner, stationery and the purchase of office equipment.

### *1.2 Environmental Criteria*

The Intesa Sanpaolo Group defines, within the following Rules, the minimum environmental criteria to be respected for the procurement and management of certain product categories.

These criteria are inspired by international good practice and environmental criteria of the Italian public administration.

In addition to the enhancement of environmental quality and compliance with social criteria, the application of environmental criteria also responds to the need to rationalise consumption, reducing expenditure wherever possible.

### *1.3 Scope of application*

These rules apply to the selection, purchase and management of the following product categories:

- Paper
- Stationery products
- Toner
- Electricity

- Renovation of buildings
- Office Equipment and Machines
- Sustainable and safe events

These Rules apply to all Intesa Sanpaolo Group companies in all countries in which the Group operates, under the responsibility of the competent corporate departments.

The Group's foreign Branches, foreign Companies and Subsidiary Banks are therefore also obliged to transpose and implement them.

Any aspects limiting its applicability, such as, for example, the unavailability of certain products in certain countries, must be notified by the relevant structures by written communication to [tutela.ambientale@intesasanpaolo.com](mailto:tutela.ambientale@intesasanpaolo.com).

With regard to compliance aspects, it should be noted that the continuous monitoring of local regulations is an obligation of Companies/Subsidiary Banks.

With reference to the perimeter of the International Subsidiary Banks and the IMI Corporate & Investment Banking Division, it should be noted, finally, that the aforementioned activities involving real estate will be jointly coordinated by the Central Real Estate and Logistics Division and the Central Occupational Safety, Environment and Energy Head Office Department, in close cooperation with the International Subsidiary Banks Division, the IMI Corporate & Investment Banking Division, the Central Procurement Division and the local teams, each within its own jurisdiction.

These activities will be implemented on a step-by-step basis, according to priorities, available budgets as well as analyses of the impacts of investments in energy savings and/or other possible cost reduction benefits, while also taking into account any other existing projects.

## **2. REPORTING AND RAISING AWARENESS**

### ***2.1 Monitoring***

The Intesa Sanpaolo Group is committed to constantly monitoring its business processes in order to progressively use the above-mentioned product categories in an increasingly efficient, responsible and green way with the aim of reducing its environmental impact.

The Occupational Safety, Environment and Energy Department collects from all the responsible structures identified in this document on the basis of the indicators provided, the information necessary to monitor the application of the provisions of these Rules.

### ***2.2 Reporting***

The Intesa Sanpaolo Group undertakes to report its environmental performance each year during the annual collection of data required for the Consolidated Non-Financial Statement (CNFS), which is prepared and drafted by the Central Financial Market Coverage Department in accordance with the regulations in force, as well as through publication on the Group's institutional website.

## ***2.3 Formation and awareness-raising***

The Intesa Sanpaolo Group, recognising the importance of disseminating environmental values, pursues the involvement of its employees, partners, suppliers and customers in the application of responsible environmental practices.

Necessary training is provided to the corporate functions involved in selecting, procuring and managing products and services for all the uses of the Bank and the Group.

### 3. PAPER

For years, the Intesa Sanpaolo Group has been pursuing a policy aimed at a conscious purchase of paper and a reduction in paper consumption, digitizing its processes where possible, in whole or in part.

The Intesa Sanpaolo Group intends to continue its commitment by pursuing, wherever possible, the following objectives regarding the responsible purchase and use of paper:

- maximizing paper use efficiency by reducing paper consumption;
- pursue dematerialization and digitization processes that reduce paper consumption;
- maximizing the use of paper with recycled fibre content by choosing products with a high post-consumer recycled fibre content. Where such paper is not available, use certified eco-friendly paper;
- select environmentally friendly paper products, treated and bleached without the use of chlorine or derivatives.

#### ***3.1 Efficient Paper Management***

Efficient use is the first step in reducing the environmental impacts of paper use.

For the efficient and responsible use of paper, the Intesa Sanpaolo Group is committed to adopting practices aimed at

- replace printed communication with electronic communication wherever possible;
- equipping itself with photocopiers and printers suitable for double-sided printing, including awareness-raising actions towards employees on the recycling and reuse of single-sided printed sheets
- reduce the weight and size of printed matter through dematerialization actions;
- considering the objective of reducing paper use in the design of forms.

