

# Group's people

## COMPOSITION

Group staff breakdown by country	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2020			2020
	Men	Women	Total	Group
Italy	30,707	32,439	63,146	82,613
Luxembourg	133	73	206	206
Ireland	18	13	31	31
Egypt	3,161	1,113	4,274	4,274
Albania	192	465	657	657
Croatia	1,412	3,670	5,082	5,082
Romania	164	416	580	580
Serbia	830	2,273	3,103	3,103
Hungary	714	1,564	2,278	2,278
Slovakia	1,176	2,869	4,045	4,045
Ukraine	172	644	816	816
Russian Federation	286	769	1,055	1,055
Brazil	27	12	39	39
Moldova	118	237	355	355
United States	36	13	49	49
Group	39,146	46,570	85,716	105,183

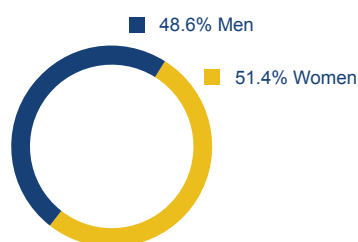
The figures exclude employees with atypical contracts.

Employees from foreign subsidiaries of Italian companies are included in the scope of Italy. In particular, with reference to ISP + UBI Group Italian employees, 1.6% of them work in foreign branches and subsidiaries controlled by Italian companies.

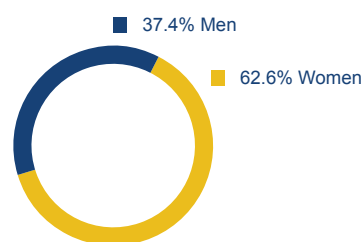
The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

## Breakdown of staff by gender

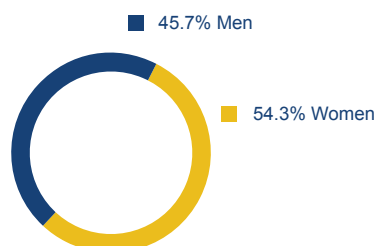
### Italy



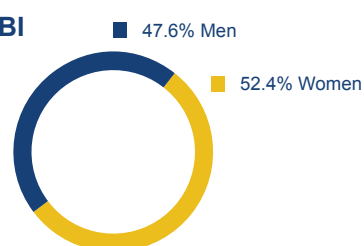
### Abroad



### Group



### Group ISP + UBI



Female bank employees in Italy account for 46.9% of staff, against 53.1% male employees.

Employees by type of contract and gender [no.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Open-ended contracts	68,343	20,704	89,047	65,593	20,300	85,893	63,126	20,029	83,155	102,495
Men	33,809	7,697	41,506	32,178	7,516	39,694	30,699	7,333	38,032	48,930
Women	34,534	13,007	47,541	33,415	12,784	46,199	32,427	12,696	45,123	53,565
Fixed-term contracts	47	2,312	2,359	19	2,654	2,673	20	2,424	2,444	2,455
Men	26	1,034	1,060	10	1,114	1,124	8	1,067	1,075	1,081
Women	21	1,278	1,299	9	1,540	1,549	12	1,357	1,369	1,374
Apprenticeships	2	118	120	0	116	116	0	117	117	233
Men	0	40	40	0	42	42	0	39	39	97
Women	2	78	80	0	74	74	0	78	78	136

Employees by type of contract and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Open-ended contracts	99.93	89.50	97.29	99.97	87.99	96.86	99.97	88.74	97.01	97.44
Men	49.43	33.27	45.35	49.04	32.58	44.76	48.62	32.49	44.37	46.52
Women	50.49	56.22	51.94	50.93	55.41	52.10	51.35	56.25	52.64	50.93
Fixed-term contracts	0.07	9.99	2.58	0.03	11.50	3.01	0.03	10.74	2.85	2.33
Men	0.04	4.47	1.16	0.02	4.83	1.27	0.01	4.73	1.25	1.03
Women	0.03	5.52	1.42	0.01	6.68	1.75	0.02	6.01	1.60	1.31
Apprenticeships	0.00	0.51	0.13	0.00	0.50	0.13	0.00	0.52	0.14	0.22
Men	0.00	0.17	0.04	0.00	0.18	0.05	0.00	0.17	0.05	0.09
Women	0.00	0.34	0.09	0.00	0.32	0.08	0.00	0.35	0.09	0.13

Figures for Italy for bank staff are as follows: open-ended contracts (98.5%), fixed-term contracts (0.7%) and apprenticeships (0.8%).

Other types of work	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2018	2019	2020	2020
Employees hired with mixed employment contracts [No.]*	50	153	380	380

\* The data have been considered since this type of contract was used and do not refer solely to the indicated year.

Adhesions to flexible work	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI
	2018	2019	2020	2020
Employees adhering to flexible work [No.]	11,500	17,250	65,500	80,500

Atypical contracts and work placements	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Temporary agency employment contracts	31	107	138	18	117	135	38	56	94	101
Men	11	44	55	6	42	48	18	29	47	51
Women	20	63	83	12	75	87	20	27	47	50
Temporary employment contracts	28	0	28	24	0	24	26	0	26	26
Men	26	0	26	21	0	21	23	0	23	23
Women	2	0	2	3	0	3	3	0	3	3
Work placements	236	132	368	304	133	437	454	134	588	611
Men	130	62	192	176	51	227	225	45	270	280
Women	106	70	176	128	82	210	229	89	318	331

Financial advisors*	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy								
Financial advisors	5,995			5,834			5,727		
Men	4,740			4,590			4,491		
Women	1,255			1,244			1,236		

\* UBI Banca financial advisors are not reported as employees of the Group.

Overall workforce	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Overall workforce	74,682	23,373	98,055	71,792	23,320	95,112	69,391	22,760	92,151	111,648
Men	38,742	8,877	47,619	36,981	8,765	45,746	35,464	8,513	43,977	54,953
Women	35,940	14,496	50,436	34,811	14,555	49,366	33,927	14,247	48,174	56,695

Includes staff, other employees (with various types of contracts) and financial advisors.

