

INDICATORS



Main financial ratios¹

Personnel efficiency indexes [m euro]	2016	2015
Loans to customers / Number of employees	4.09	3.85
Operating income / Number of employees	0.19	0.19
Financial assets of customers ² / Number of employees	9.69	9.34

Capital ratios	2016	2015
Shareholders' equity / Loans to customers	13.4%	13.8%
Shareholders' equity / Financial assets of customers ²	5.7%	5.7%

Solvency coefficients	2016	2015
Common equity tier 1 ratio (CET1) net of regulatory adjustments/risk-adjusted assets	12.7%	13.0%
Common equity tier 1 ratio (CET1) / risk-adjusted assets	13.9%	13.8%
Total own funds / Risk-adjusted assets	17.0%	16.6%

Income ratios	2016	2015
Income for the year (attributable to the parent company) / Average shareholders' equity	6.4%	5.9%
Operating costs / operating income (Cost income Ratio)	51.2%	50.8%

Risk ratios	2016	2015
Net non-performing loans to customers / Loans to customers	4.1%	4.3%
Value adjustments of non-performing loans /Gross non-performing loans out of loans to customers	60.6%	61.8%

1. Ratios calculated with reference to reclassified statements and figures published in the Intesa Sanpaolo Group's 2016 consolidated financial statements. The 2015 figures were restated where necessary to take into account changes in the scope of consolidation and ongoing divestment activities.
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.

Calculation and distribution of economic value

FINANCIAL STATEMENT ITEMS		[m euro]		
		2016	2015	2014
10.	Interest income and similar	12,865	14,148	15,933
20.	Interest expense and similar	-4,250	-4,910	-6,116
40.	Commission income	8,465	8,735	8,058
50.	Commission expense ¹	-1,149	-1,049	-1,023
70.	Dividends and similar income	461	378	315
80.	Profits (Losses) on trading	527	285	210
90.	Net profit (loss) from hedging	-34	-68	-139
100.	Profits (Losses) on disposal or repurchase of:	990	1,205	1,074
	a) loans	-34	-44	86
	b) available-for-sale financial assets	990	1,452	1,271
	c) financial assets held to maturity	0	0	0
	d) financial liabilities	34	-203	-283
110.	Profits (Losses) on financial assets and liabilities designated at fair value	1,051	977	971
130.	Net losses/recoveries on impairment of:	-3,288	-2,824	-4,314
	a) loans	-3,026	-2,751	-4,102
	b) available-for-sale financial assets	-314	-203	-187
	c) financial assets held to maturity	0	0	1
	d) other financial operations	52	130	-26
150.	Net insurance premiums	8,433	12,418	16,600
160.	Other net insurance income (expense)	-10,508	-14,680	-18,805
220.	Other operating expenses (income)	430	934	720
240. (partial)	Profits (Losses) on investments in associates and companies subject to joint control (realised gains/losses) ²	37	-1	326
270.	Profits (Losses) on disposal of investments	356	103	114
310.	Income (Loss) after tax from discontinued operations	987	-2	-48
A	Total economic value generated	15,373	15,649	13,876

1. The figures differ from those of the income statement in the Financial Statements as remuneration to the financial advisors networks was reclassified to "Personnel expenses".
2. The figures differ from those of the income statement in the Financial Statements due to the exclusion of unrealised gains/losses, now recognised in a separate caption.

FINANCIAL STATEMENT ITEMS		[m euro]		
		2016	2015	2014
180.b (partial)	Other administrative expenses (net of indirect taxes and donations and charges for resolution funds and deposit guarantee) ³	-2,555	-2,676	-2,619
	ECONOMIC VALUE DISTRIBUTED TO SUPPLIERS	-2,555	-2,676	-2,619
180.a	Personnel expenses ⁴	-6,075	-6,031	-5,836
	ECONOMIC VALUE DISTRIBUTED TO EMPLOYEES AND COLLABORATORS	-6,075	-6,031	-5,836
330.	Minority interests	-89	-67	-59
	ECONOMIC VALUE DISTRIBUTED TO THIRD PARTIES	-89	-67	-59
340. (partial)	Parent Company net income (loss) - Share allocated to Shareholders ⁵	-2,999	-2,361	-1,185
340. (partial)	Parent Company net income (loss) - Share allocated to holders of equity instruments ⁶	-111	-20	0
	ECONOMIC VALUE DISTRIBUTED TO SHAREHOLDERS AND HOLDERS OF EQUITY INSTRUMENTS	-3,110	-2,381	-1,185
180.b (partial)	Other administrative expenses: indirect taxes	-877	-919	-952
180.b (partial)	Other administrative expenses: charges for resolution funds and deposit guarantee	-578	-516	0
290. (partial)	Income taxes for the year (current taxes) ⁷	-818	-1,485	-1,509
	ECONOMIC VALUE DISTRIBUTED TO GOVERNMENT, ORGANISATIONS AND INSTITUTIONS	-2,273	-2,920	-2,461
180.b (partial)	Other administrative expenses: donations	-1	-1	-3
340. (partial)	Parent Company net income (loss) - Share allocated to charity funds ⁸	-1	-11	-10
	ECONOMIC VALUE DISTRIBUTED TO THE COMMUNITY AND ENVIRONMENT	-2	-12	-13
B	Total Economic Value Distributed	-14,104	-14,087	-12,173
C	Total economic value retained (withdrawn) by the corporate system*	1,269	1,562	1,703

3. Data differ from figures in the income statement presented in the financial statements due to the exclusion of indirect duties and taxes and donations, levies and other expenses concerning the banking system, recognised under relative items.

4. Data differ from figures in the income statement presented in the financial statements as they include fees paid to financial advisor networks.

5. For 2016, the economic value distributed to shareholders partly refers to parent company reserves.

6. Interest accrued on coupons on additional tier 1 (AT1) equity instruments, directly recognised as shareholders' equity.

7. Data differ from figures in the income statement presented in the financial statements due to the exclusion of deferred taxes, recognised under relative items.

8. Data include portions assigned to charity funds by Group banks.

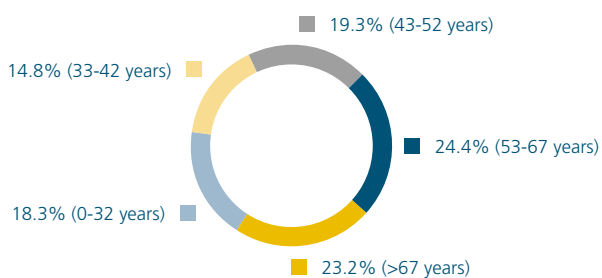
* Represented by value adjustments/reversals and provisions, deferred taxes and consolidated profit net of dividends distributed by the parent company.

Customers

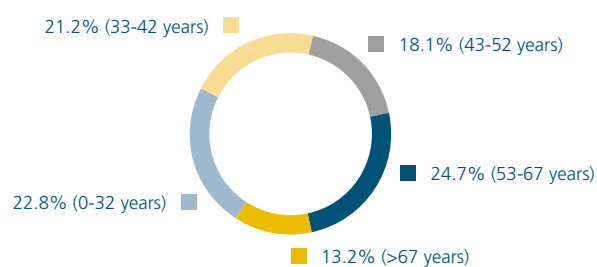
COMPOSITION

Retail customers by age bracket

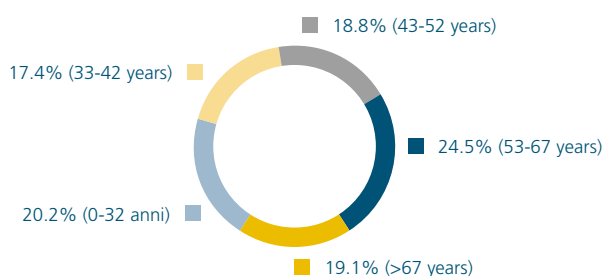
Italy



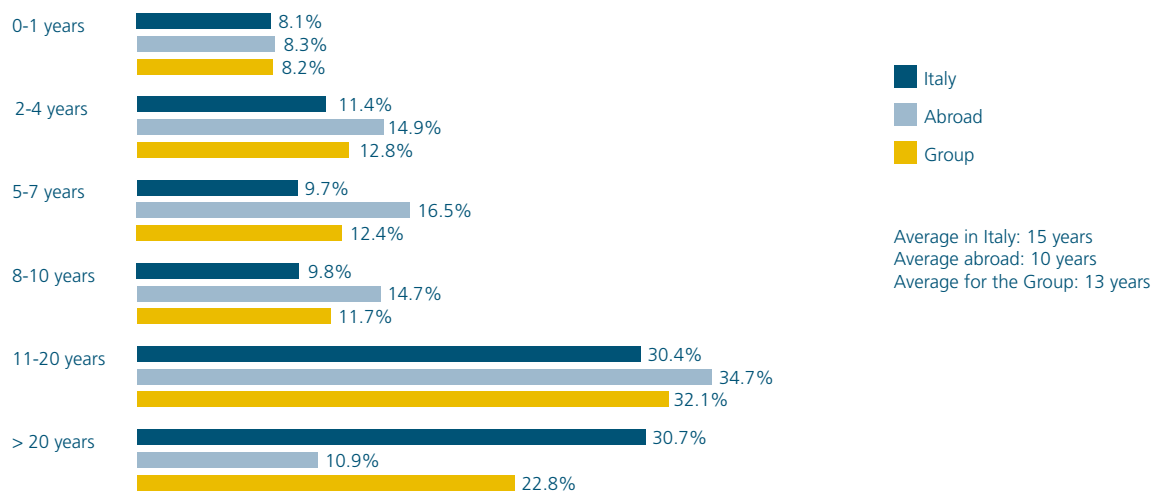
Abroad



Group



Retail customers by years with the bank



Accessibility and distribution channels: Italy	2016	2015	2014
No. of multi-channel contracts (stock)*	6,929,604	6,322,350	5,708,303
No. of multi-channel contracts (stock)/no of customers	59.4	54.7	49.1
Bank transfers automation percentage	86.2	84.2	81.7
Total bank transfers carried out	51,656,448	45,582,596	33,127,135
Securities automation percentage	78.8	73.6	71.1
Total security trading	8,791,516	10,209,665	10,661,303
Remote Banking: number of active contracts at	157,667	159,719	163,609
Remote Banking: number of orders	126,451,505	142,950,382	162,167,961

* Monitoring of the 2014-2017 Business Plan was carried out for Banca dei Territori Division customers (6.4 million multi-channel contracts at the end of 2016. This does not include customers of Fideuram Intesa Sanpaolo Private Banking, that total around 530 thousand).

Presence in Italian regions with a low population density*	2016		2015		2014	
	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	23	46	23	47	26	45
Basilicata	24	36	24	30	23	25
Sardinia	87	152	88	153	92	140
Molise	15	23	16	24	16	23
Trentino Alto Adige	60	72	60	82	71	88

* Source: ISTAT 2016 Yearbook, resident population at 31/12/2015 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

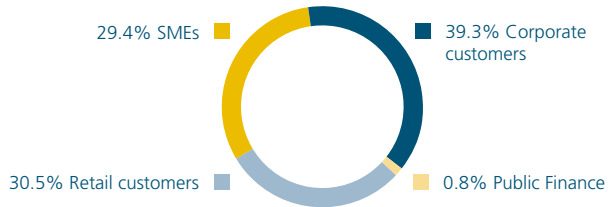
Presence of Intesa Sanpaolo Group banks abroad*	2016		2015		2014	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	32	49	32	49	32	52
Croatia	248	818	250	870	197	678
Romania	45	55	45	59	71	84
Serbia	166	267	170	260	177	258
Slovakia	234	575	231	572	234	572
Slovenia	52	98	52	98	52	97
Hungary	190	216	0	0	0	0
Egypt	82	142	83	142	95	156
Ukraine	172	348	170	332	170	294
Russian Federation	36	49	50	52	61	59