#### ***3.2 Procurement recycled or responsibly sourced products***

The Intesa Sanpaolo Group supports responsible forest management, the protection of biodiversity, ecosystem integrity and the preservation of long-term benefits for forest communities.

To promote such paper practices, the Intesa Sanpaolo Group is committed to using paper and paper-based products with the highest recycled fibre content, mostly post-consumer:

- It therefore grants purchase preference to paper and paper-based products whose content is 100 per cent post-consumer recycled fibre and guaranteed by independent, third-party certification. Paper with the following eco-labels is considered to comply with this requirement:
  - Blauer Engel / Blue Angel;
  - Forest Stewardship Council (FSC) Recycled;
  - Programme for the Endorsement of Forest Certification Schemes (PEFC) Recycled,
  - Pan European Forest Certification Council (PEFC) Recycled;
  - Nordic Swan Ecolabelling 100% recycled;
  - NF Environnement;
  - European Ecolabel 100% recycled.

- if recycled paper is not available on the market or internal/machinery processes do not allow the use of recycled paper, buy products made from 100% virgin fibres guaranteed by independent third-party certification. Fibres must be able to be traced through the entire production chain from forest to product, with appropriate documentation proving the custody steps, i.e. 'Chain of Custody' certification<sup>1</sup>. At present, papers with the following certifications comply with this standard:
  - Forest Stewardship Council (FSC);
  - Canadian Standard Association (CSA)
  - Programme for the Endorsement of Forest Certification Schemes (PEFC);
  - Sustainable Forestry Initiative (SFI);
  - American Tree Farm System (ATFS).
- in countries where this type of product is not available, the Intesa Sanpaolo Group verifies with its suppliers the origin of the fibres in each product and gives preference to suppliers who ensure a transparent and reliable 'Chain of Custody'.

### **3.3 Supporting environmentally friendly production practices**

Regardless of the origin of the paper, the Intesa Sanpaolo Group is committed to reducing the environmental impact of paper production. To this end:

- gives preference to paper products made without the use of chlorine or derivatives (ECF/TCF - Elemental/Total Chlorine Free for virgin paper, PCF - Processed Chlorine Free for recycled paper);
- favors paper types with a lower degree of whiteness wherever possible in order to reduce the environmental impact of bleaching.

### **3.4 Waste Cycle**

In order to conclude a sustainable process of the paper chain, the Intesa Sanpaolo Group pursues paper recycling in particular by implementing internal procedures to separate paper waste.

To this end, the Intesa Sanpaolo Group:

- maintains, and further improves, the internal system of separate collection for delivery to the public collection system, if present and whenever it is possible
- uses document shredders, so that waste paper can be taken to the public recycling collection, where it is possible
- makes its employees aware of the correct use of separate waste collection

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<sup>1</sup> Chain of Custody certification is a system to trace certified material from the forest to the finished product, providing markets and consumers with a guarantee against illegally harvested timber and paper.



### **3.5 Monitoring and Reporting**

Data monitoring is based on specific indicators, the values of which are provided annually to the Central Occupational Safety, Environment and Energy Department by the Central Real Estate and Logistics Department, International Subsidiary Financial Monitoring of the International Subsidiary Banks Division, Italian and foreign companies and foreign branches of the Group, on the basis of the indicators highlighted below:

- Paper procurement (kg):
  - Recycled
  - Eco-sustainable
  - Traditional
  
- Paper procurement (%):
  - Recycled
  - Eco-sustainable
  - Traditional
  
- Not hazardous special waste: paper and cardboard (kg) - EWC CODES 20.21.01 AND 15.01.01
  
- Dematerialisation actions undertaken in the last 5 years:
  - Project Name
  - Project start year
  - Type of paper saved (traditional, eco-friendly, recycled)
  - Number of sheets saved (number)
  - Weight of sheets saved (kg)

The reporting of these indicators as well as of any actions to improve the environmental impact takes place annually by the Occupational Safety, Environment and Energy Department as part of the process of preparing the Consolidated Non-Financial Statement as well as through publication on the Group's institutional website.

## 4. STATIONERY PRODUCTS

Stationery material can have a significant environmental impact.