Employees by category and gender [% of total employees]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Executives	1.5	2.3	1.7	1.6	2.2	1.7	1.6	2.2	1.8	1.8
Men	1.2	1.4	1.3	1.2	1.3	1.3	1.3	1.4	1.3	1.3
Women	0.3	0.9	0.5	0.3	0.9	0.5	0.4	0.9	0.5	0.4
Middle managers	42.5	23.4	37.7	42.4	22.8	37.3	42.2	22.7	37.1	38.1
Men	25.8	13.8	22.8	25.6	12.9	22.3	25.3	12.8	22.0	23.5
Women	16.6	9.6	14.9	16.7	9.8	14.9	16.9	9.9	15.0	14.6
Professional areas	56.0	74.3	60.6	56.1	75.0	61.0	56.2	75.1	61.2	60.1
Men	22.4	22.7	22.5	22.2	23.3	22.5	22.0	23.2	22.4	22.8
Women	33.6	51.6	38.1	33.9	51.7	38.5	34.2	51.8	38.8	37.3

Figures for Italy for bank staff are as follows: executives (2.3%), middle managers (41.7%) and professional areas (56.0%).

Employees - Breakdown by category and gender [% of the category total]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	
	2018		2019		2020		2020	
	Men	Women	Men	Women	Men	Women	Men	Women
Executives	73.9	26.1	73.4	26.6	72.6	27.4	75.4	24.6
Middle managers	60.5	39.5	60.0	40.0	59.4	40.6	61.6	38.4
Executives + Middle managers	61.1	38.9	60.6	39.4	60.0	40.0	62.3	37.7
Professional areas	37.1	62.9	36.8	63.2	36.6	63.4	37.9	62.1

Part-time employees by gender	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Number of part-time employees/ total staff [%]	15.4	1.1	11.8	15.7	1.3	11.9	16.0	1.4	12.2	12.7
Breakdown of part-time employees by gender [No.]	10,531	248	10,779	10,287	290	10,577	10,115	326	10,441	13,365
Men	678	29	707	724	49	773	894	50	944	1,133
Women	9,853	219	10,072	9,563	241	9,804	9,221	276	9,497	12,232

In Italy, part-time personnel account for 16%, about 3.4% more than the Italian figure for the banking sector (12.6%).

Average age of employees	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Average age of employees	47.9	41.5	46.3	48.2	41.0	46.3	48.4	41.1	46.5	46.7
Men	49.2	42.6	47.9	49.4	41.8	47.8	49.6	41.6	47.9	48.1
Women	46.7	40.8	44.9	47.0	40.6	45.1	47.4	40.7	45.4	45.5
Executives	52.8	45.4	50.3	53.3	46.2	50.9	53.7	46.7	51.4	51.9
Middle managers	51.0	46.6	50.4	51.3	46.4	50.5	51.5	46.2	50.7	50.7
Professional areas	45.4	39.7	43.7	45.7	39.3	43.6	46.0	39.3	43.8	44.0

Figures for Intesa Sanpaolo and Italy for leading banks are comparable: average age of employees (47.9), men (49.1), women (46.6), executives (52.8), middle managers (50.7) and professional areas (45.5).

Employees by age bracket [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
≤30	3.1	14.6	6.0	3.1	16.7	6.6	2.9	17.8	6.8	6.5
Men	1.6	5.4	2.6	1.7	6.4	2.9	1.6	7.0	3.0	2.9
Women	1.4	9.2	3.4	1.4	10.3	3.7	1.3	10.7	3.8	3.6
31-50	53.3	62.4	55.6	52.0	62.0	54.6	51.0	61.5	53.8	54.2
Men	22.6	21.1	22.2	21.9	21.1	21.7	21.4	21.2	21.3	22.8
Women	30.7	41.3	33.4	30.1	40.9	32.9	29.6	40.4	32.5	31.4
>50	43.6	23.0	38.4	44.9	21.3	38.8	46.1	20.7	39.4	39.4
Men	25.2	11.4	21.8	25.5	10.1	21.5	25.6	9.2	21.3	22.0
Women	18.4	11.6	16.7	19.4	11.2	17.3	20.4	11.5	18.1	17.4

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (4.4%), 31 - 50 (54.3%) e > 50 (41.3%).

Foreign Banks: senior manager hired in the local community	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2020		
	First line managers	First line managers (local recruitment)	Front line managers hired in the local community/front line managers [%]
Albania	11	10	90.9
Croatia	41	34	82.9
Romania	11	9	81.8
Serbia	13	12	92.3
Slovakia	19	15	78.9
Ukraine	12	8	66.7
Hungary	12	10	83.3
Moldova	8	5	62.5
Egypt	14	11	78.6
Russian Federation	17	16	94.1

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

Employees by level of education and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Graduates	38.5	69.3	46.3	40.2	71.3	48.3	41.6	72.2	49.6	49.2
Men	18.8	28.5	21.3	19.5	28.8	21.9	20.0	29.1	22.4	22.8
Women	19.7	40.8	25.0	20.7	42.5	26.4	21.6	43.1	27.2	26.5
High school certificate	56.6	26.6	49.0	55.0	26.1	47.5	53.5	25.3	46.0	46.7
Men	27.1	7.4	22.1	26.1	7.2	21.2	25.2	6.9	20.4	22.1
Women	29.5	19.2	26.9	28.9	18.8	26.2	28.3	18.4	25.7	24.6
Other	4.9	4.1	4.7	4.8	2.6	4.3	4.9	2.6	4.3	4.1
Men	3.5	2.0	3.2	3.4	1.6	3.0	3.4	1.4	2.9	2.7
Women	1.4	2.1	1.5	1.4	1.0	1.3	1.6	1.1	1.4	1.3

Intesa Sanpaolo and Italian industry figures for education of leading banks are comparable: graduates and post-graduates (44.1%), high school certificate (51.7%), other (4.2%).