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

LOANS AND AMOUNTS DUE TO CUSTOMERS

Loans to customer by type

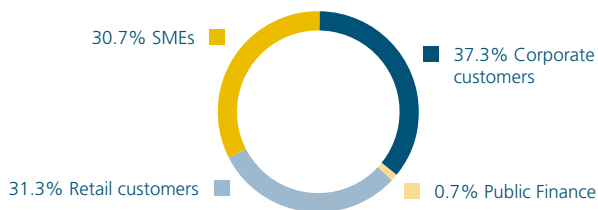
Italy



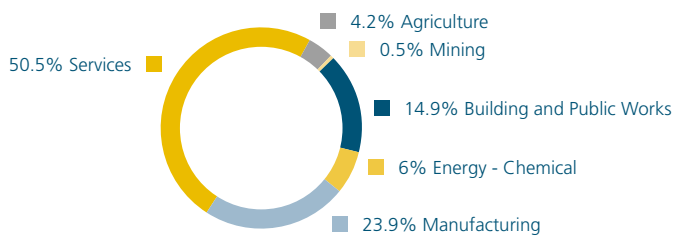
Abroad



Group

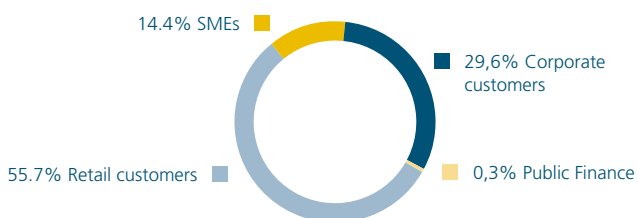


Loans by industrial sector: Italy

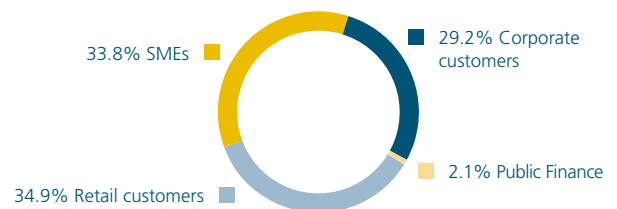


Amounts due to customer by type

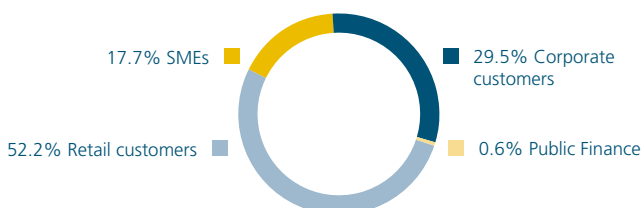
Italy



Abroad



Group



ETHICAL FUNDS

Fideuram ethical funds	2016	2015	2014
Ethical funds: assets [K euro]	39,041	32,355	24,869
Fonditalia Ethical Investment Class R assets [K euro]	28,895	28,470	23,784
Fonditalia Ethical Investment Class R return [%]	2.3	0.8	4.4
Fonditalia Ethical Investment Class T assets [K euro]	10,146	3,885	1,085
Fonditalia Ethical Investment Class T return [%]	2.3	0.4	4.1
Total assets in funds managed by Fideuram and by independent organisations [K euro]	48,263,000	48,759,000	51,742,000

Fund returns are gross. Fideuram ethical funds are registered in Luxembourg.

Intesa Sanpaolo Group pension fund (FAPA)	2016	2015	2014
No. of companies comprising the pension fund portfolio	609	459	519
No. of engagement initiatives for the pension fund portfolio	6	9	12
% of FAPA portfolio covered by engagement out of the total pension fund portfolio value	0.8	6	6.25
% of FAPA portfolio covered by engagement out of the total companies in the pension fund portfolio	0.5	2	2.3

Eurizon Ethical Funds	2016	2015	2014
Ethical funds: assets [K euro]	901,491	823,000	643,473
International ethical equity [K euro]	100,155	105,100	88,783
Ethical bonds [K euro]	437,862	401,800	420,844
Diversified ethical assets [K euro]	363,474	316,100	133,847
International equity return [%]	1.9	13.7	20.6
Ethical bond return [%]	3.7	1.2	9.9
Ethical diversified return [%]	2.1	2.9	5.7
Percentage of ethical funds in relation to total fund assets registered in Italy [%]	1.3	1.4	1.2
Total fund assets managed using ESG criteria for third parties [K euro]	866,000	787,000	703,000

Fund returns are gross. Eurizon ethical funds are registered in Italy.

Eurizon Ethical Bonds: the fund's overall performance in the year was positive and above the benchmark. Main contributions to results are due to tactical positioning on markets with bond spreads, and dollar overweight and duration underweight positions in the final part of the year.

Eurizon Ethical Diversified Fund: the fund's overall performance in the year was positive and above the benchmark. Main contributions to results are due to tactical positioning on markets with spreads, and a dollar overweight position, and a duration underweight position in the second part of the year. Negative impact was instead due to equity overweight and duration underweight positions at the start of the year.

Ethical international equity: the fund recorded a positive performance in 2016, but below the benchmark. Compared to the reference benchmark, equity overweight during the first part of the year and some choices of security, particularly among European and US capital, had a negative impact.

CLAIMS

Claims, complaints and appeals	2016			2015		
	Italy	Abroad	Group	Italy	Abroad	Group
Loans	33,262	6,302	39,564	26,624	14,507	41,131
Payment systems	7,389	19,793	27,182	7,464	17,173	24,637
Organisational issues, Internet site, other	6,285	7,722	14,007	6,904	12,298	19,202
Insurance products	5,316	182	5,498	4,894	156	5,050
Current accounts, deposits and securities dossier	2,360	5,619	7,979	2,414	5,705	8,119
Investments	1,946	120	2,066	1,806	220	2,026
Total	56,558	39,738	96,296	50,106	50,059	100,165

As concerns requests from customers concerning personal data protection in Italy, 155 complaints were received in 2016 concerning alleged infringements of the Data Protection Act (198 complaints were made in 2015) and 7 appeals were received from the Data Protection Authority.

Since the 2015 Sustainability Report, Intesa Sanpaolo discloses data on claims, complaints and appeals, for a greater consistency in presenting data, according to provisions of the Bank of Italy on transparency. For this reason, data are not comparable with the 2014 edition that referred to ABI guidelines.

EQUATOR PRINCIPLES

PROJECT FINANCE*

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

BUSINESS LOANS ASSOCIATED WITH PROJECTS*

	Total Category A	Total Category B	Total Category C
	2	1	0
Sector	Category A	Category B	Category C
Oil and gas	2	-	-
Infrastructure	-	1	-
Region	Category A	Category B	Category C
Europe, Middle East and Africa (EMEA)	2	1	-
Type of country**	Category A	Category B	Category C
Designated	-	-	-
Not designated	2	1	-
Independent audit	Category A	Category B	Category C
Yes	1	1	-
No	1	-	-

* The tables refer to the number of projects with financial closure in 2016.

** 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.

Staff*

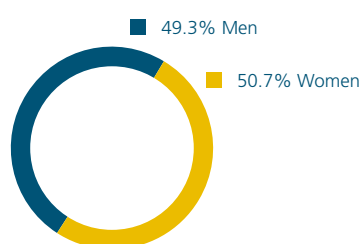
BREAKDOWN OF PERSONNEL

Intesa Sanpaolo Group staff	2016		
	Breakdown of employees by country	Men	Women
Italy	64,129	31,602	32,527
Luxembourg	206	126	80
Ireland	27	12	15
Egypt	4,718	3,790	928
Albania	574	199	375
Croatia	4,550	1,311	3,239
Romania	587	157	430
Serbia	3,052	904	2,148
Slovenia	753	189	564
Hungary	2,461	696	1,765
Slovakia	4,540	1,176	3,364
Ukraine	1,665	311	1,354
Russia	1,463	381	1,082
Group	88,725	40,854	47,871

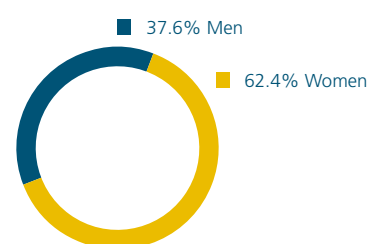
The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VUB Banka in Slovakia and CIB Bank in Hungary).

Breakdown of staff by gender

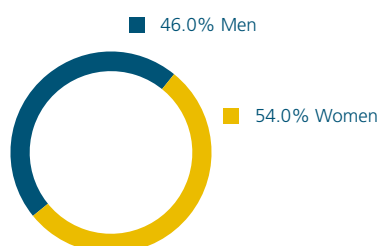
Italy



Abroad



Group



Female bank employees in Italy account for 45.0% of staff, against 55.0% male employees. Intesa Sanpaolo figures have a uniform distribution.

* All Italian figures refer to: ABI (2016) 2016 report on employment in the financial industry, Bancaria Editrice (figures for credit personnel are updated to 2015).

Employees by type of contract and gender [No.]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	63,999	21,744	85,743	63,999	21,153	85,152	64,360	21,989	86,349
Men	31,539	7,882	39,421	31,619	8,177	39,796	31,978	8,453	40,431
Women	32,460	13,862	46,322	32,380	12,976	45,356	32,382	13,536	45,918
Fixed-term contracts	29	2,753	2,782	48	2,187	2,235	44	2,173	2,217
Men	19	1,329	1,348	27	1,074	1,101	23	1,008	1,031
Women	10	1,424	1,434	21	1,113	1,134	21	1,165	1,186
Apprenticeships	101	96	197	167	74	241	257	35	292
Men	44	40	84	65	34	99	103	15	118
Women	57	56	113	102	40	142	154	20	174
New recruits	0	3	3	0	5	5	0	2	2
Men	0	1	1	0	2	2	0	1	1
Women	0	2	2	0	3	3	0	1	1
Employment contracts - apprenticeships	0	0	0	0	0	0	17	0	17
Men	0	0	0	0	0	0	2	0	2
Women	0	0	0	0	0	0	15	0	15
Open-ended employment contracts	0	0	0	9	0	9	55	0	55
Men	0	0	0	2	0	2	22	0	22
Women	0	0	0	7	0	7	33	0	33

Employment contracts, special contracts for safeguarding employment, are an exclusively Italian form of contract.

Employees by type of contract and gender [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	99.80	88.40	96.64	99.65	90.32	97.16	99.42	90.87	97.10
Men	49.18	32.05	44.43	49.23	34.92	45.41	49.40	34.93	45.46
Women	50.62	56.36	52.21	50.42	55.41	51.75	50.02	55.94	51.63
Fixed-term contracts	0.05	11.19	3.14	0.07	9.34	2.55	0.07	8.98	2.49
Men	0.03	5.40	1.52	0.04	4.59	1.26	0.04	4.17	1.16
Women	0.02	5.79	1.62	0.03	4.75	1.29	0.03	4.81	1.33
Apprenticeships	0.16	0.39	0.22	0.26	0.32	0.27	0.40	0.14	0.33
Men	0.07	0.16	0.09	0.10	0.15	0.11	0.16	0.06	0.13
Women	0.09	0.23	0.13	0.16	0.17	0.16	0.24	0.08	0.20
New recruits	0.00	0.01	0.00	0.00	0.02	0.01	0.00	0.01	0.00
Men	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
Women	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00
Employment contracts - apprenticeships	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.02
Men	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Women	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.02
Open-ended employment contracts	0.00	0.00	0.00	0.01	0.00	0.01	0.08	0.00	0.06
Men	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.02
Women	0.00	0.00	0.00	0.01	0.00	0.01	0.05	0.00	0.04

The Italian industry figures for bank staff are the following: open-ended contracts (98.5%), fixed-term contracts (0.63%), apprenticeships (0.7%) and new recruits (0.13%).
Employment contracts, special contracts for safeguarding employment, are an exclusively Italian form of contract.

Atypical contracts and work placements	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Temporary agency employment contracts	30	122	152	34	161	195	0	95	95
Men	10	36	46	13	38	51	0	50	50
Women	20	86	106	21	123	144	0	45	45
Temporary employment contracts	43	0	43	36	0	36	28	0	28
Men	38	0	38	33	0	33	22	0	22
Women	5	0	5	3	0	3	6	0	6
Work placements	156	101	257	90	85	175	57	94	151
Men	101	38	139	50	37	87	34	23	57
Women	55	63	118	40	48	88	23	71	94

Financial advisors	Italy		
	2016	2015	2014
Financial advisors	5,848	5,846	5,044
Men	4,704	4,739	4,231
Women	1,144	1,107	813

Overall workforce	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Overall workforce	70,206	24,819	95,025	70,229	23,665	93,894	69,862	24,388	94,250
Men	36,455	9,326	45,781	36,548	9,362	45,910	36,415	9,550	45,965
Women	33,751	15,493	49,244	33,681	14,303	47,984	33,447	14,838	48,285

Includes employees and staff (on various contracts).

Employees per category and gender [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.4	2.0	1.6	1.4	2.2	1.6	1.5	2.1	1.6
Men	1.2	1.3	1.2	1.2	1.4	1.2	1.3	1.3	1.3
Women	0.2	0.8	0.4	0.2	0.8	0.4	0.2	0.8	0.4
Middle managers	42.8	22.8	37.3	42.7	24.9	38.0	42.3	24.5	37.4
Men	25.6	13.8	22.3	25.7	15.4	22.9	25.6	15.1	22.7
Women	17.2	9.1	14.9	17.0	9.6	15.0	16.7	9.4	14.7
Professional areas	55.8	75.1	61.2	55.9	72.9	60.4	56.2	73.4	60.9
Men	22.5	22.6	22.5	22.5	22.9	22.6	22.8	22.7	22.8
Women	33.3	52.5	38.7	33.4	50.0	37.8	33.4	50.7	38.1

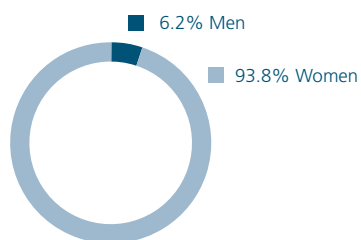
Figures for Italy for bank staff are as follows: executives (2.2%), middle managers (41.2%) and professional areas (56.5%).