In order to pursue environmental sustainability objectives and support 'circular' production models, the Intesa Sanpaolo Group is committed to procurement, where possible and available, stationery products that not only comply with locally applicable regulations, but are also sustainable, considering environmental protection and conservation a priority when procurement office supplies.

### ***4.1 Using sustainable products***

The products for which the Intesa Sanpaolo Group is committed to responsible policies and choices are:

- Paper supplies (notepads, note pads, folders and binders)
- Economical material with the presence of wood
- Ballpoint pens and highlighters
- Stamps

These products are purchased according to the following rules:

- in the case of paper-based products (note pads, notepads, folders, etc.) the content must be 100% post-consumer recycled fibre and guaranteed by independent, third-party certification. If no recycled paper products are available on the market, preference is given to products made of 100% virgin fibres guaranteed by independent third-party certification (as described in section 3.2 Procurement recycled or responsibly sourced products);
- in the case of products consisting of wood parts or wood-based materials (e.g. pencils, rulers, etc.), preference is given to products made of at least 57% fibre from sustainably managed forests with independent third-party certification (as described in section 3.2 Purchase of recycled or responsibly sourced products);
- in the case of products consisting mainly of recycled material (e.g. ballpoint pens, highlighters, etc.), the content must be at least 70% of the total weight of the material;
- In the case of stamps, they must be made of either biodegradable materials or at least 70 per cent recycled materials, with non-toxic ink.

Therefore, only those products that clearly and explicitly refer, within the scope of the supply (invoice, transport document, supplier's declaration), to the fact that they are bursary material with the above-mentioned characteristics are to be considered in the purchase of bursary material.

In countries where these types of products are not available, the Intesa Sanpaolo Group will verify with its suppliers the evolution of the availability of such materials.

## **4.2 Monitoring and Reporting**

Data monitoring is based on specific indicators, the values of which are provided annually to the Central Occupational Safety, Environment and Energy Department by the Central Real Estate and Logistics Department, International Subsidiary Financial Monitoring of the International Subsidiary Banks Division, Italian and foreign companies and foreign branches of the Group, on the basis of the indicators shown below:

- Procurement of sustainable stationery (kg)
  - Pens and highlighters of recycled material
  - Ecological or recycled paper office supplies
  - Office supplies with presence of sustainable wood
  - Office timbers with recycled material

The reporting of these indicators as well as of any actions to improve the environmental impact takes place annually by the Occupational Safety, Environment and Energy Department as part of the process of preparing the Consolidated Non-Financial Statement as well as through publication on the Group's institutional website.

## 5 TONER

For years, the Intesa Sanpaolo Group has pursued a policy of reducing toner use and conscious toner procurement.

In order to pursue environmental sustainability objectives and to support "circular" production models, the Intesa Sanpaolo Group is committed to procurement, where possible and available, "remanufactured" cartridges that, in addition to complying with national regulations, are sustainable and have a print quality and yield equivalent to the original cartridges and inks and toner powders free of certain hazardous substances.

In general, all safety data sheets for toners, whether original or remanufactured, which comply with the provisions of EU Regulation No. 453/2010, must be approved by the competent physician, where such a figure is present.

### **5.1 Procurement Remanufactured Products**

Cartridges defined as 'remanufactured' result from preparation for reuse and therefore have the environmental advantage of allowing the service life of cartridges to be extended even after they have been used.

Cartridge reuse involves the replacement of worn or malfunctioning parts of exhausted cartridges and the subsequent refilling with toner powder or ink: this remanufacturing process therefore results in significant material recovery.

Therefore, in the purchase of remanufactured toner cartridges, only those products that clearly and explicitly refer in the scope of supply (invoice, transport document, supplier's declaration) to the fact that they are remanufactured cartridges, which use the original casing no more than twice.

Remanufactured cartridges with an environmental label such as:

- Blauer Engel / Blue Angel;
- Nordic Ecolabel;
- Third-party certification other than the above: labels must provide for verification by conformity assessment bodies accredited according to the international standard ISO/IEC 17011, supplemented by the requirements of EC Regulation 765/2008 for Accreditation Bodies of the European Union.

In countries where this type of product is not available, the Intesa Sanpaolo Group will verify with its suppliers the evolution of the availability of such materials.