Average employee seniority [years]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total average seniority	21.6	13.3	19.5	21.6	12.7	19.3	21.7	11.6	19.1	19.3
Men	22.0	14.1	20.4	22.0	13.1	20.1	22.0	11.8	19.8	20.1
Women	21.1	12.8	18.7	21.3	12.5	18.6	21.5	11.4	18.4	18.6
Executives	20.1	12.8	17.6	20.5	13.3	18.1	20.8	12.6	18.1	18.5
Middle managers	24.6	18.8	23.7	24.6	18.5	23.6	24.7	17.2	23.5	23.5
Professional areas	19.3	11.6	16.9	19.4	11.0	16.7	19.5	9.8	16.4	16.7

Employees belonging to protected categories [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Disabled persons	4.7	1.8	4.0	4.8	1.7	4.0	4.9	1.8	4.1	4.4
Men	2.7	0.7	2.2	2.7	0.6	2.1	2.7	0.7	2.1	2.3
Women	2.0	1.1	1.8	2.1	1.1	1.9	2.2	1.1	1.9	2.0
Protected categories	1.4	1.0	1.3	1.4	1.0	1.3	1.3	0.9	1.2	1.2
Men	0.8	0.0	0.6	0.7	0.1	0.6	0.7	0.1	0.5	0.5
Women	0.6	1.0	0.7	0.6	1.0	0.7	0.6	0.8	0.7	0.7

Employment by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	1,073	2,901	3,974	1,196	3,225	4,421	785	2,246	3,031	3,071
Men	609	1,079	1,688	678	1,211	1,889	431	858	1,289	1,314
Women	464	1,822	2,286	518	2,014	2,532	354	1,388	1,742	1,757
≤30	522	1,436	1,958	631	1,807	2,438	432	1,180	1,612	1,636
31-50	504	1,365	1,869	531	1,336	1,867	336	1,012	1,348	1,363
>50	47	100	147	34	82	116	17	54	71	72

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Employment rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.6	12.5	4.3	1.8	14.0	5.0	1.2	10.0	3.5
Men	1.8	12.3	4.0	2.1	14.0	4.6	1.4	10.2	3.3
Women	1.3	12.7	4.7	1.5	14.0	5.3	1.1	9.8	3.7
≤30	25.0	42.5	35.8	31.5	46.9	41.7	23.4	29.4	27.5
31-50	1.4	9.5	3.7	1.6	9.3	3.9	1.0	7.3	2.9
>50	0.2	1.9	0.4	0.1	1.7	0.3	0.1	1.2	0.2

Termination by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	4,360	3,949	8,309	3,819	3,599	7,418	3,363	2,709	6,072	6,237
Men	2,560	1,474	4,034	2,206	1,426	3,632	1,969	1,061	3,030	3,138
Women	1,800	2,475	4,275	1,613	2,173	3,786	1,394	1,648	3,042	3,099
≤30	187	916	1,103	159	796	955	114	661	775	792
31-50	451	2,169	2,620	460	1,818	2,278	300	1,372	1,672	1,737
>50	3,722	864	4,586	3,200	985	4,185	2,949	676	3,625	3,708

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Termination rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	6.4	17.1	9.1	5.8	15.6	8.4	5.3	12.0	7.1
Men	7.6	16.8	9.5	6.9	16.4	8.9	6.4	12.6	7.7
Women	5.2	17.2	8.7	4.8	15.1	7.9	4.3	11.7	6.5
≤30	8.9	27.1	20.2	7.9	20.7	16.3	6.2	16.5	13.2
31-50	1.2	15.0	5.1	1.3	12.7	4.7	0.9	9.9	3.6
>50	12.5	16.2	13.0	10.9	20.0	12.2	10.1	14.5	10.7

Termination by reason [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Employment ended in the year	4,360	3,949	8,309	3,819	3,599	7,418	3,363	2,709	6,072	6,237
Resignation	601	1,394	1,995	619	1,382	2,001	427	904	1,331	1,423
Retirement	71	206	277	162	187	349	135	182	317	320
Exit incentives	3,446	0	3,446	2,838	0	2,838	2,663	0	2,663	2,711
Death	78	26	104	86	22	108	73	34	107	115
Other reasons - with incentives	23	902	925	14	824	838	10	578	588	588
Other reasons - without incentives	68	1,199	1,267	55	1,014	1,069	42	801	843	853
Expiry of fixed-term contracts	73	222	295	45	170	215	13	210	223	227

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Turnover by gender and age	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	-3,287	-1,048	-4,335	-2,623	-374	-2,997	-2,578	-463	-3,041	-3,166
Men	-1,951	-395	-2,346	-1,528	-215	-1,743	-1,538	-203	-1,741	-1,824
Women	-1,336	-653	-1,989	-1,095	-159	-1,254	-1,040	-260	-1,300	-1,342
≤30	335	520	855	472	1,011	1,483	318	519	837	844
31-50	53	-804	-751	71	-482	-411	36	-360	-324	-374
>50	-3,675	-764	-4,439	-3,166	-903	-4,069	-2,932	-622	-3,554	-3,636

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Turnover rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-4.6	-4.3	-4.5	-3.8	-1.6	-3.3	-3.9	-2.0	-3.4
Men	-5.5	-4.3	-5.2	-4.5	-2.4	-4.1	-4.8	-2.3	-4.3
Women	-3.7	-4.3	-3.9	-3.2	-1.1	-2.6	-3.1	-1.8	-2.7
≤30	19.1	18.2	18.5	30.8	35.6	33.9	20.8	14.9	16.7
31-50	0.1	-5.3	-1.5	0.2	-3.3	-0.8	0.1	-2.5	-0.7
>50	-11.0	-12.6	-11.2	-9.7	-15.5	-10.6	-9.2	-11.8	-9.5

The turnover rate is determined as the delta between the percentage incidence of hires and terminations of the reference year in relation to the workforce at the start of the year. The workforce at the start of the year is given by the workforce at the end of the year by subtracting the hires and including the terminations that occurred in the period.

