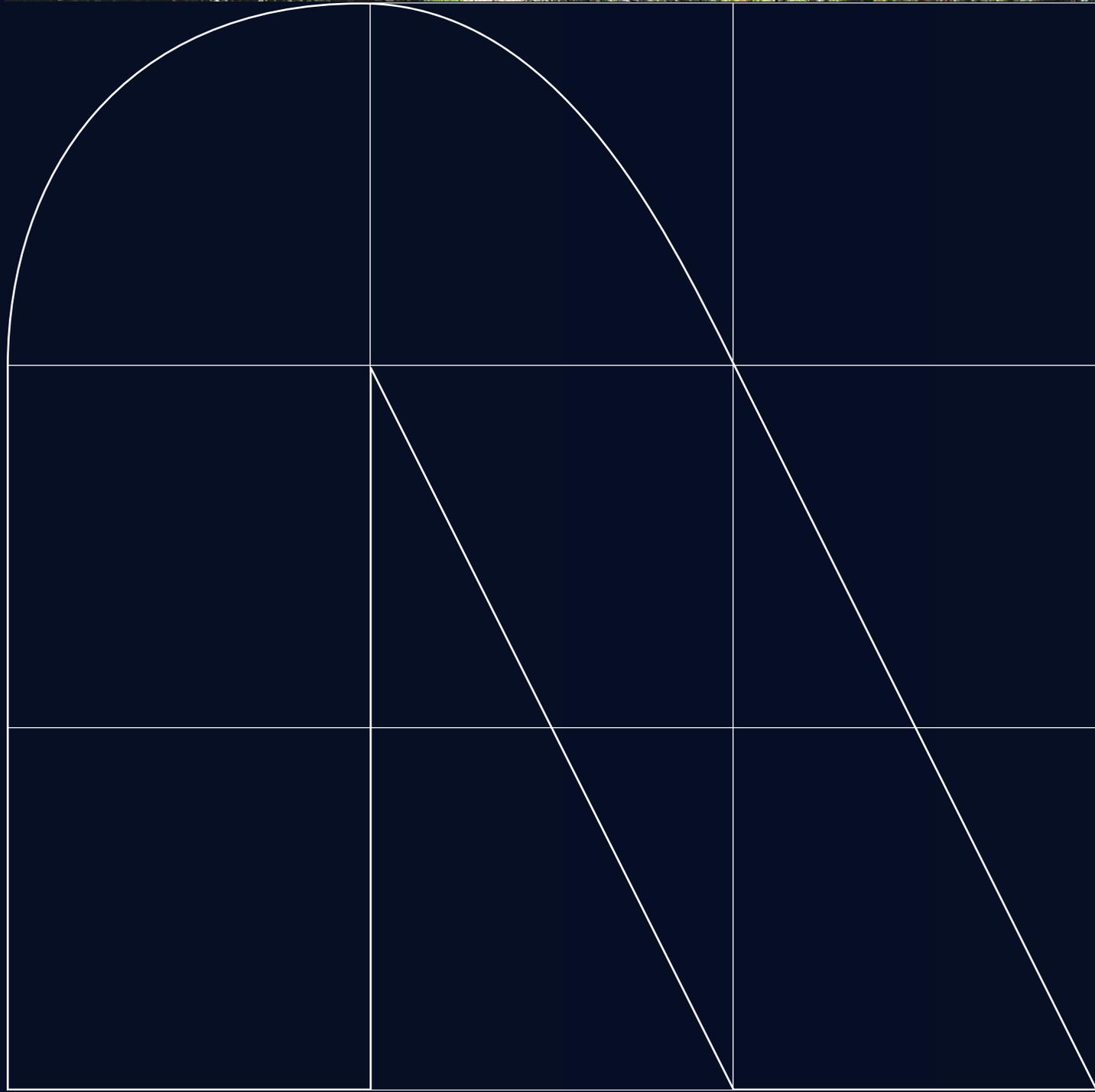


Biodiversity Engagement & Nature Observatory

NTT DATA Italy – Sustainability Team

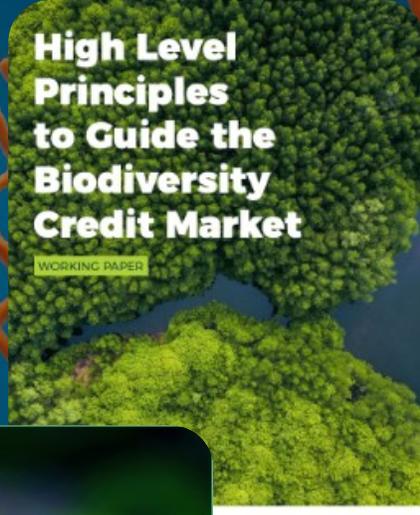


Thought leadership

International organizations, forums and working groups participation

NTT DATA is a member of established sustainability-led organizations to strengthen its commitment in sustainability and climate action.