Part-time employees by gender	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Number of part-time employees/total staff [%]	15.3	1.1	11.3	15.0	0.7	11.2	14.6	0.7	10.8
Breakdown of part-time employees by gender [No.]	9,809	261	10,070	9,623	161	9,784	9,420	167	9,587
Men [No.]	609	28	637	590	19	609	547	18	565
Women [No.]	9,200	233	9,433	9,033	142	9,175	8,873	149	9,022

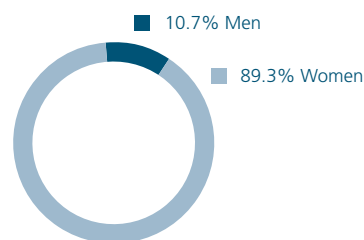
In Italy, part-time personnel account for 15.3%, 4% more than the Italian figure for the banking sector (11.4%).

Part-time employees by gender [%]

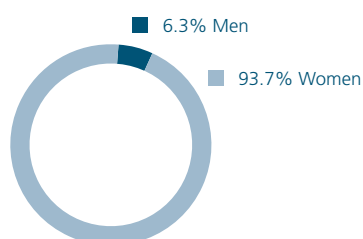
Italy



Abroad



Group



In Italy, women account for 94% of the part-time workforce.

Average age of employees	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Average age of employees	47.6	41.0	45.8	46.8	41.2	45.3	46.1	40.8	44.7
Men	49.1	42.7	47.7	48.5	43.3	47.3	47.8	43.0	46.7
Women	46.0	40.0	44.1	45.3	39.8	43.6	44.5	39.3	42.9
Executives	52.0	44.9	49.5	51.6	44.5	49.0	52.1	44.4	49.4
Middle managers	50.7	46.3	50.0	49.9	46.3	49.3	49.3	45.9	48.7
Professional areas	45.0	39.3	43.1	44.4	39.3	42.7	43.6	38.9	42.1

Figures for Intesa Sanpaolo and Italy for leading banks are comparable: average age of employees (46.1), men (47.5), women (44.5), executives (51.6), middle managers (49.4) and professional areas (43.5).

International banks: senior managers hired in the local community	2016		
	No. of first line managers	No. of first line managers (local recruitment)	% of front line managers hired in the local community/front line managers
Egypt	10	7	70.0
Albania	11	10	90.9
Croatia	27	25	92.6
Romania	10	7	70.0
Serbia	12	9	75.0
Slovenia	12	9	75.0
Hungary	13	10	76.9
Slovakia	10	8	80.0
Ukraine	12	8	66.7
Russia	8	7	87.5

Employees by level of education and gender [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Graduates	34.3	61.5	41.8	33.2	65.5	41.8	32.6	63.7	41.1
Men	16.6	26.4	19.3	16.0	28.1	19.3	15.9	27.3	19.0
Women	17.7	35.2	22.5	17.2	37.4	22.6	16.8	36.4	22.1
High school certificate	58.7	33.3	51.6	59.5	28.7	51.3	59.9	30.2	51.8
Men	27.9	8.3	22.5	28.5	7.9	23.0	28.8	8.0	23.1
Women	30.8	25.0	29.2	31.0	20.8	28.3	31.1	22.2	28.7
Other	7.0	5.2	6.5	7.3	5.8	6.9	7.4	6.1	7.1
Men	4.7	3.0	4.2	4.9	3.7	4.6	5.0	3.8	4.7
Women	2.3	2.2	2.3	2.4	2.0	2.3	2.5	2.2	2.4

Intesa Sanpaolo and Italian industry figures for education of leading banks are comparable: graduates and post-graduates (38.1%), high school certificate (56.5%), other (5.5%).

Average employee seniority [years]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total average seniority	21.8	13.2	19.4	21.1	13.5	19.1	20.5	13.2	18.5
Men	22.6	14.8	20.9	22.1	15.6	20.6	21.5	15.4	20.1
Women	21.0	12.2	18.2	20.2	12.1	17.8	19.5	11.8	17.1
Executives	19.4	11.9	16.7	19.1	11.9	16.5	20.0	11.8	17.1
Middle managers	25.1	18.8	24.0	24.4	19.0	23.5	23.8	18.6	22.9
Professional areas	19.3	11.5	16.7	18.7	11.6	16.4	17.9	11.4	15.8

Employees belonging to protected categories [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Disabled persons	4.8	1.3	3.8	4.7	1.3	3.8	4.6	1.0	3.6
Men	2.8	0.6	2.2	2.8	0.6	2.2	2.8	0.6	2.2
Women	1.9	0.7	1.6	1.8	0.6	1.5	1.8	0.5	1.4
Protected categories	1.6	0.1	1.2	1.6	0.1	1.2	1.6	0.1	1.2
Men	0.9	0.1	0.7	0.9	0.0	0.7	0.9	0.0	0.7
Women	0.7	0.1	0.5	0.7	0.1	0.5	0.7	0.1	0.5

Employees by age bracket [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
≤30	3.0	15.8	6.5	3.2	15.4	6.5	4.2	17.1	7.7
Men	1.5	5.3	2.5	1.4	5.1	2.4	1.7	5.3	2.7
Women	1.5	10.5	4.0	1.8	10.3	4.1	2.5	11.8	5.0
31-50	55.1	62.5	57.1	58.0	62.1	59.1	60.0	61.3	60.3
Men	22.9	21.0	22.4	24.7	21.8	23.9	26.1	21.8	24.9
Women	32.1	41.5	34.7	33.3	40.3	35.2	33.9	39.5	35.4
>50	42.0	21.8	36.4	38.8	22.5	34.4	35.9	21.6	32.0
Men	24.8	11.4	21.1	23.3	12.8	20.5	21.8	12.0	19.2
Women	17.1	10.4	15.3	15.5	9.7	13.9	14.0	9.6	12.8

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (4.7%), 31-50 (59%) and > 50 (36.3%).

Employment by gender and age	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1,098	3,023	4,121	792	2,050	2,842	477	2,209	2,686
Men	663	1,122	1,785	447	760	1,207	281	794	1,075
Women	435	1,901	2,336	345	1,290	1,635	196	1,415	1,611
≤30	654	1,677	2,331	410	1,141	1,551	256	1,351	1,607
31-50	419	1,245	1,664	366	860	1,226	206	812	1,018
>50	25	101	126	16	49	65	15	46	61

Employment rate by gender and age [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.7	12.3	4.6	1.2	8.8	3.2	0.7	9.1	3.0
Men	2.1	12.1	4.4	1.4	8.2	2.9	0.9	8.4	2.6
Women	1.3	12.4	4.9	1.1	9.1	3.5	0.6	9.6	3.4
≤30	34.2	43.3	40.3	19.8	31.7	27.4	9.5	32.6	23.5
31-50	1.2	8.1	3.3	1.0	5.9	2.4	0.5	5.5	1.9
>50	0.1	1.9	0.4	0.1	0.9	0.2	0.1	0.9	0.2

Termination by gender and age	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	893	4,247	5,140	1,257	2,793	4,050	979	2,537	3,516
Men	574	1,656	2,230	834	926	1,760	592	931	1,523
Women	319	2,591	2,910	423	1,867	2,290	387	1,606	1,993
≤30	79	1,088	1,167	103	794	897	87	840	927
31-50	295	2,250	2,545	326	1,339	1,665	358	1,170	1,528
>50	519	909	1,428	828	660	1,488	534	527	1,061

Termination rate by gender and age [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.4	17.3	5.8	2.0	11.9	4.6	1.5	10.5	4.0
Men	1.8	17.9	5.5	2.6	10.0	4.3	1.8	9.8	3.7
Women	1.0	16.9	6.1	1.3	13.2	4.9	1.2	10.9	4.2
≤30	4.1	28.1	20.2	5.0	22.1	15.8	3.2	20.3	13.5
31-50	0.8	14.6	5.0	0.9	9.2	3.2	0.9	7.9	2.8
>50	1.9	17.0	4.4	3.3	12.5	4.9	2.3	10.1	3.7

Termination by reason [No.]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Employment ended in the year	893	4,247	5,140	1,257	2,793	4,050	979	2,537	3,516
Termination due to resignation	348	1,460	1,808	383	737	1,120	405	662	1,067
Termination due to retirement	62	261	323	27	212	239	9	218	227
Termination due to exit incentives	291	0	291	651	0	651	385	0	385
Termination due to death*	82	41	123	-	-	-	-	-	-
Termination due to other reasons - with incentives	21	745	766	27	452	479	13	306	319
Termination due to other reasons - without incentives	61	1,527	1,588	145	1,212	1,357	135	1,167	1,302
Terminations due to the expiry of fixed-term contracts	28	213	241	24	180	204	30	184	214
Termination of employment contracts - apprenticeships	0	0	0	0	0	0	2	0	2
Termination of open-ended employment contracts	0	0	0	0	0	0	0	0	0

Employment contracts, special contracts for safeguarding employment, are an exclusively Italian form of contract.

* Figure beginning to be monitored in 2016.

Turnover by gender and age	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	205	-1,224	-1,019	-465	-743	-1,208	-502	-328	-830
Men	89	-534	-445	-387	-166	-553	-311	-137	-448
Women	116	-690	-574	-78	-577	-655	-191	-191	-382
≤30	575	589	1,164	307	347	654	169	511	680
31-50	124	-1,005	-881	40	-479	-439	-152	-358	-510
>50	-494	-808	-1,302	-812	-611	-1,423	-519	-481	-1,000

Turnover rate by gender and age [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	0.3	-4.7	-1.1	-0.7	-3.1	-1.4	-0.8	-1.3	-0.9
Men	0.3	-5.5	-1.1	-1.2	-1.8	-1.3	-1.0	-1.4	-1.1
Women	0.4	-4.3	-1.2	-0.2	-3.9	-1.4	-0.6	-1.3	-0.8
≤30	43.1	17.9	25.2	17.5	10.7	13.1	6.7	14.1	11.0
31-50	0.4	-6.1	-1.7	0.1	-3.2	-0.8	-0.4	-2.4	-0.9
>50	-1.8	-13.1	-3.9	-3.2	-10.4	-4.5	-2.2	-8.4	-3.4

PROFESSIONAL DEVELOPMENT

Number of promotions by gender	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1,342	2,462	3,804	4,417	1,589	6,006	3,658	1,396	5,054
Men	518	1,370	1,888	1,863	853	2,716	1,448	760	2,208
Women	824	1,092	1,916	2,554	736	3,290	2,210	636	2,846
Staff promoted [%]	2.1	10.0	4.3	6.9	6.8	6.9	5.7	5.8	5.7

Average gross base salary by category and gender [K euro]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	146.0	66.3	118.8	142.4	67.4	116.7	139.0	66.5	115.4
Men	149.9	73.6	128.2	145.5	74.3	125.3	142.7	74.3	124.7
Women	126.1	53.0	87.2	124.0	54.8	85.5	115.6	52.8	80.3
Middle managers	56.0	19.1	49.8	55.4	23.1	49.8	52.7	22.9	47.5
Men	58.8	17.3	51.7	58.2	23.2	51.9	55.6	22.9	49.6
Women	51.7	21.9	46.8	51.2	22.9	46.5	48.5	23.0	44.2
Professional areas	36.7	11.5	28.2	36.3	12.3	28.6	34.0	12.4	27.0
Men	38.5	11.9	31.0	38.2	13.4	31.3	35.8	13.4	29.6
Women	35.5	11.4	26.6	35.1	11.8	27.0	32.9	11.9	25.4

Minimum remuneration in the Group for new recruits is always the retribution of national collective bargaining agreements for the industry, for various categories of staff. At an international level, minimum remuneration is related to regulations and the cost of living of the relative country. Basic salary levels for female staff, with comparable roles and seniority terms, do not differ from salary levels for male staff.

Remuneration by category and gender [K euro]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Male executives	191.5	88.4	162.1	189.7	88.7	161.1	156.8	79.0	136.4
Female executives	156.8	61.2	105.8	152.6	63.5	103.0	123.7	56.4	85.9
Male middle managers	62.7	19.7	55.3	61.6	25.7	55.2	55.6	24.7	49.9
Female middle managers	54.4	24.4	49.5	53.6	25.5	48.9	48.5	24.7	44.5
Male professional areas	39.6	13.1	32.1	38.7	14.6	32.1	35.8	14.4	29.9
Female professional areas	36.5	12.9	27.8	35.6	13.3	27.8	32.9	13.2	25.8
Average annual remuneration of all employees	49.2	16.3	40.1	48.2	18.1	40.2	43.8	17.5	36.7

This includes basic gross average remuneration and the variable component.