## PROFESSIONAL DEVELOPMENT

Number of promotions by gender	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	2,773	2,901	5,674	2,958	2,960	5,918	3,371	2,179	5,550	7,216
Men	1,352	1,645	2,997	1,414	1,463	2,877	1,547	1,274	2,821	3,738
Women	1,421	1,256	2,677	1,544	1,497	3,041	1,824	905	2,729	3,478
Staff promoted [%]	4.1	12.5	6.2	4.5	12.8	6.7	5.3	9.7	6.5	6.9

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Average gross base salary by category and gender - FTE* [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	146.6	69.4	122.1	153.3	70.6	125.8	156.0	76.7	129.6
Men	150.6	79.7	132.0	159.4	79.3	137.0	163.0	88.6	141.5
Women	129.1	52.3	91.9	129.7	56.5	94.7	132.1	56.8	98.1
Middle managers	58.4	19.9	52.3	58.4	22.2	52.6	59.7	23.3	53.8
Men	60.4	18.8	54.0	60.4	20.6	54.3	61.7	23.4	55.9
Women	55.2	21.5	49.7	55.2	24.4	49.9	56.5	23.1	50.6
Professional areas	39.4	12.9	31.0	39.4	13.6	30.8	40.4	13.6	31.4
Men	39.5	13.5	32.7	39.4	14.3	32.4	40.4	15.2	33.3
Women	39.4	12.6	29.9	39.4	13.3	29.9	40.4	12.9	30.3

Basic salary levels for female staff, with comparable roles and seniority terms, do not differ from salary levels for male staff.

\* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

Average remuneration by category and gender - FTE* [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Male executives	224.9	103.2	192.9	256.2	112.6	215.9	267.8	115.7	224.0
Female executives	188.5	63.4	127.9	205.4	71.5	141.5	210.1	70.4	146.9
Male middle managers	66.9	22.2	60.0	67.9	26.4	61.5	70.6	28.2	64.1
Female middle managers	60.5	24.5	54.6	61.5	27.6	55.6	63.6	26.4	57.1
Male professional areas	41.9	15.0	34.8	42.0	16.0	34.8	43.5	17.1	36.0
Female professional areas	41.7	13.9	31.8	42.1	14.4	32.0	43.5	13.8	32.6
Average annual remuneration of all employees	54.5	18.0	45.2	55.5	19.5	45.9	57.6	19.6	47.3
Ratio between the CEO's remuneration and the average remuneration of all employees**	75.2			77.9			74.0		
Median annual total compensation of all employees	48.8			49.0			50.5		
Ratio between the CEO's remuneration and the median annual total compensation for all employees**	84.0			88.2			84.5		

This includes the basic gross average salary and the variable component.

\* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

\*\* Between 2019 and 2020 an inverse trend was recorded in the ratio between the year-on-year change in the median remuneration of all employees compared to that paid to the CEO. This phenomenon is solely due to the decline in the 2019 variable component paid to the CEO following the waiver of 30% thereof by the latter (amount intended for donations in support of health initiatives related to the COVID-19 epidemiological emergency). Conversely, the amount of financial resources allocated, through the Variable Result Bonus negotiated with the Trade unions, to reward the wider population remained unchanged, also to recognise the particularly extensive effort by the Networks to provide an essential public service in an emergency situation.

Women/men base salary and remuneration ratio - FTE* [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Ratio of gross base salary - women vs. men - FTE									
Executives	0.9	0.7	0.7	0.8	0.7	0.7	0.8	0.6	0.7
Middle managers	0.9	1.1	0.9	0.9	1.2	0.9	0.9	1.0	0.9
Professional areas	1.0	0.9	0.9	1.0	0.9	0.9	1.0	0.8	0.9
Ratio of total remuneration - women vs. men - FTE									
Executives	0.8	0.6	0.7	0.8	0.6	0.7	0.8	0.6	0.7
Middle managers	0.9	1.1	0.9	0.9	1.0	0.9	0.9	0.9	0.9
Professional areas	1.0	0.9	0.9	1.0	0.9	0.9	1.0	0.8	0.9

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

\* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

Ratios of standard salary of new employee* by gender compared to local minimum wage**	Intesa Sanpaolo Group (excluding UBI Banca Group)			
	2019		2020	
	Man	Woman	Man	Woman
Italy	1.0	1.0	1.0	1.0
Luxembourg	1.0	1.1	1.0	1.2
Ireland	2.0	2.2	2.0	1.9
Egypt	1.0	1.0	1.0	1.0
Albania	1.0	1.0	1.0	1.0
Croatia	1.8	1.8	1.1	1.1
Bosnia	1.8	1.8	2.0	2.0
Slovenia	1.0	1.0	1.1	1.1
Romania	1.2	1.2	1.1	1.1
Serbia	1.1	1.1	1.1	1.1
Hungary	1.2	1.1	1.2	1.1
Slovakia	1.3	1.1	1.1	1.1
Ukraine	1.0	1.0	1.2	0.9
Russian Federation	2.1	2.1	2.0	2.0
Brazil	5.2	4.4	4.2	3.7
Moldova	2.2	2.2	2.0	2.0
United States	-	-	2.9	3.3

\* The standard salary of a new employee is understood to mean the lower base salary paid to him/her in the reference year.

\*\* Local minimum wage is understood to mean the minimum wage envisaged by collective bargaining agreements (where applicable) or by the regulations in force - if any - in the countries in which the Group operates. In countries with the greatest presence of employees (about 90%), hiring provisions are applied that are substantially in line with the provisions of collective bargaining agreements or local regulations.

Performance evaluation	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	Abroad		
	2018	2019	2020
Employees subject to annual performance assessment [%]	86.2	85.9	91.0
Men	93.6	92.3	96.5
Women	81.7	82	87.8
Executives [%]	-	95.7	96.6
Men	-	98.7	98.4
Women	-	91	93.8
Middle managers [%]	-	93.1	97.3
Men	-	96.4	99.1
Women	-	88.6	95.1
Professional areas [%]	-	83.4	88.9
Men	-	89.6	94.9
Women	-	80.6	86.3
Employees subject to annual performance assessment [No.]	19,945	19,812	20,543
Men	8,208	8,003	8,140
Women	11,737	11,809	12,403
Executives [No.]	-	488	483
Men	-	306	303
Women	-	182	180
Middle managers [No.]	-	4,885	4,991
Men	-	2,879	2,858
Women	-	2,006	2,133
Professional areas [No.]	-	14,439	15,069
Men	-	4,818	4,979
Women	-	9,621	10,090

In Italy, all staff have a performance appraisal.