Through our active participation in different working groups and forums we aim to contribute to the latest discussions on climate and nature action and the formulation of transparent and trusted environmental markets.



What is the value of being a member and partnering with these organizations?

- ✓ **Staying ahead:** Membership of these organizations informs us of latest trends and best practices in key topics.
- ✓ **Access to expert knowledge:** As members of these initiatives, we contribute to the forums as well as the development and/or revision of relevant technical reports, giving us access to expert knowledge and new trends, as well as a key network in this space.
- ✓ **Adding value:** We contribute to latest discussions among industry peers and other stakeholders, ensuring our clients/partners' interests are considered in the formulation of new opportunities on climate and nature action in emerging markets.

Biodiversity Engagement & Nature Observatory for Intesa Sanpaolo

Continuous ESG oversight for strategic insights on Climate & Nature, including risk analysis and management methodologies and regulatory compliance.

NTT DATA acts as main implementation partner, leading project design, developing biodiversity assessment methodologies, and supporting digital integration. Leveraging its Global Sustainability Practice, the company aligns scientific frameworks (TNFD, EU Taxonomy, ESRS) with technological innovation to deliver actionable insights and scalable ESG tools.

Context & Challenge

Intesa Sanpaolo is strengthening its ESG leadership by integrating biodiversity considerations into facilities management, in alignment with CSRD, ESRS, and the EU Taxonomy. Facing increasing regulatory pressure and stakeholder expectations, the bank identified the need for a scientifically robust, transparent, and operational model to assess nature-related risks and impacts. Previous internal initiatives were not fully aligned with recognized frameworks such as TNFD or the EU Taxonomy, highlighting the need for a structured, scalable approach to biodiversity integration across the organization.

Solution

- **Design of a TNFD-compliant MVP** for biodiversity assessment within facilities management, testing robustness, coherence, and scalability.
- **Benchmarking and regulatory alignment** with CSRD, ESRS, and EU Taxonomy requirements to ensure methodological consistency and readiness.
- **Development of a replicable engagement framework** combining data-driven risk analysis, employee involvement, and site-specific biodiversity actions.
- **Integration roadmap with digital ESG platforms** (OEP/CSRD) to streamline reporting and facilitate long-term monitoring.

Impact

- **Strategic value:** Strengthens Intesa Sanpaolo's ESG governance by embedding biodiversity risk management into existing processes.
- **Regulatory readiness:** Positions the bank ahead of upcoming biodiversity-related disclosure obligations (CSRD/ESRS).
- **Cultural transformation:** Increases employee awareness and engagement on nature-related topics through concrete, measurable actions.
- **Societal benefit:** Contributes to local ecosystem protection, reforestation, and education initiatives, reinforcing trust between the bank and communities.



Embedding Natural Capital into Financial Decision-Making

Recognizing the value of nature is essential to strengthen ESG strategies, mitigate risks, and unlock new business opportunities

With “Natural Capital” we refer to **the world’s stocks of natural assets which include geology, soil, air, water and all living things**.¹ It is from this natural capital that **humans derive a wide range of services**, i.e. ecosystem services, which make human life possible. Investing in and protecting natural capital is essential for **leveraging these benefits** and **bringing value** to companies and society.



Natural Capital

Forests, soil, water, biodiversity



Ecosystem Services

Regulation of climate and water cycles, food provision, recreation



Solutions

Facility management, biodiversity risk assessment, ESG reporting



Value

Enhanced ESG credibility, cost savings, stakeholder trust, resilience

¹ The World Forum on Natural Capital, «What is natural capital?»

Integrating Natural Capital into corporate strategies allows financial institutions to align sustainability goals with tangible economic value.