Male/female remuneration ratio [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Ratio of Basic Gross Average remuneration: Executives - women vs. men	0.8	0.7	0.7	0.9	0.7	0.7	0.8	0.7	0.6
Ratio of Basic Gross Average remuneration: Middle managers - women vs. men	0.9	1.3	0.9	0.9	1.0	0.9	0.9	1.0	0.9
Ratio of Basic Gross Average remuneration: Professionals - women vs. men	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Ratio of total average compensation (fixed + variable): Executives - women vs. men	0.8	0.7	0.7	0.8	0.7	0.6	0.8	0.7	0.6
Ratio of total average compensation (fixed + variable): Middle managers - women vs. men	0.9	1.2	0.9	0.9	1.0	0.9	0.9	1.0	0.9
Ratio of total average compensation (fixed + variable): Professionals - women vs. men	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9

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

Performance appraisal	Abroad		
	2016	2015	2014
Employees with annual performance appraisal [%]	87.3	94.1	92.1
Men	94.1	97.4	97.7
Women	83.3	92.0	88.6
Employees with annual performance appraisal [No.]	21,483	22,047	22,296
Men	8,706	9,043	9,255
Women	12,777	13,004	13,041

In Italy, all staff have a performance appraisal.

Breakdown of branch personnel by category and gender [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Directors	12.2	9.6	11.5	12.2	10.4	11.8	9.9	9.9	9.9
Men	8.0	4.1	7.0	8.1	4.2	7.1	6.9	4.1	6.2
Women	4.2	5.5	4.5	4.1	6.2	4.6	3.0	5.8	3.7
Executive directors	60.5	44.1	56.2	60.4	45.0	56.7	64.3	48.5	60.6
Men	20.6	12.7	18.5	20.8	13.5	19.1	24.3	14.0	21.9
Women	39.9	31.4	37.7	39.6	31.5	37.6	40.0	34.4	38.7
Other	27.3	46.3	32.2	27.4	44.6	31.6	25.8	41.6	29.5
Men	14.9	14.1	14.7	14.7	15.6	14.9	12.7	14.1	13.0
Women	12.5	32.1	17.5	12.7	29.0	16.6	13.1	27.5	16.5

TRAINING

Training by content [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Managerial	5.2	10.7	6.1	13.2	16.4	13.7	12.6	9.6	12.1
Commercial	2.8	19.3	5.7	10.2	13.6	10.8	6.4	14.3	7.8
Operational	12.9	21.1	14.3	16.0	19.0	16.5	11.8	22.7	13.7
Credit	4.1	9.9	5.1	3.9	9.5	4.8	9.2	10.3	9.4
Finance	42.4	4.9	35.9	27.7	6.6	24.5	31.9	5.7	27.2
Abroad	0.2	0.1	0.2	0.1	0.3	0.2	0.2	0.1	0.2
IT	1.8	3.9	2.2	1.1	6.0	1.8	0.8	6.7	1.9
Specialist	27.9	22.9	27.0	23.1	20.7	22.7	23.7	25.4	24.0
Language	2.7	7.2	3.5	4.6	7.9	5.1	3.5	5.2	3.8

Aid and benefits received relative to personnel [K euro]	2016			2015			2014		
	Italy	Abroad*	Group	Italy	Abroad*	Group	Italy	Abroad*	Group
Aid and benefits received - relative to personnel	6,597	157	6,754	8,632	0	8,632	6,100	1,154	7,254
Aid and benefits received - personnel: of which funded training (only Italy)	6,418	0	6,418	5,792	0	5,792	5,768	0	5,768
Aid and benefits received - personnel: of which other	179	157	336	2,840	0	2,840	332	1,154	1,486

* The amount only refers to Banca Intesa Russia.

Specific training for the prevention of corruption	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives [%]	17.6	11.6	15.5	25.4	6.8	18.6	42.4	14.3	32.5
Middle managers [%]	32.3	56.1	36.4	49.6	33.3	46.8	74.8	49.2	70.3
Professional areas [%]	38.8	60.3	46.1	48.5	32.8	43.4	62.1	39.5	54.7
Participants [%]	35.7	58.4	42.0	48.6	32.3	44.3	67.2	41.4	60.2
Number of hours of specific training	116,960	47,366	164,326	128,170	29,829	158,000	162,611	40,254	202,865
Hours of specific training/total hours of training [%]	3.6	7.0	4.2	3.7	4.7	3.8	4.7	5.3	4.8

Training by category and gender [average hours]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Directors	31.6	35.2	32.9	42.8	28.6	37.6	38.6	41.7	39.7
Men	30.9	34.9	32.1	41.7	30.4	38.3	38.0	38.0	38.0
Women	35.5	35.7	35.6	49.3	25.4	35.4	42.3	48.1	45.7
Executive directors	52.1	24.5	47.4	60.3	26.6	54.4	59.7	30.3	54.4
Men	50.7	20.7	45.6	59.4	24.0	53.1	58.9	24.2	52.6
Women	54.2	30.3	50.1	61.6	30.7	56.4	60.8	40.2	57.2
Other	49.5	28.0	42.2	50.1	27.3	42.8	50.2	31.7	44.1
Men	46.6	30.6	42.1	48.3	27.8	42.8	46.8	28.4	41.8
Women	51.6	26.9	42.3	51.3	27.0	42.7	52.4	33.2	45.5

Training by procedure	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]	28.4	82.7	37.7	37.3	81.3	44.1	40.4	77.6	47.1
Remote training [% of hours]	71.6	17.3	62.3	62.7	18.7	55.9	59.6	22.4	52.9
Number of persons registered	61,845	19,117	80,962	63,555	18,689	82,244	63,593	20,092	83,685
Hours of training provided (classroom + remote learning)* [No.]	3,231,110	672,512	3,903,621	3,492,143	635,087	4,127,230	3,495,843	764,664	4,260,507
Hours of training per employee [No.]	50.4	27.3	44.0	54.4	27.1	47.1	54.0	31.6	47.9

* Does not include WebTv training.

Hours of training on health and safety	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety	143,980	11,495	155,475	114,938	18,271	133,209	53,745	15,042	68,787
Costs of health and safety training [K euro]	686	526	1,212	604	40	644	689	39	728
Hours of health and safety training per employee	2.2	0.5	1.8	1.8	0.8	1.5	0.8	0.6	0.8

Training costs	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training costs [K euro]	25,244	5,899	31,143	26,156	5,730	31,886	27,608	5,671	33,279
Training costs per staff member [euro]	394	240	351	407	245	364	426	234	374

INTERNAL COMMUNICATION

Internal communication	2016	2015	2014
WebTv total access*	1,022,390	1,019,751	600,021
House organ: total number of online visits	447,522	783,426	694,818

* Average, daily, one-time accesses to the company intranet in 2016 accounted for 62,424 hits.

Company climate	2016		2015		2014	
	Italy	Abroad	Italy	Abroad	Italy	Abroad
Climate analysis (% taking part in the survey out of the selected sample)	55.2	52.1	-	-	51.0	51.0
Employee satisfaction index [%]	78.0	77.0	-	-	67.0	78.0
Change in the employee satisfaction index compared to the previous period	13.0	-1.0	-	-	23.0	4.5
Climate analysis number	1	7	-	-	1	1
Number of internal communication events	105	253	110	153	110	165
Number of focus groups	61	17	29	5	31	7
Number of participants in focus groups	488	211	251	93	330	763

Climate surveys were not carried out in 2015.

TRADE UNION FREEDOM AND LITIGATION

Trade union freedom	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Percentage of employees registered with a trade union	75.7	33.8	64.1	76.2	35.7	65.3	76.3	35.8	65.3
Days' absence for trade union reasons (all permits for trade unionists)	78,924	578	79,502	81,581	332	81,913	75,257	570	75,827
Days' absence for meetings/strikes (also employees who are not trade unionists)	2,325	131	2,456	55,334	125	55,459	19,132	117	19,249
Days' absence for involvement in strikes	383	0	383	38,229	0	38,229	10,791	0	10,791
Days' absence for meetings	1,942	131	2,073	17,104	125	17,229	8,342	117	8,459

The National Collective Bargaining Agreement for the sector covers all employees in Italy.

Disciplinary measures taken against staff	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Written censure and verbal or written reprimand	333	207	540	310	166	476	312	325	637
Reduction in remuneration	0	118	118	0	238	238	6	138	144
Suspension from work with subtraction of remuneration (from 1 to 10 days)	153	0	153	223	2	225	229	1	230
Dismissal for just cause or justified reason	23	211	234	37	215	252	34	229	263
Disciplinary sanctions due to staff corruption	0	0	0	0	0	0	0	0	0
Dismissal due to corruption	0	10	10	0	3	3	0	1	1

In Italy, collective bargaining requires prior consultation with workers' representatives in the case of major restructuring, with a procedure for companies lasting 45 days, and a procedure for the Group lasting 50 days.

Proceedings pending with staff	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Termination of employment	5	103	108	23	125	148	32	119	151
Establishment and performance of employment	102	6	108	120	3	123	92	6	98
Duties and qualifications	36	25	61	48	33	81	32	43	75
Welfare and assistance	1	5	6	3	2	5	5	3	8
Remuneration	178	51	229	165	47	212	168	26	194
Anti-trade union behaviour	0	0	0	0	0	0	1	1	2
Active (promoted by the bank vis-à-vis staff)	2	109	111	3	198	201	5	97	102
Causes due to mobbing	0	0	0	0	0	0	0	0	0
Miscellaneous	9	44	53	16	46	62	27	53	80
Request from the Provincial Directorate of Labour	1	0	1	1	0	1	53	0	53

COMPANY WELFARE, HEALTH AND SAFETY

Contributions for staff [K euro]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Insurance and accident policies	12,914	967	13,881	10,730	1,620	12,350	6,883	1,899	8,782
Loyalty bonus	26,601	250	26,850	23,518	303	23,820	17,813	209	18,022
Study contributions for employees' children	3,115	87	3,202	3,066	111	3,177	2,892	88	2,981
Recreational and cultural activities	2,258	1,027	3,285	3,861	965	4,826	2,938	1,132	4,070
Contributions for employees' children with disabilities	1,993	29	2,022	1,932	28	1,959	1,789	26	1,815

Supplementary healthcare and welfare	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Health policies [K euro]	71,499	1,825	73,324	72,393	3,350	75,742	70,396	3,181	73,577
Health assistance: persons assisted	63,823	6,472	70,295	64,213	7,650	71,863	61,962	7,631	69,593
Supplementary retirement benefits [K euro]	131,089	4,005	135,094	129,758	4,083	133,841	121,043	4,393	125,436
Supplementary retirement benefits: persons assisted	61,637	5,783	67,420	64,535	5,967	70,502	62,076	6,139	68,215

Credit facilities for staff	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Mortgages [No.]	3,239	1,237	4,476	2,859	905	3,764	2,765	817	3,582
Total mortgages disbursed [K euro]	515,315	78,116	593,431	437,779	52,683	490,462	402,070	44,194	446,264
Loans [No.]	13,288	4,921	18,209	14,999	4,541	19,540	8,074	4,196	12,270
Total loans disbursed [K euro]	134,100	31,574	165,674	140,390	51,859	192,249	103,430	50,304	153,734

Loans granted to all personnel with an open-ended contract, with the exception of loans at special rates granted to staff with apprenticeships.

Parental leave	Italy		
	2016	2015	2014
Number of employees entitled to parental leave	63,336	63,403	63,947
Men	31,132	31,217	31,648
Women	32,204	32,186	32,299
Number of employees using parental leave	3,510	4,374	4,067
Men	284	357	235
Women	3,226	4,017	3,832
Number of employees returning to work after leave	2,786	3,262	2,893
Men	278	312	207
Women	2,508	2,950	2,686
Number of employees returning to work, who are still bank employees in the following 12 months	2,819	3,192	3,740
Men	278	278	159
Women	2,541	2,914	3,581

Parental leave - Rates [%]	Italy		
	2016	2015	2014
Rate of return to work after parental leave*	79.4	74.6	71.1
Men	97.9	87.4	88.1
Women	77.7	73.4	70.1

* Calculated as the number of employees returning to work after leave out of the number of employees using parental leave.

Retention rate of returning employees, who are still employees: not available. Due to the variety and complexity of leave that may be used, it would be necessary to monitor each employee to calculate the indicator, affecting their privacy rights.