Breakdown of branch personnel by category and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Directors	12.2	9.3	11.5	11.9	9.2	11.2	10.8	9.3	10.4	10.6
Men	8.0	4.1	7.1	7.6	4.0	6.7	6.9	4.0	6.1	6.7
Women	4.2	5.2	4.4	4.2	5.3	4.5	3.9	5.2	4.3	3.8
Executive directors	59.8	46.5	56.7	60.4	36.6	54.5	61.9	39.6	56.2	56.1
Men	21.1	12.7	19.1	21.0	12.0	18.8	21.5	12.6	19.2	20.8
Women	38.7	33.9	37.6	39.4	24.6	35.7	40.4	27.0	36.9	35.4
Other	28.0	44.1	31.8	27.8	54.2	34.3	27.3	51.1	33.4	33.3
Men	14.5	14.7	14.6	14.1	14.3	14.1	13.7	14.2	13.9	14.3
Women	13.5	29.4	17.2	13.7	39.9	20.2	13.6	36.9	19.6	19.0

## TRAINING

Training by professional category [hours]**	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Executives	34,552	36,878	71,430	63,340	27,981	91,321	63,466	35,271	98,736	109,703
Men	28,010	20,661	48,671	49,745	16,015	65,761	50,559	20,490	71,049	80,990
Women	6,542	16,217	22,759	13,595	11,965	25,560	12,906	14,781	27,687	28,713
Middle managers	2,922,599	288,149	3,210,748	3,642,927	244,972	3,887,899	3,897,981	269,125	4,167,106	4,772,837
Men	1,721,452	147,074	1,868,526	2,146,559	113,636	2,260,195	2,286,012	114,728	2,400,740	2,822,137
Women	1,201,147	141,075	1,342,222	1,496,367	131,336	1,627,703	1,611,969	154,397	1,766,366	1,950,700
Professional areas	4,182,800	1,214,975	5,397,775	5,102,961	1,221,379	6,324,339	6,120,470	1,280,945	7,401,415	8,103,620
Men	1,578,504	317,566	1,896,070	1,940,807	307,251	2,248,058	2,285,266	316,917	2,602,183	2,905,962
Women	2,604,296	897,409	3,501,705	3,162,154	914,128	4,076,282	3,835,204	964,028	4,799,231	5,197,658
Total	7,139,951	1,540,002	8,679,953	8,809,227	1,494,331	10,303,559	10,081,917	1,585,340	11,667,257	12,986,160
Men	3,327,966	485,302	3,813,268	4,137,112	436,902	4,574,014	4,621,838	452,135	5,073,973	5,809,089
Women	3,811,985	1,054,700	4,866,685	4,672,116	1,057,429	5,729,545	5,460,079	1,133,205	6,593,284	7,177,071

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

\*\* The figures are shown on the basis of a recalculation that takes into account training effectiveness parameters. The figures do not include the hours of training provided to employees that left during the year, as well as the training provided via Web TV.

Training by professional category [No. of participants]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Executives	925	451	1,376	961	436	1,397	989	464	1,453	1,739
Men	751	275	1,026	767	266	1,033	767	284	1,051	1,308
Women	174	176	350	194	170	364	222	180	402	431
Middle managers	27,167	5,120	32,287	26,627	4,594	31,221	26,137	4,599	30,736	38,739
Men	16,486	3,136	19,622	16,150	2,598	18,748	15,697	2,562	18,259	23,865
Women	10,681	1,984	12,665	10,477	1,996	12,473	10,440	2,037	12,477	14,874
Professional areas	35,415	14,840	50,255	35,686	15,129	50,815	34,703	15,363	50,066	59,966
Men	13,817	4,389	18,206	13,910	4,665	18,575	13,466	4,766	18,232	22,587
Women	21,598	10,451	32,049	21,776	10,464	32,240	21,237	10,597	31,834	37,379
Total	63,507	20,411	83,918	63,274	20,159	83,433	61,829	20,426	82,255	100,444
Men	31,054	7,800	38,854	30,827	7,529	38,356	29,930	7,612	37,542	47,760
Women	32,453	12,611	45,064	32,447	12,630	45,077	31,899	12,814	44,713	52,684

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Training by content [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Managerial	6.1	6.9	6.3	5.9	7.8	6.4	9.2	9.1	9.2	8.9
Commercial	5.6	13.4	7.7	4.0	16.2	6.8	5.6	17.3	7.9	8.9
Operational	36.7	24.8	33.4	41.9	27.5	38.5	38.7	22.5	35.6	34.0
Credit	3.5	8.9	5.0	1.9	6.5	3.0	5.7	7.1	6.0	5.5
Finance	41.5	10.5	33.1	36.7	10.1	30.4	32.5	10.7	28.2	29.1
Abroad	0.2	0.2	0.2	0.1	0.1	0.1	0.0	0.1	0.1	0.1
IT	1.7	4.5	2.5	0.7	2.7	1.2	3.2	2.5	3.0	4.3
Specialist	2.4	25.8	8.8	1.9	24.1	7.1	3.8	25.8	8.1	7.2
Language	2.4	5.0	3.1	6.9	5.1	6.5	1.2	4.9	1.9	2.1

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Aid and benefits received relative to personnel [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total	9,243	87	9,330	3,506	101	3,607	497	193	691	1,819
of which training funded amount (Italy only)	9,243	0	9,243	3,506	0	3,506	497	0	497	1,051
of which other	0	87	87	0	101	101	0	193	193	768

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Training by category and gender [average hours]*	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executive	25.1	48.2	32.8	33.8	41.0	36.2	28.1	41.4	32.4
Men	24.7	46.7	30.7	33.0	39.4	34.8	28.0	38.2	30.8
Women	26.5	50.5	39.0	36.9	43.4	40.1	28.6	46.5	36.8
Middle managers	38.4	37.4	38.2	47.9	33.3	45.6	51.4	31.8	48.3
Men	37.7	34.1	37.2	47.0	28.5	44.2	50.5	24.9	46.6
Women	39.4	42.2	39.9	49.3	39.6	47.7	52.8	40.8	50.7
Professional areas	40.3	45.1	41.8	50.0	45.7	48.6	59.4	39.6	53.0
Men	39.4	44.3	40.6	49.0	41.5	46.9	56.9	35.9	51.2
Women	41.0	45.5	42.5	50.6	47.6	49.6	61.0	41.2	54.0
Hours of training per employee [No.]*	39.3	43.4	40.3	48.8	42.8	47.3	55.5	37.9	50.9

\* Hours defined as the duration of the teaching units used.