### **5.2 Waste Cycle**

In order to support the toner reuse chain, the Intesa Sanpaolo Group is committed to the proper disposal of this type of waste.

The supplier used for the collection and treatment of toner waste must assure the Intesa Sanpaolo Group that it complies with the regulations in force by undertaking to dispose of toners in such a way as not to harm the environment.

### **5.3 Monitoring and Reporting**

Data monitoring is based on specific indicators, the values of which are provided annually to the Occupational Safety, Environment and Energy Department by the Central Real Estate and Logistics Department, International Subsidiary Financial Monitoring of the International Subsidiary Banks Division, Italian and foreign companies and foreign branches of the Group, on the basis of the indicators shown below:

- Procurement of toner (kg):
  - Remanufactured
  - Traditional
  
- Procurement of toner (%):
  - Remanufactured
  - Traditional
  
- Not hazardous special waste: cartridges, ribbons and films (kg) - EWC code 08.03.18 (spent printing toner)

The reporting of these indicators as well as of any actions to improve the environmental impact takes place annually by the Occupational Safety, Environment and Energy Department as part of the process of preparing the Consolidated Non-Financial Statement as well as through publication on the Group's institutional website.

## 6. ELECTRICITY AND RENOVATION OF BUILDINGS WITH ENVIRONMENTAL CRITERIA

As part of the initiatives aimed at protecting the environment laid down in the Environmental and Energy Policy Rules, the Intesa Sanpaolo Group is committed to reducing its emissions through the production and purchase of electricity from renewable sources, as well as limiting its energy consumption as much as possible.

The most direct way to reduce the environmental impact of energy consumption is to reduce energy demand through more energy-efficient buildings and the purchase of more efficient equipment.

With this in mind, the Intesa Sanpaolo Group is active in promoting renewable energy, energy efficiency and the circular business model by supporting their development.

### ***6.1 Purchase of electricity from renewable sources***

The Intesa Sanpaolo Group has for years been engaged in a process aimed at reducing its direct emissions by progressively increasing the purchase of electricity from renewable sources in all countries where there is a free market and for all those properties where there are conditions for an autonomous utility.

To this end, the Intesa Sanpaolo Group is committed to a progressive increase in the purchase of electricity from renewable sources, until it reaches 100% in 2030, as follows

- grants purchase preference to electricity from renewable sources where there is an agreement with the supplier of the source certifying the origin of the source. Electricity in possession of the following certifications is considered to comply with this requirement:
  - Certificates with Guarantee of Origin (GO certificates) - electronic certification attesting the renewable origin of the sources used by IGO-qualified plants;
  - Renewable Energy Certificate systems (RECs) in the USA and European Energy Certificate System (EECS) in Europe for issuing national Guarantee of Origin (GO) certificates;
  - Supply contracts with "green tariffs" (energy from renewable sources) made explicit in the supply document and not supported by Renewable Origin Guarantee Certificates.
- In buildings where there are no conditions for an autonomous utility, the Intesa Sanpaolo Group verifies with the utility owner the possibility of switching to an electricity supply from a renewable source, thus triggering an awareness-raising process among the relevant stakeholders.
- In countries where it is not possible to purchase electricity on the free market, the Intesa Sanpaolo Group:
  - monitors internal regulatory developments in the country, in close cooperation with the local environment and energy contact;
  - monitors the certificate market to ensure possible zero emissions in cases where a monopoly regime persists.

## 6.2 Renovation of buildings

For years now, the Intesa Sanpaolo Group has been implementing energy efficiency actions aimed at limiting energy consumption in line with the Environmental and Energy Policy Rules.

In order to continue along the virtuous path that has been started, minimum environmental criteria to be respected for the renovation of buildings are identified.

In general, wherever possible, the use of products with certifications proving their low environmental impact (e.g. Ecolabel, EPD, NF Environnement, SEI, EMAS) is envisaged.

In light of the new Own Emissions Plan, which envisages zero emissions by 2030, the Intesa Sanpaolo Group, in addition to energy efficiency measures, will direct its renovation work towards plant solutions that use energy sources with zero emission factors.