Absence by reason and gender - days lost [No.]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absences	954,426	964,380	1,918,807	1,024,506	836,883	1,861,389	917,627	800,168	1,717,794
Illness	451,938	163,931	615,870	468,508	168,547	637,055	409,732	132,103	541,835
Men	213,314	25,900	239,214	218,930	25,840	244,771	187,589	27,038	214,626
Women	238,625	138,031	376,656	249,578	142,707	392,285	222,144	105,066	327,209
Accident	15,217	2,409	17,626	14,558	2,591	17,148	14,204	3,268	17,472
Men	7,668	352	8,020	6,763	533	7,296	7,017	578	7,595
Women	7,548	2,057	9,605	7,794	2,058	9,852	7,188	2,690	9,878
Child care	235,468	503,644	739,112	286,316	392,537	678,853	272,834	426,556	699,390
Men	5,013	4,309	9,322	6,228	3,354	9,582	7,527	2,743	10,270
Women	230,455	499,335	729,790	280,088	389,183	669,271	265,307	423,813	689,120
Personal and family reasons	115,173	236,257	351,430	121,076	233,819	354,895	101,901	211,914	313,814
Men	42,488	144,084	186,571	44,111	160,409	204,520	35,048	167,968	203,015
Women	72,685	92,174	164,859	76,965	73,410	150,375	66,853	43,946	110,799
Leave for public positions	7,951	519	8,470	7,200	186	7,386	7,935	227	8,162
Men	5,539	145	5,684	5,268	93	5,361	5,785	95	5,880
Women	2,412	374	2,786	1,932	93	2,025	2,150	132	2,282
Leave to donate blood and make other donations	8,038	136	8,173	7,949	119	8,068	7,222	135	7,357
Men	6,021	44	6,065	6,004	27	6,031	5,415	29	5,444
Women	2,017	92	2,109	1,945	92	2,037	1,807	106	1,913
Disability	108,244	983	109,227	102,985	820	103,805	89,607	856	90,463
Men	49,297	410	49,707	47,462	247	47,709	40,171	282	40,453
Women	58,948	573	59,521	55,522	573	56,095	49,436	574	50,010
Other	12,397	56,502	68,899	15,915	38,265	54,179	14,192	25,109	39,301
Men	7,069	14,086	21,154	9,966	6,627	16,592	8,139	5,942	14,080
Women	5,328	42,416	47,744	5,949	31,638	37,587	6,054	19,168	25,221

Days lost are calculated based on calendar business days.

Absence by reason and gender [%]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	6.76	17.82	9.83	7.25	16.24	9.65	6.44	15.03	8.78
Men	2.38	3.50	2.69	2.44	3.83	2.81	2.08	3.84	2.56
Women	4.38	14.32	7.14	4.81	12.42	6.84	4.36	11.19	6.22
Illness	3.20	3.03	3.16	3.32	3.27	3.30	2.88	2.48	2.77
Men	1.51	0.48	1.23	1.55	0.50	1.27	1.32	0.51	1.10
Women	1.69	2.55	1.93	1.77	2.77	2.03	1.56	1.97	1.67
Accident	0.11	0.04	0.09	0.10	0.05	0.09	0.10	0.06	0.09
Men	0.05	0.01	0.04	0.05	0.01	0.04	0.05	0.01	0.04
Women	0.05	0.04	0.05	0.06	0.04	0.05	0.05	0.05	0.05
Child care	1.67	9.31	3.79	2.03	7.62	3.52	1.92	8.01	3.57
Men	0.04	0.08	0.05	0.04	0.07	0.05	0.05	0.05	0.05
Women	1.63	9.23	3.74	1.98	7.55	3.47	1.86	7.96	3.52
Personal and family reasons	0.82	4.37	1.80	0.86	4.54	1.84	0.72	3.98	1.60
Men	0.30	2.66	0.96	0.31	3.11	1.06	0.25	3.16	1.04
Women	0.52	1.70	0.84	0.54	1.42	0.78	0.47	0.83	0.57
Leave for public positions	0.06	0.01	0.04	0.05	0.00	0.04	0.06	0.00	0.04
Men	0.04	0.00	0.03	0.04	0.00	0.03	0.04	0.00	0.03
Women	0.02	0.01	0.01	0.01	0.00	0.01	0.02	0.00	0.01
Leave for blood donations	0.06	0.00	0.04	0.06	0.00	0.04	0.05	0.00	0.04
Men	0.04	0.00	0.03	0.04	0.00	0.03	0.04	0.00	0.03
Women	0.01	0.00	0.01	0.01	0.00	0.01	0.01	0.00	0.01
Disability	0.77	0.02	0.56	0.73	0.02	0.54	0.63	0.02	0.46
Men	0.35	0.01	0.25	0.34	0.00	0.25	0.28	0.01	0.21
Women	0.42	0.01	0.30	0.39	0.01	0.29	0.35	0.01	0.26
Other	0.09	1.04	0.35	0.11	0.74	0.28	0.10	0.47	0.20
Men	0.05	0.26	0.11	0.07	0.13	0.09	0.06	0.11	0.07
Women	0.04	0.78	0.24	0.04	0.61	0.19	0.04	0.36	0.13

Absenteeism and occupational disease - rates	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Rate of absenteeism*	4.20	3.10	3.90	4.65	3.35	4.30	3.85	2.57	3.50
Men	4.07	1.32	3.45	4.50	1.31	3.78	3.61	1.35	3.09
Women	4.34	4.18	4.29	4.79	4.68	4.76	4.08	3.35	3.86
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, accidents (including accidents requiring first aid), public office, blood donation and other leave, disability, meeting/strikes and theoretical working days.

** The rate of occupational disease is equal to the total number of times leave is taken because of occupational disease divided by the total number of hours worked.

Accidents by year and gender	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total accidents in the year [No.]	773	94	867	817	92	909	775	103	878
Men	341	24	365	349	20	369	321	17	338
Women	432	70	502	468	72	540	454	86	540
Accident rate*	8.48	2.83	6.96	8.99	2.85	7.37	8.36	3.05	6.93
Men	7.08	1.92	6.05	7.26	1.56	6.08	6.53	1.28	5.43
Women	10.06	3.39	7.82	10.92	3.70	8.61	10.44	4.19	8.38
Working days lost [No.]	15,217	2,409	17,626	14,558	2,591	17,148	14,204	3,268	17,472
Men	7,668	352	8,020	6,763	533	7,296	7,017	578	7,595
Women	7,548	2,057	9,605	7,794	2,058	9,852	7,188	2,690	9,878
Rate of working days lost**	0.16	0.06	0.13	0.15	0.07	0.13	0.14	0.08	0.13
Men	0.15	0.02	0.12	0.13	0.04	0.11	0.13	0.04	0.11
Women	0.16	0.08	0.13	0.17	0.09	0.14	0.15	0.11	0.14
Percentage of accidents out of the number of employees	1.2	0.4	1.0	1.3	0.4	1.0	1.2	0.4	1.0

* Accident rate = (total number of accidents 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 accidents requiring first aid.

Accidents at work and on the way to/from work	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Accidents at work [No.]	239	30	269	191	20	211	191	26	217
Men [No.]	105	4	109	82	6	88	72	4	76
Women [No.]	134	26	160	109	14	123	119	22	141
Rate of accidents at work*	2.62	0.90	2.16	2.10	0.62	1.71	2.06	0.77	1.71
Men	2.18	0.32	1.81	1.71	0.47	1.45	1.46	0.30	1.22
Women	3.12	1.26	2.49	2.54	0.72	1.96	2.74	1.07	2.19
Accidents on the way to/from work [No.]	534	64	598	626	72	698	584	77	661
Men [No.]	236	20	256	267	14	281	249	13	262
Women [No.]	298	44	342	359	58	417	335	64	399
Rate of accidents on the way to/from work**	5.86	1.93	4.80	6.89	2.23	5.66	6.30	2.28	5.22
Men	4.90	1.60	4.24	5.55	1.09	4.63	5.06	0.98	4.21
Women	6.94	2.13	5.33	8.38	2.98	6.65	7.70	3.12	6.19

* Rate of accidents at work = (total number of accidents 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 accidents on the way to/from work = (total number of accidents 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).

Accidents by type	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total accidents	773	94	867	817	92	909	775	103	878
Accidents while driving	356	10	366	381	21	402	363	19	382
Falls/slipping	219	44	263	114	39	153	278	43	321
Robberies	7	7	14	7	2	9	8	5	13
Other	191	33	224	315	30	345	126	36	162

Health and safety	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Number of cases presented for occupational disease	9	0	9	6	0	6	3	0	3
Number of serious/very serious accidents	163	8	171	155	3	158	115	19	134
Number of serious/very serious accidents with res judicata sentence	0	3	3	0	2	2	0	7	7
Deaths at work, with res judicata sentence	0	0	0	0	0	0	0	0	0

Robberies	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Robberies	21	4	25	54	8	62	60	12	72
Robberies for every 100 bank counters	0.6	0.4	0.5	1.5	0.8	1.3	1.5	1.1	1.4

Shareholders

Communications	2016	2015	2014
Group institutional presentations	60	58	62
Public financial disclosures	213	233	259
Roadshows	82	68	40
Europe	63	63	34
United States	18	4	4
Asia	1	1	2
Meetings with investors and analysts	600	539	422
Requests received and resolved by the shareholders' help desk	12,000	12,000	12,000

Recommendations [%]	December 2016	December 2015	December 2014
Buy	74	54	67
Hold	23	40	28
Sell	3	6	5

During 2016, the stock was monitored and covered by 31 analysts compared to 35 in 2015. The opinions expressed highlight the improved perception of the Group by the market with the attainment of the objectives established by the 2014-2017 Business Plan in terms of asset strength, risk profile, profitability and dividends.

Governance

Composition of governance bodies	
Board of Directors	2016
Members of the Board of Directors	19
By gender:	
men	12
women	7
By age group:	
≤30	0
31-50	2
>50	17

Suppliers

2016 breakdown of procurement expenses	[m]	[%]
IT services	626	23.9
General structure costs and services provided by third parties	620	23.7
Real estate management	529	20.2
Professional and legal	417	15.9
Other	296	11.3
Advertising and promotional	132	5.0
Administrative expenses	2,620	100

The figures refer to the reclassified consolidated income statement published in 2016 Financial Statements of Intesa Sanpaolo.

Suppliers by country/continent *	No. suppliers	[%]
Italy	30,726	96.8
Europe (excluding Italy)	738	2.3
Americas	197	0.6
Rest of the world	73	0.3
Total	31,734	100

* Procurement carried out by Intesa Sanpaolo and companies within the Italy boundary.

Supplier portal (Italy)	2016	2015	2014
Suppliers registered with the supplier portal [No.]	8,777	7,511	6,394

Supplier audits (Italy)	2016	2015	2014
Contractual audits on labour law/safety [No.]	948	850	800

Environment

DIRECT IMPACT

Parameters	Unit	2016			2015			2014		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Operators = Staff + Consultants	No.	67,531	24,731	92,262	67,599	23,590	91,189	67,505	24,294	91,799
Staff	No.	64,129	24,596	88,725	64,223	23,419	87,642	64,733	24,199	88,932
Consultants	No.	3,402	135	3,537	3,376	171	3,547	2,772	95	2,867
Total transfers	No.	607,687	20,646	628,333	677,999	23,690	701,689	642,529	22,350	664,879
Total transport	km	129,424,335	31,875,572	161,299,907	118,595,670	30,959,439	149,555,108	128,462,531	33,140,816	161,603,348
Useable area	m ²	2,901,657	711,210	3,612,866	2,997,789	679,720	3,677,509	2,980,228	646,059	3,626,287

Greenhouse gas emissions [CO ₂ e]	Unit	2016			2015			2014		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total direct + indirect emissions (Scope 1 + 2)	tCO₂e	37,839	38,243	76,082	41,383	42,772	84,154	44,693	46,791	91,483
Total direct + indirect emissions per staff member	tCO ₂ e/ staff member	0.6	1.5	0.8	0.6	1.8	0.9	0.7	1.9	1.0
Direct emissions (Scope1)	tCO₂e	33,257	6,969	40,226	36,001	7,928	43,930	37,400	7,876	45,277
Natural gas consumption for autonomous heating	tCO ₂ e	19,790	3,178	22,968	24,316	3,492	27,807	23,072	3,527	26,599
Natural gas consumption for cogeneration	tCO ₂ e	5,378	0	5,378	6,216	0	6,216	7,081	0	7,081
Diesel fuel consumption for autonomous heating	tCO ₂ e	1,801	461	2,262	1,441	825	2,265	1,963	785	2,748
Emissions from petrol (company fleet)	tCO ₂ e	64	1,044	1,109	149	1,285	1,434	277	1,237	1,514
Emissions from diesel fuel (company fleet)	tCO ₂ e	6,223	2,286	8,509	3,880	2,327	6,208	5,006	2,327	7,334
Indirect emissions (Scope2)	tCO₂e	4,583	31,274	35,857	5,382	34,843	40,225	7,293	38,914	46,207
Emissions from electricity consumption (excluding cogeneration)	tCO ₂ e	777	28,823	29,600	1,664	32,488	34,152	1,836	36,547	38,383
Emissions from natural gas for building heating (including remote district heating)	tCO ₂ e	3,039	2,355	5,393	3,004	2,259	5,263	4,576	2,266	6,842
Emissions from diesel fuel for building heating	tCO ₂ e	767	97	864	714	96	810	881	101	982
Other indirect emissions (Scope3)	tCO₂e	21,022	6,846	27,868	21,753	5,544	27,297	20,132	5,232	25,365
Business trips	tCO ₂ e	8,350	1,444	9,794	9,324	865	10,189	9,512	1,041	10,553
Purchased paper	tCO ₂ e	4,443	2,436	6,880	4,885	2,356	7,241	5,221	2,226	7,446
Waste	tCO ₂ e	242	23	265	242	11	252	176	13	189
Office machinery	tCO ₂ e	7,170	2,750	9,920	6,343	2,313	8,656	5,224	1,953	7,176
Internet Banking	tCO ₂ e	817	192	1,009	959	n.d.	959	n.d.	n.d.	n.d.
Total emissions (Scope1 + 2 + 3)	tCO₂e	58,862	45,089	103,950	63,136	48,315	111,451	64,825	52,023	116,848