Training by procedure	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	6.4	48.0	13.7	4.6	49.0	11.0	2.2	30.9	6.1
Remote training [% of hours]*	93.6	52.0	86.3	95.4	51.0	89.0	97.8	69.1	93.9
Number of persons registered	63,507	20,411	83,918	63,274	20,159	83,433	61,829	20,426	82,255
Hours of training provided (classroom + remote learning) [No.]*	7,139,951	1,540,002	8,679,953	8,809,227	1,494,332	10,303,559	10,081,917	1,585,340	11,667,257

\* The figures are shown on the basis of a recalculation that takes into account training effectiveness parameters. The figures do not include the hours of training provided to employees that left during the year, as well as the training provided via Web TV.

Training costs	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training costs [K euro]	30,613	6,547	37,160	20,925	6,503	27,428	9,919	3,340	13,259
Training costs per staff member [euro]	448	283	406	319	282	309	157	148	155

## EMPLOYEE SATISFACTION AND COMMUNICATION

Company climate	Intesa Sanpaolo Group (excluding UBI Banca Group)					
	2018		2019		2020	
	Italy	Abroad	Italy	Abroad	Italy	Abroad
Climate analysis (% taking part in the survey out of the selected sample)	-	-	54.8	48.7	-	-
Employee satisfaction index [%]	-	-	69.0*	78.0	-	-
Change in the employee satisfaction index compared to the previous period	-	-	-9.0	1.0	-	-
Climate analysis**	-	-	1	1	-	-
Internal communication events	148	336	176	327	157	386
Focus groups	12	16	13	2	18	18
Participants in focus groups	120	580	130	16	144	4,411

\* Survey carried out among Professional Areas and Middle Managers.

\*\* No climate surveys were conducted in 2020 and 2018.

Web Tv Access and House organ	Intesa Sanpaolo Group (excluding UBI Banca Group)		
	2018	2019	2020
Web Tv total access*	661,680	497,454	507,630
House organ: total number of online visits	473,000	438,500	350,225

\* The average daily unique accesses to the company intranet in 2020 are 60,100.

## FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Employees registered with a trade union [No.]	50,603	7,158	57,761	47,684	7,288	54,972	45,581	6,937	52,519	68,606
Executives	190	58	248	173	65	238	157	58	215	323
Middle managers	20,528	2,470	22,998	19,350	2,458	21,808	18,399	2,421	20,819	27,538
Professional areas	29,885	4,630	34,515	28,160	4,765	32,925	27,026	4,459	31,485	40,745
Employees registered with a trade union [%]*	77.7	31.9	66.0	76.6	32.3	64.8	76.3**	31.4	64.2	68.2
Days absence for trade union reasons (all permits for trade unionists)	96,336	607	96,943	92,987	683	93,670	77,142	604	77,746	90,697
Days absence for meetings/ strikes (also employees who are not trade unionists)	6,514	126	6,640	7,193	208	7,401	1,420	96	1,516	1,519
Men	3,004	67	3,071	3,314	145	3,459	600	52	652	653
Women	3,510	59	3,569	3,879	63	3,942	820	44	864	866
Days absence for involvement in strikes	136	0	136	102	0	102	30	0	30	33
Men	68	0	68	49	0	49	18	0	18	19
Women	68	0	68	53	0	53	12	0	12	14
Days absence for meetings	6,378	126	6,504	7,091	835	7,926	1,390	96	1,486	1,486
Men	2,936	67	3,003	3,266	400	3,666	582	52	634	634
Women	3,442	59	3,501	3,826	435	4,261	808	44	852	852

The National Collective Bargaining Agreement for the sector covers all employees in Italy and 53.42% of employees abroad.

\* Data were recalculated on the basis of the Full Time Equivalents - FTEs.

\*\* The percentage of employees in Italy covered by the collective bargaining agreement for the credit sector that are members of a trade union is 79.10%.

## COMPANY WELFARE, HEALTH AND SAFETY

Contributions for staff [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Insurance and accident policies	20,296	671	20,967	15,960	791	16,752	20,805	21,159	41,964	42,022
Loyalty bonus	16,801	306	17,107	11,702	223	11,925	11,042	323	11,366	11,366
Study contributions for employees' children	3,602	107	3,709	3,621	84	3,705	3,620	90	3,710	6,918
Recreational and cultural activities	3,819	1,513	5,332	2,911	1,689	4,599	3,407	1,570	4,978	5,127
Contributions for employees' children with disabilities	2,742	18	2,760	3,068	25	3,093	2,975	21	2,995	3,710

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Supplementary healthcare and welfare	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Contributions paid by the Bank for supplementary healthcare assistance [K euro]	76,638	2,495	79,133	78,429	2,972	81,400	75,914	4,612	80,526	80,594
Health assistance: persons assisted	70,985	10,179	81,164	67,114	9,930	77,044	64,440	10,247	74,687	95,254
Contributions paid by the Bank for supplementary retirement benefits [K euro]	150,787	3,517	154,304	144,497	3,405	147,903	140,509	3,644	144,153	183,633
Supplementary retirement benefits: persons assisted	68,545	3,529	72,074	65,172	3,551	68,723	63,012	3,573	66,585	86,031

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Credit facilities for staff	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Mortgages [No.]	3,487	876	4,363	2,983	979	3,962	3,180	884	4,064	4,492
Total mortgages disbursed [K euro]	542,911	60,822	603,733	478,433	52,612	531,045	524,055	55,544	579,599	628,462
Loans [No.]	16,689	5,188	21,877	17,295	5,429	22,724	13,209	3,768	16,977	17,997
Total loans disbursed [K euro]	175,001	36,440	211,441	161,137	36,272	197,409	116,643	43,555	160,197	180,679

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

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

Maternity leave*	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2020								
	Italy								
Employees entitled to maternity leave	63,146								
Men	30,707								
Women	32,439								
Employees using mandatory maternity leave	994								
Men	29								
Women	965								
Employees returning to work after mandatory maternity leave	804								
Men	27								
Women	777								
Employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	1,039								
Men	19								
Women	1,020								

\* The 2020 figures are not comparable with those of previous years, and have therefore not been included in this document, as a new calculation method has been applied.