### 6.2.1 Building enclosure

In the case of renovations, the Intesa Sanpaolo Group undertakes to increase pre-existing levels of insulation through the use of insulating windows and doors with transmittance in compliance with the most restrictive current regulations (national or local) and with the criteria for obtaining local tax deductions where applicable.

### 6.2.2 Air-conditioning systems

Taking into account the climatic zone in which the building is located, and in line with the Own Emissions Plan, the Intesa Sanpaolo Group adopts the following criteria when renovating/realising heating and cooling systems

- Heating

In the first instance, the energy efficiency and sustainability of installing heat pump units with a minimum efficiency that complies, in a restrictive sense, with the regulations in force and an adequate COP<sup>2</sup> must always be assessed on the basis of the climate band.

Subsequently, where low-emission systems cannot be installed, the choice of heating type should be, in descending order of preference:

- power plants fed by district heating networks;
- autonomous thermal power plants: heat generators will be of the condensing type with minimum efficiency in accordance with current regulations;
- connection to the condominium heating plant.

- Cooling

The following criteria will be followed in the construction of cooling systems:

- Connection to condominium power plants, if compatible with the opening hours of the branch, is preferable to the implementation of stand-alone power plants;
- machines using disposable water for condensation are not permitted;
- only equipment using non-ozone-depleting gases as refrigerants is permitted;
- only the use of high-efficiency refrigeration units with EER<sup>3</sup> adapted to regulatory requirements may be used;

<sup>2</sup> "COP" (Coefficient of Performance) expresses the electrical efficiency of an air conditioner while operating in heating mode

<sup>3</sup> "EER" (Energy Efficiency Ratio) expresses the energy efficiency of a refrigeration machine in cooling mode

- the refrigeration units will be located in such a way that the intake and exhaust air and their noise will not disturb third parties.

In general, plant solutions that use

- purely electrical heating equipment other than heat pumps (e.g. air blades, electric duct/air conditioning coils for pre/post heating, electric hot plates, etc.);
- water as a condensation fluid (e.g. disposable water cooling).

### 6.2.3 Lighting systems

The positioning of the luminaires and their illuminance values in the various zones/workplaces must ensure adequate visual comfort and comply with the illuminance values stipulated by the regulations in force.

In the construction of new buildings or in the renovation of buildings, they must be installed, unless justified:

- LED luminaires with the lowest wattage compatible with the lighting calculation and equipped with automatic luminous flux control according to natural lighting conditions or with local control;
- automatic extinguishing devices (presence detectors) in rooms with no fixed presence of persons (archives, toilets, meeting rooms, service passages);
- remote control devices according to standardised schedules.

### 6.2.4 Monitoring Consumption

For punctual monitoring and management optimisation, where possible and cost-effective, monitoring systems are installed on the switchboards, with the function of constantly monitoring the site's electricity consumption and the internal temperatures of a representative room via the web, as well as providing for the activation/deactivation of the systems during strictly necessary time slots.

When new monitoring systems are purchased for the first time, their technical characteristics as well as their intended functionality with regard to energy efficiency and data monitoring must be verified, and a request for verification for a technical opinion must therefore be made to the Central Buildings and Logistics Department and the Occupational Safety, Environment and Energy Department.

### 6.2.5 Other sustainability actions: plumbing and furniture

Although within the Intesa Sanpaolo Group water is mainly used for hygienic purposes, the Intesa Sanpaolo Group intends to implement all possible actions aimed at containing this important raw material. To this end, in the event of renovation or new construction of buildings, toilet bowls with flush cisterns equipped with a double flush button with the lowest water consumption (quantity of water not exceeding 4.5 litres for partial flush and 6 litres for full flush) must be installed, unless justified.

With regard to office furniture, the Intesa Sanpaolo Group is committed to ensuring that their wooden parts comply with regulations in terms of Formaldehyde and VOC emissions and that they come from certified forests or from material recovery and recycling processes. Materials derived from wood with the following certifications comply with these requirements:

- Forest Stewardship Council (FSC);
- Canadian Standard Association (CSA);
- Programme for the Endorsement of Forest Certification Schemes (PEFC);



- Sustainable Forestry Initiative (SFI);
- American Tree Farm System (ATFS).