Applying TNFD to Integrate Nature-Related Risks in ESG Decision-Making

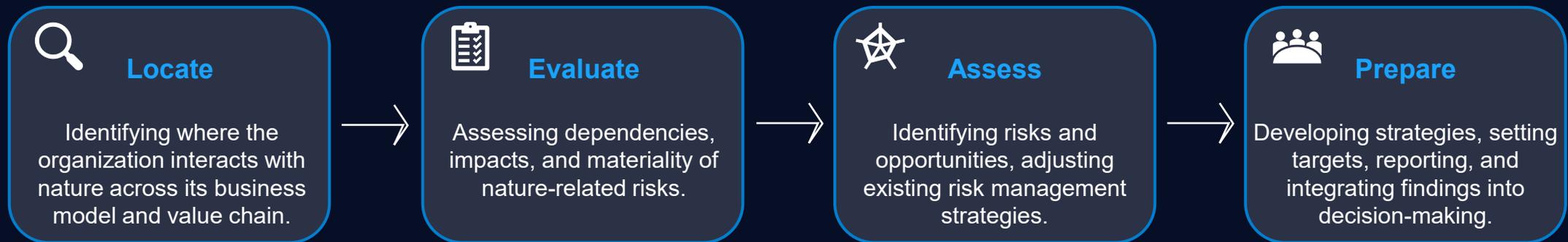
The TNFD framework provides the scientific and governance backbone for Intesa Sanpaolo's Biodiversity & Nature Observatory

WHAT

The **TNFD** is a global initiative that provides a framework for organizations to identify, assess, and disclose **nature-related financial risks and opportunities**, aiming to integrate nature into **decision-making**.

HOW

TNFD is implemented through voluntary corporate reporting, guided by the **LEAP framework** (Locate, Evaluate, Assess, Prepare), which helps organizations **analyze their interactions with nature** and disclose **relevant risks and opportunities**.



By operationalizing TNFD through the LEAP approach, Intesa Sanpaolo moves from compliance to proactive management of biodiversity and nature-related risks

Biodiversity as a strategic lever

The ISP Observatory enabled an in-depth exploration of biodiversity as a strategic driver, connecting insights, benchmarks and regulatory trends to shape a tangible project for 2026

A clear ambition for 2026

1

By 2026, Intesa Sanpaolo can position itself as an **enabler of change on biodiversity**, not only through physical asset management (facilities, real estate), but **by embedding biodiversity considerations within Ambiente ed Energia's operations**, stakeholder engagement, and ESG positioning.

This integrated approach will contribute to more effective **risk management** and enhance the Group's **resilience** in a context of growing environmental and regulatory complexity.

Give back approach

2

Through **structured awareness and engagement initiatives**, both internally among employees and externally with stakeholders, the Bank can **actively give back to the territories** in which it operates, playing a tangible role in biodiversity preservation while reinforcing its relationship with local communities and ecosystems.

Market trends

3

The market is moving decisively on biodiversity, which is gaining **strategic relevance** from multiple perspectives:

- **ECB** is integrating nature-related risks into supervision and stress testing
- Key competitors such as **UBS, BNP and HSBC** are advancing on biodiversity strategies and disclosures
- **Clients** are increasingly seeking nature-focused advisory and ESG alignment

Reliable data and reporting

4

To **communicate** effectively, it is essential to lay the groundwork through the **collection of verifiable data** and the **development of structured reporting practices**. This will enhance transparency, position Intesa Sanpaolo as a credible voice on nature-related issues, and create opportunities to build internal ownership and accountability on biodiversity.

Methodological approach

The observatory follows a top-down methodology, starting from high-level topics and progressively focusing on concrete examples derived from the strategic framework



Iterative & Collaborative Approach

Monthly sessions to monitor frameworks, regulations, and market trends



Thematic Deep Dives

From climate risk and TNFD/TCFD to biodiversity, carbon accounting, and engagement



Benchmark & Alignment

Comparison with peers and integration with ISP ESG policies



From Insight to Action

Gradual evolution from analysis to concrete project proposals

Biodiversity Program for FY26

Translating the Observatory's insights into a concrete, multi-phase program for biodiversity management and reporting



Targeted event proposals on biodiversity

Raising awareness on biodiversity topics in key geographical areas identified through the internal biodiversity risk assessment