		Intesa Sanpaolo Group (excluding UBI Banca Group)	
		2020	
Maternity leave - Rates [%]*		Italia	
Rate of return to work after mandatory maternity leave		99.1%	
Men		100.0%	
Women		99.1%	
Retention rate of employees returning to work after mandatory maternity leave, who are still bank employees		99.3%	
Men		90.5%	
Women		99.5%	

\* The 2020 figures are not comparable with those of previous years, and have therefore not been included in this document, as a new calculation method has been applied.

Absence by reason and gender - days lost [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total absences	1,141,276	810,122	1,951,398	1,036,995	707,917	1,744,912	1,101,973	679,317	1,781,290	1,948,269
Illness	584,675	161,661	746,337	531,596	145,088	676,684	501,957	142,808	644,765	767,520
Men	268,465	26,978	295,443	242,421	21,902	264,322	219,274	20,028	239,301	301,858
Women	316,211	134,683	450,893	289,175	123,186	412,362	282,683	122,780	405,463	465,662
Injury	17,738	4,313	22,051	14,800	4,116	18,916	10,220	4,013	14,233	15,534
Men	7,727	703	8,430	6,515	968	7,483	4,124	577	4,701	5,450
Women	10,012	3,610	13,622	8,285	3,148	11,433	6,095	3,436	9,531	10,083
Child care	246,325	383,551	629,876	209,152	350,920	560,072	151,927	343,172	495,099	515,728
Men	8,853	4,485	13,337	8,743	5,304	14,047	7,843	4,502	12,345	12,821
Women	237,472	379,067	616,539	200,409	345,616	546,025	144,084	338,670	482,754	502,906
Personal and family reasons	116,398	233,361	349,760	111,537	190,344	301,881	89,320	167,430	256,750	266,638
Men	44,337	136,535	180,872	46,506	102,737	149,243	39,727	83,967	123,693	128,055
Women	72,061	96,826	168,887	65,031	87,607	152,638	49,593	83,463	133,056	138,583
Leave for public positions	9,598	846	10,444	9,032	792	9,824	8,513	885	9,398	10,824
Men	6,727	396	7,123	6,349	382	6,731	5,745	325	6,070	7,208
Women	2,871	450	3,321	2,683	410	3,093	2,768	560	3,328	3,616
Leave for blood and other donations	9,675	348	10,024	9,201	306	9,507	7,175	268	7,443	8,198
Men	7,022	174	7,195	6,753	134	6,888	5,084	127	5,211	5,799
Women	2,653	175	2,828	2,447	172	2,619	2,091	141	2,232	2,398
Disability	137,502	1,921	139,423	135,267	1,796	137,062	151,581	942	152,523	162,709
Men	57,730	353	58,083	57,350	190	57,539	61,411	370	61,781	66,629
Women	79,772	1,568	81,340	77,917	1,606	79,523	90,171	572	90,743	96,080
Other	19,364	24,120	43,484	16,411	14,556	30,966	181,281	19,799	201,079	201,118
Men	10,858	4,139	14,997	10,250	3,016	13,266	83,516	2,478	85,994	85,994
Women	8,506	19,981	28,487	6,161	11,539	17,700	97,764	17,321	115,086	115,125

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020). Days lost are calculated based on calendar business days.

Absence by reason and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absence/theoretical working days	7.59	15.92	9.69	7.18	13.95	8.94	7.93	13.68	9.45
Men	2.74	3.41	2.91	2.67	2.65	2.66	3.07	2.26	2.86
Women	4.85	12.50	6.78	4.52	11.30	6.28	4.86	11.42	6.59
Illness	3.89	3.18	3.71	3.68	2.86	3.47	3.61	2.88	3.42
Men	1.78	0.53	1.47	1.68	0.43	1.35	1.58	0.40	1.27
Women	2.10	2.65	2.24	2.00	2.43	2.11	2.03	2.47	2.15
Injury	0.12	0.08	0.11	0.10	0.08	0.10	0.07	0.08	0.08
Men	0.05	0.01	0.04	0.05	0.02	0.04	0.03	0.01	0.02
Women	0.07	0.07	0.07	0.06	0.06	0.06	0.04	0.07	0.05
Child care	1.64	7.54	3.13	1.45	6.91	2.87	1.09	6.91	2.63
Men	0.06	0.09	0.07	0.06	0.10	0.07	0.06	0.09	0.07
Women	1.58	7.45	3.06	1.39	6.81	2.80	1.04	6.82	2.56
Personal and family reasons	0.77	4.59	1.74	0.77	3.75	1.55	0.64	3.37	1.36
Men	0.29	2.68	0.90	0.32	2.02	0.76	0.29	1.69	0.66
Women	0.48	1.90	0.84	0.45	1.73	0.78	0.36	1.68	0.71
Leave for public positions	0.06	0.02	0.05	0.06	0.02	0.05	0.06	0.02	0.05
Men	0.04	0.01	0.04	0.04	0.01	0.03	0.04	0.01	0.03
Women	0.02	0.01	0.02	0.02	0.01	0.02	0.02	0.01	0.02
Leave for blood and other donations	0.06	0.01	0.05	0.06	0.01	0.05	0.05	0.01	0.04
Men	0.05	0.00	0.04	0.05	0.00	0.04	0.04	0.00	0.03
Women	0.02	0.00	0.01	0.02	0.00	0.01	0.02	0.00	0.01
Disability	0.91	0.04	0.69	0.94	0.04	0.70	1.09	0.02	0.81
Men	0.38	0.01	0.29	0.40	0.00	0.29	0.44	0.01	0.33
Women	0.53	0.03	0.40	0.54	0.03	0.41	0.65	0.01	0.48
Other	0.13	0.47	0.22	0.11	0.29	0.16	1.30	0.40	1.07
Men	0.07	0.08	0.07	0.07	0.06	0.07	0.60	0.05	0.46
Women	0.06	0.39	0.14	0.04	0.23	0.09	0.70	0.35	0.61