### **6.3 Electricity production from renewable sources**

The Intesa Sanpaolo Group self-generates electricity from photovoltaic renewable sources where technically and legally possible.

The Group constantly monitors the development of local regulations and, if it identifies new opportunities for the installation of photovoltaic or other renewable energy generation panels, it carefully evaluates their installation.

### **6.4 Monitoring and Reporting**

The monitoring of energy and energy efficiency actions undertaken is based on specific indicators, the values of which are provided annually to the Occupational Safety, Environment and Energy Department by the Central Real Estate and Logistics Department, International Subsidiary Financial Monitoring of the International Subsidiary Banks Division, Italian and foreign companies and foreign branches of the Group, on the basis of the indicators shown below:

- Electricity (kWh)
  - Production from photovoltaics
  - Production from cogeneration
  - Procurement from renewable sources
  - Procurement from nuclear sources
  - Procurement from fossil sources
  
- Electricity (%)
  - Production from photovoltaics
  - Production from cogeneration
  - Procurement from renewable sources
  - Procurement from nuclear sources
  - Procurement from fossil sources
  
- Energy efficiency actions (€ invested)
  - Installation of monitoring systems

- Interventions in air-conditioning systems
- Interventions on lighting systems
- Extraordinary maintenance of building envelopes
  
- Energy efficiency actions (kWh saved)
  - Installation of monitoring systems
  - Interventions in air-conditioning systems
  - Interventions on lighting systems
  - Extraordinary maintenance of building envelopes
  
- Energy efficiency actions (€ saved)
  - Installation of monitoring systems
  - Interventions in air-conditioning systems
  - Interventions on lighting systems
  - Extraordinary maintenance of building envelopes

The reporting of these indicators as well as of any actions to improve the environmental impact takes place annually by the Occupational Safety, Environment and Energy Department as part of the process of preparing the Consolidated Non-Financial Statement as well as through publication on the Group's institutional website.

## 7. OFFICE EQUIPMENT AND MACHINES

The purchase of office machines has significant environmental and energy implications.

The Intesa Sanpaolo Group is committed to applying the following criteria for the responsible purchase and use of equipment:

- give preference to energy-efficient equipment that does not contain hazardous substances and has limited environmental impacts;
- assess in advance during the acquisition phase the possible impact caused by noise and the level of electromagnetic radiation emitted by the equipment;
- give preference to equipment that optimises the use of consumables as set out in this policy, in particular paper (possibility of using recycled paper, duplex option, etc.) and remanufactured toner;
- Assessing the life cycle of equipment with the utmost care, giving preference to those that guarantee a lower environmental impact throughout the life cycle and the possibility of reuse or recycling, including packaging.

In general, a number of relevant environmental impacts, common to different products, can be identified, as well as the relevant environmental assessment criteria:

Environmental impact	Evaluation Criterion
Marks and certifications	Presence of CE marking and Energy Star certification
Recycling and disposal	Compliance with WEEE directives and recyclable materials
Hazardous substances and emissions	Procurement equipment that does not contain hazardous substances and has limited environmental impacts
Electrical energy consumption	Purchase of equipment with the lowest possible power consumption
Sound emissions	Purchase of equipment with noise restrictions
Paper and toner consumption (for graphic equipment)	Purchase of equipment that optimises the use of paper (e.g. duplex function), including recycled, and the consumption of remanufactured toners
Eco-friendly packaging solutions	Purchase of equipment with recycled packaging materials and/or recyclable packaging
	Optimisation of packaging size with reduction in the amount of packaging used
Sustainability characteristics of the company	Company certifications

The Intesa Sanpaolo Group is committed to assessing the environmental impact of the products identified in paragraph 7.1 Office machines in the procedures for selecting and procurement them,

taking into account regulations and compliance requirements in force on the subject, also using the aforementioned specific environmental criteria that allow an accurate and measurable assessment. The aforesaid criteria apply to purchases made centrally by the Central Procurement Department even if we invite, where possible, to follow the principles of responsible procurement and use in all purchases made non-centrally.