Planned activities

Various awareness and training activities detailed in the slides below



TNFD-inspired biodiversity assessment MVP

Create a simplified model of TNFD application only for the Ambiente ed Energia team

Planned activities:

- Definition of nature-related dependencies on real estate, energy, and logistics activities.
- Direct environmental impact mapping
- Simplified LEAP table (Locate, Evaluate, Assess)

Output:

- Structured worksheet
- Internal operational guidelines for periodic updating



Final Report

Producing a biodiversity report inspired by the TNFD approach and structure (Governance, Strategy, Risk & Impact Management, Metrics & Targets)

Contents:

- Summary of activities (ex. Awareness campaigns, workshops, training, etc)
- Internal impacts achieved
- Lessons learned
- Possible next steps



Digitization (Dedicated tool)

Integrate a "Biodiversity" module into the existing platform already in use by Intesa Sanpaolo

Tool structure (proposal):

- Biodiversity Risk Dashboard by Geographical Site
- Interactive map with layers on protected areas, fragile ecosystems
- Synthetic indicators by site: water risk, waterproofing, etc.
- Simplified LEAP Forms
- KPI Dashboard & Monitoring
- Trends and alerts
- Automatic report generation for use in CSR, ESG, or internal updates

Strategic Rationale for the Biodiversity Initiatives

Each initiative directly responds to Intesa Sanpaolo's operational context and organizational structure, translating the Observatory's findings into actionable, relevant, and scalable biodiversity projects



Targeted event proposals on biodiversity

Responding to the need of having a **tangible presence on the territory** where the internal analysis highlighted that **Intesa Sanpaolo has the most impact in terms of biodiversity**.

The proposed projects reflect the goal of **raising awareness locally, training employees**, and having a **tangible impact on the affected ecosystems** with a special focus on the **Alta Murgia protected natural area**.



TNFD-inspired biodiversity assessment MVP

The decision to design a TNFD/LEAP MVP focused exclusively on the **Ambiente ed Energia team's perimeter** reflects our understanding of Intesa Sanpaolo's highly structured and sector-based organization.

Given that the team has no mandate over investment-related activities, our approach identifies and applies **TNFD-recommended metrics that are directly relevant to facilities management**, aligning with the team's operational responsibilities. This ensures a **pragmatic and actionable application** of the TNFD framework **within the relevant perimeter**.



Final Report

The proposal to produce a final report consolidating both the analytical and project activities responds directly to the team's need to **communicate** their biodiversity efforts both **internally and externally**.

This deliverable not only provides visibility to the team's initiatives, but also **helps establish an internal structure and methodology aligned with existing international frameworks**, such as the TNFD. Given the increasing regulatory focus on nature-related disclosures, particularly for financial institutions, this report positions the team **ahead of potential future compliance requirements**, while **reinforcing the leadership** on environmental performance within the organization.



Digitization (Dedicated tool)

The digitalization of biodiversity data collection and monitoring serves two strategic goals: it **simplifies management**, standardizes **methods**, and creates a centralized **repository** for historical comparisons and **scenario analysis**. Moreover, it aligns with the planned development of a **comprehensive ESG platform**, where this biodiversity module could integrate seamlessly with existing tools, supporting consistency and future scalability.

Implementation Proposal

Translating strategy into measurable impact across people, territory, and data

Urban Biodiversity Mural

1

Objective: Raise public awareness and visibility on biodiversity and climate.

Action: Creation of a CO₂-absorbing mural (Airlite paint) with educational QR content.

Impact: Local engagement, media visibility, and artistic storytelling of sustainability.

Schools Engagement Program

3

Objective: Educate and involve young generations.

Action: 12 sessions across 4 schools on biodiversity, human–nature relationships, and local ecosystems.

Impact: Building awareness and stewardship among youth and teachers.

Internal Training on Biodiversity & ESG

2

Objective: Strengthen employee culture and ESG competence.

Action: 5-hour modular program on sustainability and biodiversity for employees in Puglia and Campania.

Impact: Empowering people to act as ambassadors for change.

TNFD-Inspired MVP + Biodiversity Report

4

Objective: Provide structure, accountability, and replicability.

Action: Development of a simplified LEAP model and a biodiversity report aligned with TNFD.