Emissions of other gas which are harmful to the ozone layer (NO _x , SO ₂)	Unit	2016			2015			2014		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
NO _x emissions	t	38	45	83	38	56	94	36	64	101
SO ₂ emissions	t	2	56	58	3	68	71	3	111	114

Energy consumption broken down by source	Unit	2016			2015			2014		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total direct + indirect energy (Scope1 + 2)	GJ	1,860,772	546,207	2,406,980	1,990,699	550,412	2,541,111	2,020,018	571,850	2,591,868
Total direct + indirect energy per staff member	GJ/staff member	27.6	22.1	26.1	29.4	23.3	27.9	29.9	23.5	28.2
Direct primary energy consumption (Scope1)	GJ	550,272	108,968	659,241	607,807	123,839	731,645	624,828	123,323	748,151
Natural gas consumption for autonomous heating	GJ	345,496	56,814	402,310	424,285	62,524	486,810	403,000	63,302	466,301
Natural gas consumption for cogeneration	GJ	93,897	0	93,897	108,463	0	108,463	123,684	0	123,684
Diesel fuel consumption for autonomous heating	GJ	24,238	6,630	30,868	19,387	11,722	31,109	26,380	11,205	37,584
Petrol consumption for the fleet	GJ	864	14,011	14,875	2,015	17,414	19,429	3,864	17,251	21,115
Diesel fuel consumption for the fleet	GJ	85,778	31,514	117,291	53,656	32,178	85,834	67,900	31,566	99,466
Indirect primary energy consumption (Scope2)	GJ	1,310,500	437,239	1,747,739	1,382,892	426,574	1,809,466	1,395,190	448,527	1,843,717
Electricity consumption (excluding cogeneration)	GJ	1,247,129	322,879	1,570,008	1,320,870	323,983	1,644,853	1,303,426	340,794	1,644,220
Natural gas consumption for building heating (including remote district heating)	GJ	53,048	112,992	166,040	52,419	101,227	153,646	79,929	106,302	186,231
Diesel fuel consumption for building heating	GJ	10,323	1,368	11,691	9,604	1,363	10,967	11,835	1,431	13,266
Total electricity focus (including cogeneration)										
Electricity per staff member	kWh/staff member	5,273	3,627	4,831	5,590	3,815	5,131	5,547	3,897	5,110
Electricity per m ²	kWh/m ²	123	126	123	126	132	127	126	147	129
Electricity from renewable sources	%	96.6	15.2	80.2	95.8	9.6	79.2	95.4	5.6	77.3
Electricity from cogeneration	%	2.7	0	2.2	2.9	0	2.3	3.3	0	2.6
Other indirect primary energy consumption (Scope3)	GJ	405,633	187,920	593,553	426,298	165,965	592,263	415,593	155,210	570,803
Business trips	GJ	104,370	19,680	124,051	118,302	11,737	130,040	124,104	14,272	138,376
Purchased paper	GJ	175,397	123,257	298,654	192,063	119,304	311,367	211,933	111,809	323,742
Waste	GJ	3,554	301	3,855	2,794	138	2,932	2,088	170	2,258
Office machinery	GJ	107,193	41,113	148,306	95,393	34,785	130,178	77,469	28,960	106,429
Internet Banking	GJ	15,118	3,569	18,687	17,746	n.a.	17,746	n.a.	n.a.	n.a.
Total energy (Scope1 + 2 + 3)	GJ	2,266,405	734,128	3,000,533	2,416,997	716,377	3,133,374	2,435,611	727,060	3,162,671

Some 2014 data were recalculated, based on changes to reporting items.

Transport	Unit	2016			2015			2014		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Air travel	km	35,363,771	5,350,126	40,713,898	36,843,486	5,676,121	42,519,607	38,719,462	6,789,570	45,509,032
Train travel	km	37,017,907	384,468	37,402,375	30,741,076	529,929	31,271,005	30,192,272	595,744	30,788,016
Company fleet	km	43,541,498	21,204,864	64,746,362	29,298,742	23,734,831	53,033,573	37,815,909	24,777,104	62,593,013
Personal cars	km	13,501,159	4,936,114	18,437,273	21,712,365	1,018,558	22,730,923	21,734,889	978,398	22,713,287
Remote connections	No.	49,469,801	3,335	49,473,136	21,303	890	22,193	16,161	1,859	18,020
Total transport for staff on assignment	km/staff member.	213	1,544	257	175	1,307	213	200	1,483	243

Annual figures not comparable: 2016 figures include video conferences and other remote connection procedures.

Use of raw materials - paper	Unit	2016			2015			2014		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	5.466	2.027	7.493	6.038	1.955	7.992	6.214	1.880	8.093
Purchased paper / staff member	kg/staff member	80,9	81,9	81,2	89,3	82,9	87,6	92,0	77,4	88,2
Recycled paper out of total paper	%	68,9	24,6	56,9	69,3	24,3	58,3	65,8	26,7	56,7
Ratio of FSC paper out of the total	%	4,0	16,4	7,3	3,7	18,9	7,4	3,5	16,8	6,6
Ratio of ECT/TCF paper out of the total	%	0,5	19,5	5,6	0,6	19,7	5,3	0,6	21,9	5,6
Ratio of FSC and ECT/TCF paper out of the total	%	19,7	10,4	17,2	20,4	10,9	18,1	22,4	11,5	19,9
Ratio of other certified paper out of the total	%	0,0	7,5	2,0	0,0	4,5	1,1	0,1	2,5	0,6

Consumption of water by source	Unit	2016			2015			2014		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total water consumed	m ³	1,828,505	530,938	2,359,444	1,853,403	527,907	2,381,310	1,592,722	547,304	2,140,026
Total water consumed / staff member	m ³ /staff member	27.1	21.5	25.6	27.4	22.4	26.1	23.6	22.5	23.3

Total weight of waste by type	Unit	2016			2015			2014		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total waste	t	2,732	724	3,456	2,958	576	3,534	2,652	593	3,245
Total waste / staff member	kg/staff member	40.4	29.3	37.5	43.8	24.4	38.8	39.3	24.4	35.3
Total special waste	t	2.712	666	3.378	2.873	568	3.442	2.613	568	3.181
Total hazardous waste	t	20	58	78	85	8	93	39	25	64

Total weight of waste by disposal method	Unit	2016			2015			2014		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Recycling	t	953	506	1,459	1,175	494	1,669	1,160	459	1,620
Reuse/recovery	t	1,511	154	1,665	1,567	56	1,623	1,247	71	1,318
Landfill	t	162	54	217	175	8	182	134	20	155
Incinerator for energy recovery	t	105	10	115	42	18	60	110	42	153

Figures are in part estimated from information from waste disposal service suppliers.

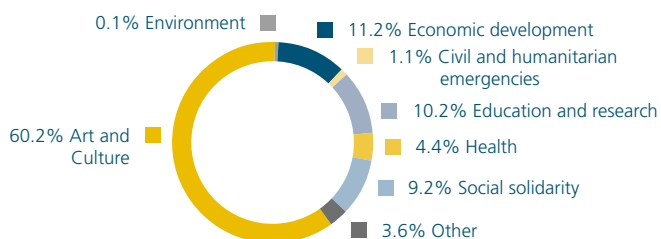
Community

CONTRIBUTION TO THE COMMUNITY

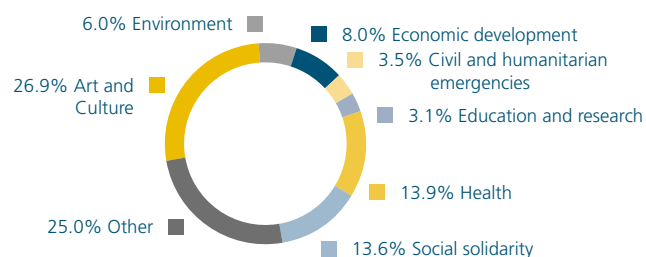
Contribution to the community by type [K euro]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Monetary contribution to the community	43,699	2,713	46,412	50,607	2,424	53,031	50,508	4,608	55,116
Goods and services donated to the community	10	17	27	2	0	2	0	3	3
Time contributions	16	130	146	0	70	70	1,433	89	1,522
Operating costs	3,429	253	3,682	3,526	24	3,550	3,274	329	3,603
Overall contribution to the community	47,154	3,113	50,267	54,135	2,518	56,653	55,214	5,029	60,243

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

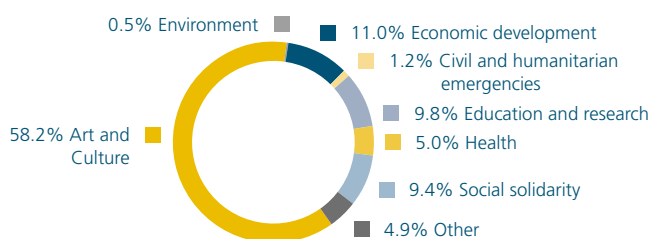
Italy



Abroad



Group

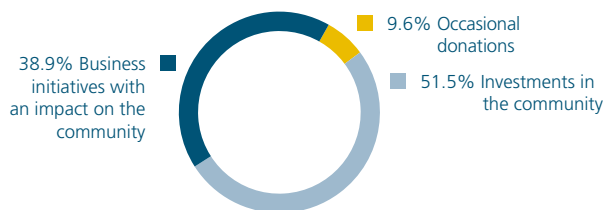


Monetary contribution to the community by area of activity [K euro]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	26,285	730	27,015	33,052	513	33,564	26,585	1,036	27,621
Social solidarity	4,003	369	4,372	3,528	361	3,889	4,261	1,259	5,520
Health	1,931	377	2,308	1,856	465	2,320	3,493	390	3,883
Education and research	4,450	84	4,535	3,497	159	3,656	4,039	290	4,330
Civil and humanitarian emergencies	469	94	563	193	33	226	31	150	181
Economic development	4,906	216	5,123	6,199	315	6,514	7,038	398	7,435
Environment	58	164	222	854	75	928	1,307	201	1,508
Other	1,597	677	2,274	1,429	505	1,935	3,754	884	4,637
Total monetary contribution to the community	43,699	2,713	46,412	50,607	2,424	53,031	50,508	4,608	55,116

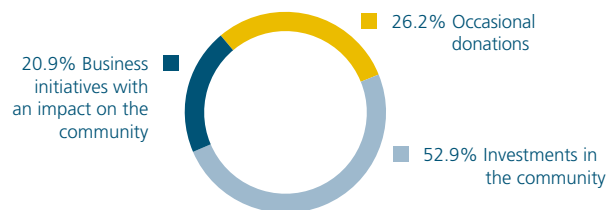
Monetary contribution to the community by reason [K euro]	2016			2015			2014		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	4,179	710	4,889	3,436	733	4,169	4,535	1,676	6,211
Investments in the community	22,523	1,435	23,958	25,928	1,202	27,129	21,328	2,110	23,438
Business initiatives with an impact on the community	16,997	568	17,565	21,244	489	21,733	24,645	822	25,466
Total monetary contribution to the community	43,699	2,713	46,412	50,607	2,424	53,031	50,508	4,608	55,116

Monetary contribution to the community by reason [%]

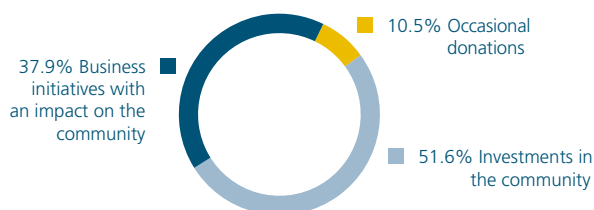
Italy



Abroad



Group



Company voluntary work	2016			2015		
	Italy	Abroad	Group	Italy	Abroad	Group
Total monetary contribution of hours of company voluntary work [K euro]	16	130	146	0	70	70
Hours of company voluntary work	567	11,713	12,280	0	6,777	6,777
Number of staff involved in company voluntary work	75	904	979	0	552	552

Contribution to the community: geographic distribution [K euro]*	2016	2015
European Union	48,635	55,718
Other European countries	610	560
Africa	1,022	375
Total contribution to the community	50,267	56,653

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

THIRD SECTOR

Banca Prossima	2016	2015	2014
Customers	58,376	55,132	51,823
Customers with loans	10,217	9,278	7,674
Office staff [K euro]	1,680,733	1,595,065	1,490,092
Direct funding [K euro]	3,142,941	2,670,814	2,461,600
Indirect funding [K euro]	4,525,536	4,256,860	4,262,795

MEDIA RELATIONS

Media relations	2016	2015	2014
Press releases	703	605	430
Press conferences	97	87	75
Presentation of products and initiatives	121	110	112

GRI - General standard disclosure



GRI CONTENT INDEX "IN ACCORDANCE" CORE

KPMG S.p.A. has carried out a "limited assurance engagement" on the Intesa Sanpaolo Group 2016 Sustainability Report and provides its overall conclusions therein. As far as the scope of activities and procedures are concerned, please refer to the Statement released by the independent auditor on pages 183-185.

