

INTESA SANPAOLO AND IGD: INNOVATIVE CREDIT FACILITY FOR INVESTMENTS AIMED AT MITIGATING RISKS RELATED TO CLIMATE CHANGE

Milan / Bologna, 16 March 2026 – **Intesa Sanpaolo** and **IGD – Immobiliare Grande Distribuzione S.p.A.** have signed an agreement for an unsecured credit facility of up to €10 million, with a five-year term, intended to finance investment projects aimed at enhancing the climate resilience and adaptive capacity of real estate assets.

The financing, provided by Intesa Sanpaolo's **IMI Corporate & Investment Banking Division**, headed by **Mauro Micillo**, will be used by **IGD** to support initiatives designed to enhance the resilience of the Group's assets to climate-related risks, including extreme weather events and significant climate variability, thereby helping to ensure operational continuity and the functionality of the properties concerned.

The transaction represents the first financing transaction entered into by Intesa Sanpaolo specifically dedicated to supporting projects aimed at enhancing Adaptation and Resilience (A&R) to climate change, in line with the guidelines of the Bank's 2026–2029 Business Plan, led by **CEO Carlo Messina**, which envisages an increasing commitment by the Group to supporting clients in their sustainable transition and climate risk management pathways.

Eligible investments under the credit facility include, among others, building modernisation measures and improvements to thermal comfort, digitalisation and smart infrastructure, energy efficiency initiatives, as well as solutions for sustainable water resource management, such as water reuse or rainwater harvesting, and activities aimed at climate-risk mapping and enhancement of physical protection measures.

“This credit facility marks a further step in strengthening our sustainability strategy and our efforts to mitigate climate risks across our shopping center portfolio, a journey we embarked

on about ten years ago. This transaction is not merely a financial instrument, but an additional building block in a broader path that integrates climate resilience and environmental responsibility into our strategic and operational decisions,” said **Roberto Zoia, Chief Executive Officer and General Manager of IGD.**

“This transaction introduces an innovative financing structure designed to support targeted measures aimed at further enhancing the capacity of real estate assets to effectively address climate-related risks,” commented **Laura Asperti, Head of Industry Food & Beverage And Distribution at Intesa Sanpaolo’s IMI CIB Division.** *“The initiative reflects our commitment to promoting financial solutions that enable companies to take proactive action, strengthening infrastructure resilience over time and integrating climate risk management into sustainable development strategies.”*

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IGD - Immobiliare Grande Distribuzione SIIQ S.p.A.

Immobiliare Grande Distribuzione SIIQ S.p.A. is a key player in Italy’s retail real estate sector. IGD owns a rich portfolio of shopping centres located throughout Italy, which are managed by in-house asset, property, facility and leasing management divisions. IGD also acts as a service provider, managing portfolios of institutional third parties. An extensive domestic presence, a solid financial structure, the ability to plan, monitor and manage all phases of a centre’s life cycle, both freehold and leasehold, as well as ongoing investments in retail and technology innovation, ensure IGD’s position as a point of reference in the retail real estate sector.

The Company, listed on Borsa Italiana’s STAR segment, was the first SIIQ (Società di Investimento Immobiliare Quotata or real estate investment trust) in Italy. IGD’s freehold portfolio, valued at more than €1,704.8 million at 31 December 2025, includes 8 hypermarkets and supermarkets, 25 shopping malls and retail parks in Italy and a portfolio of shopping centres in 8 Romanian cities, which are managed directly based on the same model used in Italy.

The Company also holds 40% of two real estate funds which are comprised of 13 hypermarkets, 4 supermarkets and 2 shopping malls for which IGD manages project, property & facility management activities.

www.gruppoigd.it

CONTATTI INVESTOR RELATIONS

CLAUDIA CONTARINI

Investor Relations

+39 051 509213

claudia.contarini@gruppoigd.it

CONTATTI MEDIA RELATIONS

IMAGE BUILDING

Cristina Fossati, Federica Corbeddu, Maria Clara Bertolli

+39 02 89011300

igd@imagebuilding.it

The press release is available on the corporate website, www.gruppoigd.it, in the Media section.



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IMI | CORPORATE &
INVESTMENT
BANKING

Media Relations

Intesa Sanpaolo

Corporate & Investment Banking and Governance Areas

stampa@intesasnpaolo.com

Intesa Sanpaolo

Intesa Sanpaolo, with €425 billion in loans and more than €1.5 trillion in customer financial assets at the end of December 2025, is the largest banking group in Italy, with a significant international presence. It is a European leader in wealth management, and operates an integrated Wealth Management, Protection and Advisory platform, built on fully owned product factories and distribution networks working under full strategic control. With a world-class position in social impact, Intesa Sanpaolo is also committed to decarbonization and to supporting clients in the sustainable transition. The Bank's network of museums, the Gallerie d'Italia, hosts its owned artistic heritage and cultural projects of recognized value.

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