Absenteeism and occupational disease - rates	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Rate of absenteeism*	5.09	3.32	4.64	4.90	3.00	4.40	4.90	3.00	4.40
Men	4.71	1.49	4.05	4.56	1.24	3.85	4.39	1.16	3.69
Women	5.46	4.45	5.16	5.23	4.06	4.88	5.39	4.10	5.00
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, injuries (including injuries requiring first aid), public office, blood donation and other leave, disability, meeting / strikes and theoretical working days.

\*\* The occupational disease rate is equal to the total number of claims for occupational diseases divided by the total number of hours worked.

Injuries by year and gender	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Total injuries in the year [No.]	764	109	873	712	119	831	380	63	443	481
Men	304	25	329	272	24	296	162	10	172	190
Women	460	84	544	440	95	535	218	53	271	291
Injury rate**	7.94	3.41	6.80	7.69	3.66	6.63	4.31	1.97	3.68	-
Men	5.95	2.06	5.23	5.58	1.95	4.87	3.52	0.83	2.98	-
Women	10.18	4.25	8.32	10.03	4.69	8.30	5.16	2.66	4.34	-
Working days lost [No.]	17,738	4,313	22,051	14,800	4,116	18,916	10,220	4,013	14,233	15,534
Men	7,727	703	8,430	6,515	968	7,483	4,124	577	4,701	5,450
Women	10,012	3,610	13,622	8,285	3,148	11,433	6,095	3,436	9,531	10,083
Rate of working days lost (severity index)***	0.17	0.11	0.16	0.15	0.11	0.14	0.11	0.11	0.11	-
Men	0.14	0.05	0.12	0.12	0.07	0.11	0.08	0.04	0.07	-
Women	0.20	0.15	0.19	0.18	0.13	0.16	0.13	0.15	0.14	-
Injuries / Total employees [%]	1.1	0.5	1.0	1.1	0.5	0.9	0.6	0.3	0.5	0.5

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

\*\* Injury rate = (total number of injuries 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 injuries requiring first aid.

Injuries at work and on the way to/from work	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Injuries at work [No.]	229	31	260	217	51	268	149	24	173	189
Men	79	2	81	67	8	75	62	3	65	75
Women	150	29	179	150	43	193	87	21	108	114
Rate of injuries at work**	2.38	0.97	2.03	2.34	1.57	2.14	1.69	0.75	1.44	-
Men	1.55	0.16	1.29	1.37	0.65	1.23	1.35	0.25	1.12	-
Women	3.32	1.47	2.74	3.42	2.12	2.99	2.06	1.05	1.73	-
Injuries on the way to/from work [No.]	535	78	613	495	68	563	231	39	270	292
Men	225	23	248	205	16	221	100	7	107	115
Women	310	55	365	290	52	342	131	32	163	177
Rate of injuries on the way to/from work***	5.56	2.44	4.78	5.35	2.09	4.49	2.62	1.22	2.24	-
Men	4.41	1.89	3.94	4.21	1.30	3.63	2.18	0.58	1.85	-
Women	6.86	2.78	5.58	6.61	2.57	5.30	3.10	1.61	2.61	-

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

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

Injuries by type	Intesa Sanpaolo Group (excluding UBI Banca Group)								
	2018			2019			2020		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries	764	109	873	712	119	831	380	63	443
Injuries while driving	352	23	375	328	15	343	145	10	155
Falls/slipping	105	39	144	85	48	133	129	29	158
Robberies	3	5	8	3	12	15	1	3	4
Other	304	42	346	296	44	340	105	21	126

Serious injuries and deaths	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Cases presented for occupational disease	5	0	5	8	0	8	3	0	3	4
Serious/very serious injuries	165	8	173	94	8	102	120	12	132	132
Injuries at work	41	2	43	28	1	29	56	2	58	58
Injuries on the way to/from work	124	6	130	66	7	73	64	10	74	74
Serious/very serious injuries with res judicata sentence	0	0	0	0	0	0	0	0	0	0
Deaths at work, with res judicata sentence	0	0	0	0	0	0	0	0	0	0

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

Training on health and safety	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Hours of training on health and safety**	34,224	10,655	44,879	138,164	8,321	146,485	140,789	18,888	159,677	186,851
Employees who have attended health and safety training [No.]	5,895	3,476	9,371	26,147	2,747	28,894	26,697	6,582	33,279	41,024
Employees who have attended health and safety training [%]	9	15	10	40	12	33	42	29	39	39
Costs of health and safety training [K euro]	336	1,417	1,753	649	19	667	45	15	60	173
Hours of health and safety training per employee	0.5	0.5	0.5	2.1	0.4	1.7	2.2	0.8	1.9	1.8

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).

\*\* Hours defined as the duration of the teaching units used.

Robberies	Intesa Sanpaolo Group (excluding UBI Banca Group)									ISP + UBI*
	2018			2019			2020			2020
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group	Group
Robberies	12	1	13	13	7	20	3	2	5	10
Robberies for every 100 bank counters	0.3	0.1	0.3	0.4	0.7	0.5	0.1	0.2	0.1	0.2
Interviews of psychological counselling to employees who have suffered robberies	156	0	156	73	0	73	26	0	26	34
On-site inspections on workplaces to assess risks for robbery	836	0	836	694	0	694	142	0	142	316

\* UBI Banca Group figures are only included as from the date of its consolidation into the Intesa Sanpaolo Group (last 5 months of 2020).