Impact: Establishes a foundation for governance, communication, and future scalability.

Urban Biodiversity Mural



* Initiative Overview:

An urban initiative that combines artistic expression and sustainability education to raise awareness about biodiversity and its local relevance.

The mural, created in Bari's San Paolo district, becomes a **symbolic entry point** for reflection on the relationship between people, cities, and ecosystems.

* Objective & Rationale:

- Promote public awareness of biodiversity loss and ecosystem protection through an accessible, emotional medium.
- Demonstrate a tangible local contribution to sustainability where Intesa Sanpaolo's footprint is significant. Integrate art, science, and data to visualize climate-positive impact (tons of CO₂ absorbed per year).
- Build a replicable engagement format linking creativity, technology, and ESG education.

* Methodological Approach:

- Co-design of the mural concept with local artists and community input.
- Integration of QR codes leading to a digital page with educational materials and biodiversity stories.
- Communication campaign to amplify reach across internal and external channels.
- Alignment with ISP's Biodiversity Program for FY26 as a pilot for local engagement formats.



Internal Training on Biodiversity & ESG

* Initiative Overview:

A modular training program designed to raise awareness and enhance ESG competencies among Intesa Sanpaolo employees, focusing on biodiversity, ecosystem protection, and local environmental specificities.

The initiative supports the internal cultural transformation required by the CSRD and reinforces the Group's sustainability culture.

* Objective & Rationale:

- Increase employees' understanding of biodiversity and their role in environmental stewardship.
- Connect global ESG principles to local realities (e.g., Alta Murgia, Matese, Natura 2000 network).
- Foster behavioral alignment with the Group's sustainability strategy and objectives.

* Methodological Approach:

- Delivery of online or in-person training sessions (approx. 5 hours per region).
- Localized content for Puglia and Campania, integrating regional case studies and good practices.
- Modular structure covering sustainability fundamentals, biodiversity, local ecosystems, and green regeneration.
- Inclusion of final sessions for reflection, best practice sharing, and monitoring of learning outcomes.



Schools Engagement Program

* Initiative Overview:

An educational initiative engaging secondary schools in Bari and Altamura to promote awareness and understanding of biodiversity, sustainability, and green regeneration. The program turns classrooms into interactive learning spaces where students explore the relationship between humans and nature through hands-on, participatory activities.

* Objective & Rationale:

- Foster environmental awareness among younger generations through experiential learning.
- Strengthen the connection between local ecosystems and global sustainability challenges.
- Build a scalable educational model that can be replicated in other regions or corporate partnerships.

* Methodological Approach:

- Interactive workshops delivered by scientific communicators and environmental educators.
- Combination of lectures, practical exercises, and group discussions designed for different age groups.
- Development of tailored educational materials highlighting local biodiversity (e.g., Alta Murgia ecosystem).



TNFD-Inspired MVP + Biodiversity Report

* Initiative Overview:

A pilot model designed to assess Intesa Sanpaolo's dependencies and impacts on biodiversity, inspired by the TNFD's LEAP approach and tailored to the operational perimeter of the Environment & Energy team. The MVP enables structured monitoring and decision-making on nature-related risks within the Group's non-financial activities.

