

THE SCOPE OF OUR FOOTPRINT

CLUSTERS AND MATERIAL TOPICS ^A	RELEVANCE FOR OUR STAKEHOLDERS					OUR CONTRIBUTION TO SUSTAINABLE DEVELOPMENT GOALS
 INNOVATION FOR CLIENTS						
<ul style="list-style-type: none"> > Digitalisation and innovation 						  
<ul style="list-style-type: none"> > Value to clients 						
 SYSTEMIC TRENDS						
<ul style="list-style-type: none"> > Cyber security 						   
<ul style="list-style-type: none"> > Climate change 						
<ul style="list-style-type: none"> > Demographic change 						
 LEAN AND SOLID BANK						
<ul style="list-style-type: none"> > Bank solidity 						 
<ul style="list-style-type: none"> > Lean and transparent organisation 						
 PEOPLE DEVELOPMENT						
<ul style="list-style-type: none"> > Employee empowerment 						  
<ul style="list-style-type: none"> > Diversity and inclusion 						
 ETHICS						
<ul style="list-style-type: none"> > Fair business behaviour 						  
<ul style="list-style-type: none"> > Business ethics 						
 POSITIVE IMPACT ON SOCIETY						
<ul style="list-style-type: none"> > Positive impact on society 						     

^A Refer to the Supplement - Stakeholder Engagement section for more information on each material topic and cluster. Refer to Our Sustainable Business Model chapter for specific risks and opportunities of each material topic and cluster.

^B Refer to Supplement - Determination and distribution of Value Added for more information.

STAKEHOLDERS



CLIENTS



COLLEAGUES



INVESTORS



REGULATORS



COMMUNITIES

OUR MATERIAL CONTRIBUTION TO ECONOMIC, SOCIAL AND ENVIRONMENTAL VALUE IN 2021

- € c.230 **impact financing projects** for a total amount of €290m disbursed loans
- ✈️ €2.4bn energy efficiency loans to Individuals and SMEs in ITA, GER, AUT
- 👥 +8% in active digital users and +20% in active mobile banking users vs. 2020



- € €12bn of apportioned **ESG-related League Table** credit from Green, Social, Sustainability and Sustainability-linked Bonds
- ✈️ Update of **Coal** and **Oil&Gas** policies and commitment to **Tobacco-Free Finance Pledge**
- 👥 20 courses dedicated to ICT security released

- € Revenues (€ bn): ITA 8.4, GER 4.5, CE 3.0, EE 2.4
- ✈️ Setting up of the **ESG Committee** at Board level and the **ESG Strategy Council**, subgroup of the GEC
- 👥 More than **50 partnerships** within the Group with external players



- € €7,099m of economic value distributed to employees and supervised workers^B
- ✈️ >40,000 people involved in training on basic knowledge of ESG topics
- 👥 €100m to be invested to ensure **equal gender pay**, which means equal pay for equal jobs

- € c.2,000 transactions screened for environmental, social and reputational risk issues
- ✈️ Commitment to **Net Zero Banking Alliance** to achieve net zero on own emissions by 2030 and on financed emissions by 2050
- 👥 Launch of **Courageous Voices** campaign, engendering a new accountability and speak-up culture, with **125 workshops**



- € c.5,800 **microcredit** loans disbursed, for a total amount of €116.6m
- ✈️ -32% in CO₂ emissions (Scope 1 and 2, market-based) in 2021 vs 2017
- 👥 >206,000 beneficiaries reached by financial and ESG awareness initiatives

VALUE

€ ECONOMIC VALUE

✈️ ENVIRONMENTAL VALUE

👥 SOCIAL VALUE