GENERAL STANDARD DISCLOSURE	Page	External Assurance	SDG* Linkage to GRI Disclosures
STRATEGY AND ANALYSIS			
G4-1	pages 6-7; page 9; pages 134-135	✓ pages 183-185	
G4-2	page 9; page 15	✓ pages 183-185	
ORGANIZATIONAL PROFILE			
G4-3	page 186	✓ pages 183-185	
G4-4	page 12; About us [i]; Our Brand [i]	✓ pages 183-185	
G4-5	page 186	✓ pages 183-185	
G4-6	page 12; A Presentation of the Group (pages 31-32) [i]	✓ pages 183-185	
G4-7	page 186	✓ pages 183-185	
G4-8	page 12; A Presentation of the Group (page 3; page 30) [i]	✓ pages 183-185	
G4-9	page 20; page 146 A Presentation of the Group (page 5; page 22) [i]	✓ pages 183-185	
G4-10	pages 146-148 Intesa Sanpaolo does not have a substantial portion of its work performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors. Intesa Sanpaolo does not have any significant variations in employment numbers.	✓ pages 183-185	8.5

* Sustainable Development Goals of the United Nations.

GENERAL STANDARD DISCLOSURE	Page	External Assurance	SDG* Linkage to GRI Disclosures
G4-11	page 156	✓ pages 183-185	8.8
G4-12	page 96; page 163	✓ pages 183-185	
G4-13	page 20; page 182 No changes in the supply chain.	✓ pages 183-185	
G4-14	pages 27-28; Report on Corporate Governance and Ownership Structures - Report on Remuneration (page 64) [i]	✓ pages 183-185	
G4-15	page 39	✓ pages 183-185	
G4-16	Our partnerships in sustainability [i]	✓ pages 183-185	
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES			
G4-17	page 182; Financial Reports (Report and consolidated financial statements of the Intesa Sanpaolo Group as at 31 December 2016 pages 540-541) [i]	✓ pages 183-185	
G4-18	pages 21-24	✓ pages 183-185	
G4-19	page 22; page 181	✓ pages 183-185	
G4-20	page 181	✓ pages 183-185	
G4-21	page 181	✓ pages 183-185	
G4-22	pages 139-140; page 182	✓ pages 183-185	
G4-23	page 23; page 182	✓ pages 183-185	
STAKEHOLDER ENGAGEMENT			
G4-24	page 78	✓ pages 183-185	
G4-25	The dialogue with stakeholders [i]	✓ pages 183-185	
G4-26	pages 79-80; The dialogue with stakeholders [i]	✓ pages 183-185	
G4-27	pages 80-81; The dialogue with stakeholders [i]	✓ pages 183-185	
REPORT PROFILE			
G4-28	page 182	✓ pages 183-185	
G4-29	page 182	✓ pages 183-185	
G4-30	page 182	✓ pages 183-185	
G4-31	page 186	✓ pages 183-185	
G4-32	page 170	✓ pages 183-185	
G4-33	pages 183-185; This Report has been verified by the independent Firm KPMG which also audits the Group's Annual Report. The Report has been submitted for the approval of the Bank's Boards in their meetings of 27 th April 2017.	✓ pages 183-185	

* Sustainable Development Goals of the United Nations.

GENERAL STANDARD DISCLOSURE	Page	External Assurance	SDG* Linkage to GRI Disclosures
GOVERNANCE			
G4-34	page 16-17; page 20	✓ pages 183-185	
G4-35	page 53; Report on Corporate Governance and Ownership Structures - Report on Remuneration (page 83) [i]	✓ pages 183-185	
G4-36	page 13; pages 53-54	✓ pages 183-185	
G4-37	page 20; pages 53-54; Report on Corporate Governance and Ownership Structures - Report on Remuneration (page 83) [i]	✓ pages 183-185	16.7
G4-38	pages 16-17; page 162	✓ pages 183-185	5.5; 16.7
G4-39	page 17	✓ pages 183-185	16.6
G4-40	Report on Corporate Governance and Ownership Structures - Report on Remuneration (pages 30-32; page 55) [i]	✓ pages 183-185	5.5; 16.7
G4-41	Report on Corporate Governance and Ownership Structures - Report on Remuneration (pages 38-40; page 116) [i]	✓ pages 183-185	16.6
G4-42	pages 13-14	✓ pages 183-185	
G4-43	page 14; page 18	✓ pages 183-185	4.3
G4-44	Report on Corporate Governance and Ownership Structures - Report on Remuneration (pages 40-41; page 50) [i]	✓ pages 183-185	
G4-45	page 27; pages 53-54; Report on Corporate Governance and Ownership Structures - Report on Remuneration (pages 54-55) [i]	✓ pages 183-185	16.7
G4-46	page 27; pages 53-54; Report on Corporate Governance and Ownership Structures - Report on Remuneration (pages 54-55) [i]	✓ pages 183-185	
G4-47	Report on Corporate Governance and Ownership Structures - Report on Remuneration (pages 48-49) [i]	✓ pages 183-185	
G4-48	page 14	✓ pages 183-185	
G4-49	pages 53-54	✓ pages 183-185	
G4-50	page 54	✓ pages 183-185	
G4-51	Report on Corporate Governance and Ownership Structures - Report on Remuneration (pages 97-99) [i], Remuneration and Equity investments [i]	✓ pages 183-185	
G4-52	Report on Corporate Governance and Ownership Structures - Report on Remuneration (pages 95-96) [i]	✓ pages 183-185	
G4-53	Report on Corporate Governance and Ownership Structures - Report on Remuneration (page 95) [i]	✓ pages 183-185	16.7
ETHICS AND INTEGRITY			
G4-56	Code of Ethics (page 7; page 9) [i]	✓ pages 183-185	16.3
G4-57	pages 53-54	✓ pages 183-185	16.3
G4-58	pages 53-54; Code of Ethics (pages 22-23) [i]	✓ pages 183-185	16.3

* Sustainable Development Goals of the United Nations.

GRI - Specific standard disclosure

Material aspect	DMA and indicator	Page	Omissions	External Assurance	SDG*Linkage to GRI Disclosures
CATEGORY: ECONOMIC					
Economic Performance					
	G4-DMA	pages 25-26		✓ pages 183-185	
	G4-EC1	page 52; page 98; pages 139-140		✓ pages 183-185	2a; 5.4; 8.1; 9.1; 9.5
	G4-EC2	pages 120-121; Climate change [i]		✓ pages 183-185	13.1
	G4-EC3	page 92; Financial Reports (Report and consolidated financial statements of the Intesa Sanpaolo Group as at 31 December 2016 pages 280-282) [i]		✓ pages 183-185	
	G4-EC4	page 51; page 154		✓ pages 183-185	
Market Presence					
	G4-DMA	pages 25-26		✓ pages 183-185	
	G4-EC5	page 152		✓ pages 183-185	1.1; 5.1; 8.5
	G4-EC6	page 149		✓ pages 183-185	8.5
Indirect Economic Impact					
	G4-DMA	pages 25-26		✓ pages 183-185	
	G4-EC7	pages 56-57; page 98		✓ pages 183-185	11.2
	G4-EC8	page 52; page 68;		✓ pages 183-185	
CATEGORY: ENVIRONMENTAL					
Materials					
	G4-DMA	pages 37-38		✓ pages 183-185	
	G4-EN1	pages 130-132; page 166		✓ pages 183-185	8.4; 12.2
	G4-EN2	pages 130-131; page 166		✓ pages 183-185	8.4; 12.2; 12.5
Energy					
	G4-DMA	pages 37-38; Environmental and Energy management system [i]		✓ pages 183-185	
	G4-EN3	page 165		✓ pages 183-185	7.2; 7.3; 8.4; 12.2; 13.1

* Sustainable Development Goals of the United Nations.

Material aspect	DMA and indicator	Page	Omissions	External Assurance	SDG*Linkage to GRI Disclosures
	G4-EN4	page 165		✓ pages 183-185	7.2; 7.3; 8.4; 12.2; 13.1
	G4-EN5	page 165		✓ pages 183-185	7.3; 8.4; 12.2; 13.1
	G4-EN6	pages 128-129		✓ pages 183-185	7.3; 8.4; 12.2; 13.1
	G4-EN7	pages 122-123		✓ pages 183-185	7.3; 8.4; 12.2; 13.1
Water					
	G4-DMA	page 37-38; Water [i]		✓ pages 183-185	
	G4-EN8	page 166		✓ pages 183-185	6.4
Emissions					
	G4-DMA	page 37-38; Greenhouse gas emissions [i]		✓ pages 183-185	
	G4-EN15	page 126; pages 164-165; Emission Factors [i]		✓ pages 183-185	3.9; 12.4; 13.1; 14.3; 15.2
	G4-EN16	page 126; pages 164-165; Emission Factors [i]		✓ pages 183-185	3.9; 12.4; 13.1; 14.3; 15.2
	G4-EN17	page 126; pages 164-165; Emission Factors [i]		✓ pages 183-185	3.9; 12.4; 13.1; 14.3; 15.2
	G4-EN18	page 126; page 164		✓ pages 183-185	13.1; 14.3; 15.2
	G4-EN19	page 126		✓ pages 183-185	13.1; 14.3; 15.2
	G4-EN20	page 126		✓ pages 183-185	13.1; 14.3; 15.2
	G4-EN21	page 126; page 165		✓ pages 183-185	3.9; 12.4; 14.3; 15.2
Effluents and waste					
	G4-DMA	page 37-38; Waste [i]		✓ pages 183-185	
	G4-EN23	pages 131-132; page 166		✓ pages 183-185	3.9; 6.3; 12.4; 12.5
Product and services					
	G4-DMA	page 37-38; Green products and services [i]		✓ pages 183-185	
	G4-EN27	pages 122-123; page 126		✓ pages 183-185	6.4; 8.4; 12.2; 12.4; 12.5; 13.1; 14.3; 15.2
Compliance					
	G4-DMA	pages 37-38; Code of Ethics (pages 22-23) [i]		✓ pages 183-185	
	G4-EN29	page 84		✓ pages 183-185	16.3
Transport					
	G4-DMA	page 37-38; Mobility [i]		✓ pages 183-185	
	G4-EN30	pages 129-130; pages 164-166		✓ pages 183-185	11.2; 12.4; 13.1

* Sustainable Development Goals of the United Nations.