## **7.1 Office machines**

This section covers:

- Desktop computers
- Laptops
- Monitor
- Printers/Multifunctional Devices (Print, Photocopy, Scanner, Fax)
- ATM (Automated Teller Machine) / MTA (Advanced ATM) / CSA (Self-Assisted Cashier)

## **7.2 Environmental Assessment**

The environmental assessment requires the following environmental aspects to be assessed for each category of office machine purchased:

- Marks and certifications
- Recycling and disposal
- Hazardous substances and emissions
- Sound emissions
- Paper consumption and duplex functionality
- Eco-friendly packaging solutions
- Company environmental certifications

The evaluation involves weights and measures identified on the basis of the type of office machine purchased (see 7.4 Evaluation Process).

## **7.3 Energy Evaluation and Carbon Pricing**

In general, models that have been awarded the EU Energy Star, EU Ecolabel, or other similar environmental label (e.g. ISO Type I) and meet the energy requirements of the tender will be considered compliant.

The energy assessment considers the electricity consumption of the office machine over an estimated average life of 4 years and an average electricity cost applied to the Intesa Sanpaolo Group.

Both active and sleep or stand-by modes are considered for energy evaluation:

- direct electricity consumption: by operation;
- indirect electricity consumption: for cooling.

Furthermore, the Intesa Sanpaolo Group also considers it useful to enhance energy efficiency in terms of GHG emissions generated by energy consumption during the reporting period.

For this purpose, a tool for assigning an economic value to greenhouse gas emissions, Internal Carbon Pricing, is used for the final comparison, which monetises the CO<sub>2</sub> emissions generated by office machines over their entire life cycle (Life Cycle Assessment).

## **7.4 Assessment process**

In order to integrate the economic evaluation with the evaluation of the environmental and energy impact generated by the use of the equipment over its useful life, special evaluation sheets were prepared for direct environmental impacts and energy consumption, integrating and detailing the aforementioned environmental criteria also with the appropriate weights to be used in the evaluation.

These sheets contain both criteria considered mandatory and therefore binding in the choice, and optional criteria considered as rewarding. All criteria, subject to a specific and weighted assessment by the Central Occupational Safety, Environment and Energy Department, following a specific request for engagement by the Central Procurement Department, are to be considered an integral part of the procurement process, without prejudice to the appropriate weighting on the final judgement.

The sheets will be updated from time to time on the basis of new regulatory provisions and best practices in the field of environmental protection. Furthermore, they may be adapted from time to time by the Central Occupational Safety, Environment and Energy Department in agreement with the Functions involved in the procurement process, in relation to the type of equipment to be assessed and the related requirements.

## **7.5 Monitoring and Reporting**

The monitoring of the data is based on specific indicators, the values of which are provided annually to the Central Occupational Safety, Environment and Energy Department by the Central Procurement Department, on the basis of the indicators highlighted below:

- Office machines purchased with sustainable criteria (no. and %)
  - Desktop computers
  - Laptops
  - Monitor
  - Printers/Multifunctional Devices (Print, Photocopy, Scanner, Fax)
  - ATM (Automated Teller Machine) / MTA (Advanced ATM) / CSA (Self-Assisted Cashier)

The reporting of these indicators as well as of any actions to improve the environmental impact takes place annually by the Occupational Safety, Environment and Energy Department as part of the process of preparing the Consolidated Non-Financial Statement as well as through publication on the Group's institutional website.

## 8. SUSTAINABLE AND SAFE EVENTS

When organising events, such as corporate events, conventions and training courses, the Intesa Sanpaolo Group is committed to pursuing environmental sustainability goals as a challenge to achieve equitable development for all human beings, while preserving the integrity of the surrounding environment.

The organisation of events with sustainable characteristics must involve the least possible use of resources, present the fewest risks to the environment and limit the production of waste right from the planning stage.

The organisation of an event cannot disregard the assessment of certain risks related to the type of event, the layout of the venue, the number and characteristics of the participants. The organisation of safe events must therefore also take into account the requirements of the area, the maximum capacity, fire, emergency and evacuation regulations, interference risks, health risks, etc., in order to set up the appropriate prevention and protection measures in accordance with the Compliance Management Process Guide - Management of Workplace Safety regulations.