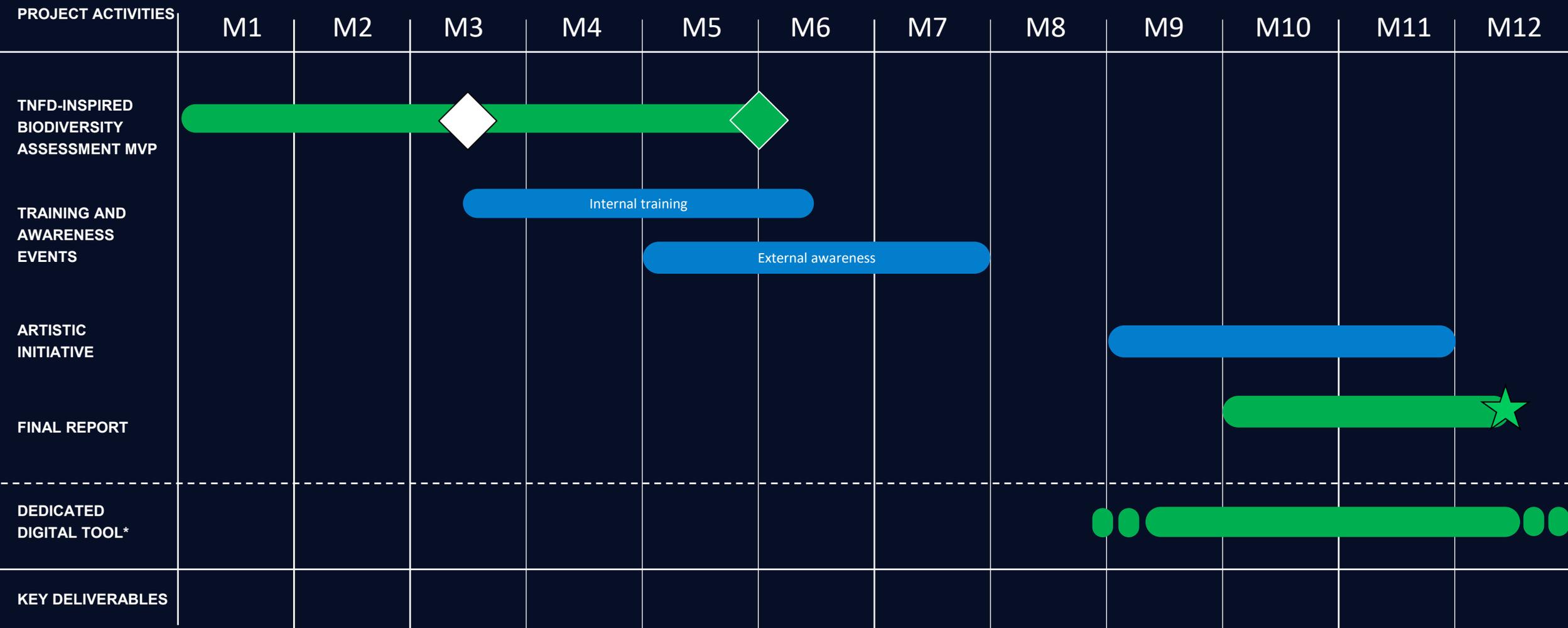
* Objective & Rationale:

- Provide a practical, scalable tool to evaluate biodiversity impacts and dependencies.
- Ensure methodological alignment with emerging TNFD recommendations.
- Enable data-driven insights for continuous improvement and integration with future ESG systems.
- Lay the foundation for a Group-wide nature-related disclosure framework.

* Methodological Approach:

- Adaptation of the TNFD LEAP framework (Locate, Evaluate, Assess, Prepare) to operational areas under direct management.
- Data collection and validation on facilities, energy consumption, land use, and ecosystem services.
- Development of a simplified LEAP table and correlation matrix linking activities to biodiversity pressures.
- Creation of internal guidelines for periodic updates and methodological governance.

Execution Timeline



Strategic Impact and Value Creation

NTT DATA and Intesa Sanpaolo together demonstrate how technology, science, and collaboration can transform sustainability from compliance into measurable, transformative action.

Tackling Social and Environmental Challenges

The project directly addresses **biodiversity loss**, a major **driver of climate change** and land degradation. By promoting responsible facilities management, local reforestation, and **awareness** initiatives, it creates tangible social and environmental benefits while fostering a **nature-positive** economy.



Quantitative and Measurable Results

The framework enables the **measurement** of biodiversity-related impacts and **reductions** in ecological footprint. By **2027**, the initiative aims to generate **€5M in revenues** and achieve **up to 20% reduction in nature-related impacts** across client facilities.



Collaborative and Multi-Stakeholder Approach

Co-developed with Intesa Sanpaolo's ESG and Risk Management teams, and supported by NGOs, academic partners, and local **communities**, the project bridges financial and environmental domains, reinforcing trust and shared accountability.



Growth and Expansion Potential

Scalable across industries, the Observatory model positions biodiversity as a new ESG service line for NTT DATA. Expansion plans include model replication with **five additional financial institutions** and integration into global sustainability offerings.



NTT Group's Unique Value

NTT DATA provides the **technological and methodological backbone** of the Observatory, combining AI-powered natural capital monitoring, TNFD-aligned modeling, and digital ESG platforms. This **proprietary** integration of science, data, and technology sets NTT apart in biodiversity innovation.