Material aspect	DMA and indicator	Page	Omissions	External Assurance	SDG*Linkage to GRI Disclosures
Overall					
	G4-DMA	pages 37-38; Climate change [i]		✓ pages 183-185	
	G4-EN31	page 132		✓ pages 183-185	7a; 9.4; 12.4; 12.5; 13.1; 13.3; 14.3; 15.1
Environmental Grievance Mechanism					
	G4-DMA	pages 37-38; page 54		✓ pages 183-185	
	G4-EN34	page 54		✓ pages 183-185	16.3
CATEGORY: SOCIAL					
LABOR PRACTICES AND DECENT WORK					
Employment					
	G4-DMA	pages 31-32		✓ pages 183-185	
	G4-LA1	pages 151-152		✓ pages 183-185	5.1; 8.5; 8.6
	G4-LA2	page 157		✓ pages 183-185	8.5
	G4-LA3	pages 157-158	Retention rate under privacy constrain. Because of the variety and the complexity of available parental leaves, in order to calculate the indicator an individual monitoring would be necessary, thus breaching the employees' privacy rights	✓ pages 183-185	5.1; 8.5
Labor/Management relations					
	G4-DMA	pages 31-32; Labour/Management relations [i]		✓ pages 183-185	
	G4-LA4	page 156		✓ pages 183-185	8.8
Occupational Health and Safety					
	G4-DMA	pages 27-28; Health and safety [i]		✓ pages 183-185	
	G4-LA5	page 92 The Welfare Committee is made up of company and employee representatives. It represents 100% of the Group's employees in Italy		✓ pages 183-185	8.8
	G4-LA6	pages 159-161		✓ pages 183-185	3.4; 3.9; 8.8
	G4-LA8	page 58; page 92		✓ pages 183-185	8.8
	FSS DMA	page 59		✓ pages 183-185	

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Material aspect	DMA and indicator	Page	Omissions	External Assurance	SDG*Linkage to GRI Disclosures
Training and education					
	G4-DMA	pages 31-32; Training [i]		✓ pages 183-185	
	G4-LA9	pages 154-155		✓ pages 183-185	4.3; 4.4; 4.5; 5.1; 8.5
	G4-LA10	pages 154-155		✓ pages 183-185	8.5
	G4-LA11	page 153		✓ pages 183-185	5.1; 8.5
Diversity and equal opportunity					
	G4-DMA	pages 31-32; Diversity [i]		✓ pages 183-185	
	G4-LA12	page 162; page 146-149		✓ pages 183-185	5.1; 5.5; 8.5
Equal remuneration for women and men					
	G4-DMA	pages 31-32; Professional development [i]		✓ pages 183-185	
	G4-LA13	pages 152-153		✓ pages 183-185	5.1; 8.5; 10.2
Labor practices grievance mechanism					
	G4-DMA	pages 53-54		✓ pages 183-185	
	G4-LA16	page 54		✓ pages 183-185	16.3
HUMAN RIGHTS					
Investments					
	G4-DMA	pages 27-28; Code of Ethics (page 9; page 12) [i]; Human Rights [i]		✓ pages 183-185	
	G4-HR1	pages 56-57		✓ pages 183-185	
	G4-HR2	pages 154-155		✓ pages 183-185	
Non discrimination					
	G4-DMA	Code of Ethics (pages 9-10; page 15) [i]; Diversity [i]		✓ pages 183-185	
	G4-HR3	page 54		✓ pages 183-185	5.1; 8.8; 16.b
Freedom of association and collective bargaining					
	G4-DMA	Code of Ethics (page 9) [i]; Labour/Management relations [i]; Human Rights [i]		✓ pages 183-185	
	G4-HR4	pages 56-57	Part of the indicator is not applicable: suppliers figures are not accounted. For the financial sector, the indicator has significance in relation to investments	✓ pages 183-185	8.8

* Sustainable Development Goals of the United Nations.

Material aspect	DMA and indicator	Page	Omissions	External Assurance	SDG*Linkage to GRI Disclosures
Child Labor					
	G4-DMA	Code of Ethics (page 9) [i]; Human Rights [i]		✓ pages 183-185	
	G4-HR5	pages 56-57	Part of the indicator is not applicable: suppliers figures are not accounted. For the financial sector, the indicator has significance in relation to investments	✓ pages 183-185	8.7; 16.2
Forced or Compulsory Labor					
	G4-DMA	Code of Ethics (page 9) [i]; Human Rights [i]		✓ pages 183-185	
	G4-HR6	pages 56-57	Part of the indicator is not applicable: suppliers figures are not accounted. For the financial sector, the indicator has significance in relation to investments	✓ pages 183-185	8.7
Indigenous Rights					
	G4-DMA	Code of Ethics (page 12) [i]; Human Rights [i]; Equator Principles [i]		✓ pages 183-185	
	G4-HR8	page 54; Equator Principles [i]		✓ pages 183-185	
Assessment					
	G4-DMA	page 54; Human Rights [i]		✓ pages 183-185	
	G4-HR9	pages 56-57; page 145		✓ pages 183-185	
Human Rights Grievance Mechanism					
	G4-DMA	page 54; Human Rights [i]		✓ pages 183-185	
	G4-HR12	page 54		✓ pages 183-185	16.3
SOCIETY					
Local Community					
	G4-DMA	pages 27-28; Code of Ethics (page 9; page 19) [i]; Equator Principles [i]		✓ pages 183-185	
	G4-SO1	pages 56-57		✓ pages 183-185	
	G4-SO2	pages 56-57		✓ pages 183-185	1.4
Anti-corruption					
	G4-DMA	pages 29-30; Monitoring against corruption [i]; Code of Ethics (page 9) [i]; Responsible Investments [i]		✓ pages 183-185	

* Sustainable Development Goals of the United Nations.

Material aspect	DMA and indicator	Page	Omissions	External Assurance	SDG*Linkage to GRI Disclosures
	G4-SO3	pages 81-82; Monitoring against corruption [i]		✓ pages 183-185	16.5
	G4-SO4	page 154		✓ pages 183-185	16.5
	G4-SO5	page 156		✓ pages 183-185	16.5
Public Policy					
	G4-DMA	CSR Policies (Policy concerning the financing of political parties) [i]		✓ pages 183-185	
	G4-SO6	page 82		✓ pages 183-185	
Anti-Competitive Behaviour					
	G4-DMA	pages 29-30; Protection of free competition [i]		✓ pages 183-185	
	G4-SO7	pages 83-84		✓ pages 183-185	16.3
Compliance					
	G4-DMA	pages 29-30; Code of Ethics (page 7; page 9) [i]; Protection of free competition [i]		✓ pages 183-185	
	G4-SO8	page 84		✓ pages 183-185	16.3
Grievance Mechanisms for impacts on society					
	G4-DMA	page 54		✓ pages 183-185	
	G4-SO11	page 54		✓ pages 183-185	16.3
PRODUCT RESPONSIBILITY					
Customer Health and Safety					
	G4-DMA	pages 27-28; Health and safety [i]		✓ pages 183-185	
	G4-PR1	pages 57-59; page 161		✓ pages 183-185	
	G4-PR2	No penalty or fines for non compliance with regulation, no incidents of non compliance with voluntary codes regarding customer Health and Safety		✓ pages 183-185	16.3
Product and service labelling					
	G4-DMA	pages 67-68; Transparency to customer [i]		✓ pages 183-185	
	G4-PR4	Financial Reports (Report and consolidated financial statements of the Intesa Sanpaolo Group as at 31 December 2016 page 394 Dispute concerning other banking products) [i]		✓ pages 183-185	16.3
	G4-PR5	pages 86-88		✓ pages 183-185	

* Sustainable Development Goals of the United Nations.

Material aspect	DMA and indicator	Page	Omissions	External Assurance	SDG*Linkage to GRI Disclosures
Marketing Communications					
	G4-DMA	page 57	Controversial sectors [i]	✓	pages 183-185
	G4-PR6	page 57		✓	pages 183-185
	G4-PR7	Transparency to customer [i]		✓	pages 183-185 16.3
Customer Privacy					
	G4-DMA	pages 29-30; Code of Ethics (page 12) [i]; Security and privacy [i]		✓	pages 183-185
	G4-PR8	page 83; page 144		✓	pages 183-185 16.3; 16.10
Compliance					
	G4-DMA	pages 29-30; Code of Ethics (page 12) [i]		✓	pages 183-185
	G4-PR9	Financial Reports (Report and consolidated financial statements of the Intesa Sanpaolo Group as at 31 December 2016 pages 394-396) [i]		✓	pages 183-185 16.3
FINANCIAL SECTOR SUPPLEMENTS					
CATEGORY: SOCIAL					
SOCIETY					
Local Community					
	FS13	page 142		✓	pages 183-185 1.4; 8.10; 10.2
	FS14	page 86; Proximity [i]		✓	pages 183-185 1.4; 8.10; 10.2
PRODUCT RESPONSIBILITY					
Product and Service Labelling					
	FS15	pages 67-68; Relationship with customers [i]		✓	10.5
	FS16	pages 75-76		✓	pages 183-185 1.4; 8.10; 10.2
SECTOR SPECIFIC CATEGORY: PRODUCT AND SERVICE IMPACT					
Product Portfolio					
	FS1	page 56; page 57; page 120; CSR Policies [i]		✓	pages 183-185 10.5
	FS2	page 56; page 57; page 128		✓	pages 183-185 10.5
	FS3	pages 56-57; Equator Principles [i]		✓	pages 183-185 10.5
	FS4	page 124; Green products and services [i]		✓	pages 183-185 10.5
	FS5	pages 56-57; page 67; Equator Principles [i]		✓	pages 183-185 10.5

* Sustainable Development Goals of the United Nations.

Material aspect	DMA and indicator	Page	Omissions	External Assurance	SDG*Linkage to GRI Disclosures
	FS6	page 12; page 143; About us (A presentation of the Group Page 30) [i]		✓ pages 183-185	1.4; 8.3; 8.10; 9.3
	FS7	page 68		✓ pages 183-185	1.4; 8.3; 8.10; 9.3; 10.2; 11.1
	FS8	page 122		✓ pages 183-185	
Audit					
	FS9	Code of Ethics - Implementation and governance [i]; Monitoring against corruption [i]		✓ pages 183-185	10.5
Active Ownership					
	FS10	page 66; page 144		✓ pages 183-185	10.5
	FS11	page 65		✓ pages 183-185	10.5
	FS12	page 65		✓ pages 183-185	

* Sustainable Development Goals of the United Nations.

NON GRI MATERIAL ASPECT

Material aspect	DMA	Page	External Assurance
PROTECTION OF SOLIDITY AND PROFITABILITY	Generic DMA	pages 25-26	✓ pages 183-185
BUSINESS RISK MANAGEMENT	Generic DMA	pages 27-28; Management and control of risks [i]	✓ pages 183-185
INTEGRITY AND RIGOUR IN COMPANY CONDUCT	Generic DMA	pages 29-30; Code of Ethics (page 7; page 9) [i]	✓ pages 183-185
HUMAN RESOURCE DEVELOPMENT AND MANAGEMENT	Generic DMA	pages 31-32; Code of Ethics (page 7; pages 15-16) [i]	✓ pages 183-185
OFFERING VALUED SERVICE TO CUSTOMERS	Generic DMA	pages 33-34; Code of Ethics (page 7; pages 10-11) [i]	✓ pages 183-185
ACCESS TO CREDIT AND ASSET MANAGEMENT	Generic DMA	pages 35-36; Code of Ethics (pages 10-11) [i]; Responsible Investment [i]	✓ pages 183-185
CLIMATE CHANGE	Generic DMA	pages 37-38; Code of Ethics (page 18) [i]; Environmental policies [i]	✓ pages 183-185

GRI - Impact boundaries

IDENTIFIED MATERIAL ASPECTS	Page	GRI Indicators	Within	Outside
PROTECTION OF SOLIDITY AND PROFITABILITY	page 25	G4-EC1; G4-EC3; G4-EC4; G4-EC5; G4-EC6; G4-EC7; G4-EC8	Intesa Sanpaolo Group	Shareholders, Customers, Suppliers, Environment, Community
BUSINESS RISK MANAGEMENT	page 27	G4-LA5; G4-LA6; G4-LA8; G4-LA16; G4-HR1; G4-HR2; G4-HR4; G4-HR5; G4-HR6; G4-HR8; G4-HR9; G4-HR12; G4-SO1; G4-SO2; G4-SO11; G4-EN34; G4-PR1; G4-PR6; FS1; FS2; FS3; FS5	Intesa Sanpaolo Group	Shareholders, Customers, Suppliers, Environment, Community
INTEGRITY AND RIGOUR IN COMPANY CONDUCT	page 29	G4-EN29; G4-SO3; G4-SO4; G4-SO5; G4-SO6; G4-SO7; G4-SO8; G4-PR2; G4-PR7; G4-PR8; G4-PR9; FS9	Intesa Sanpaolo Group	Shareholders, Customers, Suppliers, Environment, Community
HUMAN RESOURCE DEVELOPMENT AND MANAGEMENT	page 31	G4-LA1; G4-LA2; G4-LA3; G4-LA4; G4-LA9; G4-LA10; G4-LA11; G4-LA12; G4-LA13; G4-HR3; FS4	Intesa Sanpaolo Group	Customers, Community, Shareholders
OFFERING VALUED SERVICE TO CUSTOMERS	page 33	G4-PR4; G4-PR5; FS13; FS14; FS15	Business Units, Operations, Compliance, IT Department, Innovation, External Relations	Customers, Community
CREDIT ACCESS AND SAVING MANAGEMENT	page 35	FS6; FS7; FS8; FS10; FS11; FS12; FS16	Business Units, Risk Management, Credit, Innovation, Compliance	Shareholders, Customers, Environment, Community
CLIMATE CHANGE	page 37	G4-EC2; G4-EN1; G4-EN2; G4-EN3; G4-EN4; G4-EN5; G4-EN6; G4-EN7; G4-EN8; G4-EN15; G4-EN16; G4-EN17; G4-EN18; G4-EN19; G4-EN20; G4-EN21; G4-EN23; G4-EN30; G4-EN31; FS8	Intesa Sanpaolo Group	Environment, Customers, Suppliers, Community