### 8.1 Security and sustainability criteria

With reference to the issue of event security, the Intesa Sanpaolo Group is committed to

- put in place the necessary measures to govern interference risks;
- Provide adequate information on the prevention and protection measures to be managed and complied with during the event, also taking into account the presence of persons with disabilities or of other nationalities, both by means of appropriate signs and posters and/or audio-visual systems, and by employing any personnel in charge of monitoring and promoting compliance with the prevention measures;
- define the maximum number of simultaneous presences in relation to space volumes and air changes;
- ensure the regular cleanliness and hygiene of the rooms.

With regard to the topic of environmental sustainability, it is also important to consider the following criteria for the following stages of event preparation:

- in the organisational phase of logistics, due to the location and characteristics of the location, the caterers and the various arrangements;
- in the preparation/promotion phase of the event, for the creation and management of the organisational secretariat and promotional materials;
- during the event leave/disassembly phase, for the management of waste produced.

### 8.2 Choosing the location, setting up and running the event

Depending on the type of event, it is important to promote the use of digital technologies in order to automate organisational and participatory processes and thus ensure a reduction in environmental impacts.

In the case of organising in-person events, it is necessary to choose the location of the event:

- check that there is a good public transport connection, proximity to railway stations and/or airports, giving preference, in the case of accommodation, to establishments that pay attention to environmental issues;
- have a barycentric positioning with respect to the arrival distances of the participants;
- Prioritise sites with high environmental performance: sites with ISO 14001 or Well certification, EU Ecolabel, LEED, EcoWorlHotel and/or that are powered by renewable energy sources, for example, are considered to meet this requirement.

For any catering service, favour local "0 km" products and provide, except in cases of technical impossibility, the use of glass bottles, washable or biodegradable crockery and glasses, minimising the use of packaging.

### **8.3. Modes of communication**

For an efficient and responsible use of documentary materials, the Intesa Sanpaolo Group is committed to adopting practices aimed at replacing printed communication with electronic communication wherever possible in order to reduce the consumption of paper and materials in general as much as possible. Where this method is not possible, preference will be given to the use of certified and/or recycled paper (see paragraph 3 Paper).

The use of reusable elements or elements made from certified, recycled and recyclable raw materials/supports should also be favoured in the event set-up stages.

### **8.4 Gadgets and giveaways**

The Intesa Sanpaolo Group is aware that promotional material can have a significant environmental impact. A sustainable event gadget must be: functional, useful, environmentally friendly and, where possible, socially responsible.

The Intesa Sanpaolo Group, in order to pursue sustainability goals and support 'circular' production models,<sup>4</sup> is committed to prioritising gadgets produced from materials with one or more of these characteristics:

- Certified environmentally friendly: holding a Type I environmental label;
- Recyclable: once it has reached the end of its life it can be sorted and recycled;
- Recycled: made from post-consumer recycled raw material;
- Energy- and water-efficient: made with the least possible expenditure of resources;
- Reusable: long-lasting, i.e. with an extended life cycle;
- Fair Trade: from local social cooperatives or FairTrade certified products.

In this context, the Intesa Sanpaolo Group uses an online catalogue in which it includes specific promotional gadgets and free gifts that meet the characteristics of environmental sustainability and pursues the expansion of this catalogue according to procurement needs.

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<sup>4</sup> Circular economy is a model of production and consumption that involves sharing, lending, reusing, repairing, reconditioning and recycling existing manufactured materials for as long as possible

In countries where these types of products are not available, the Intesa Sanpaolo Group will verify with its suppliers the evolution of the availability of such materials.

## ***8.5 Monitoring and Reporting***

Data monitoring is based on specific indicators, the values of which are provided annually to the Central Occupational Safety, Environment and Energy Department by the Communication and Image Department, Development Policies and Learning Department, International Subsidiary Banks Division, Italian and foreign Companies and foreign Branches of the Group, on the basis of the indicators highlighted below:

- Events organised in virtual or hybrid form (virtual + presence) in relation to total events (%)
- Digital invitations compared to total invitations (%)
- 0 km' catering services compared to total catering services (%)
- Locations reachable through the use of public or collective transport in relation to the total number of locations (%)
- Sustainable Gadgets out of Total Gadgets (%)

The reporting of these indicators as well as of any actions to improve the environmental impact takes place annually by the Occupational Safety, Environment and Energy Department as part of the process of preparing the Consolidated Non-Financial Statement as well as through publication on the Group's institutional website.