

# Group's people

## COMPOSITION

Group staff breakdown by country [No.]	2022		
	Men	Women	Total
Italy	35,909	37,126	73,035
Luxembourg	133	79	212
Ireland	17	12	29
Egypt	3,085	1,245	4,330
Albania	184	516	700
Croatia	946	2,687	3,633
Bosnia	176	373	549
Slovenia	178	503	681
Romania	160	411	571
Serbia	785	2,330	3,115
Hungary	717	1,548	2,265
Slovakia	1,097	2,592	3,689
Ukraine	162	570	732
Russian Federation	230	677	907
Brazil	32	15	47
Moldova	132	236	368
United States	37	9	46
<b>Group</b>	<b>43,980</b>	<b>50,929</b>	<b>94,909</b>

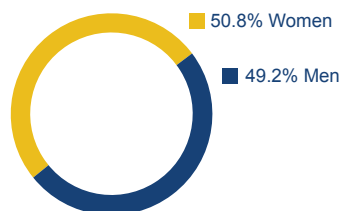
The figures exclude employees with atypical contracts.

Employees from foreign subsidiaries of Italian companies are included in the scope of Italy.

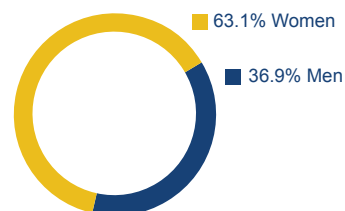
The breakdown by country is based on the parent company head office for international subsidiaries (VÚB Banka in Slovakia and CIB Bank in Hungary).

## Breakdown of staff by gender

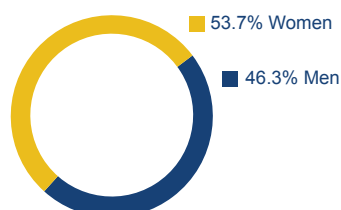
### Italy



### Abroad



### Group



Female bank employees in Italy account for 47.0% of staff, against 53.0% male employees.

Employees by type of contract and gender [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	63,126	20,029	83,155	102,495	74,615	19,439	94,054	73,019	19,180	92,199
Men	30,699	7,333	38,032	48,930	36,928	7,051	43,979	35,901	6,996	42,897
Women	32,427	12,696	45,123	53,565	37,687	12,388	50,075	37,118	12,184	49,302
Fixed-term contracts	20	2,424	2,444	2,455	15	2,451	2,466	13	2,576	2,589
Men	8	1,067	1,075	1,081	8	1,073	1,081	7	1,049	1,056
Women	12	1,357	1,369	1,374	7	1,378	1,385	6	1,527	1,533
Apprenticeships	0	117	117	233	55	106	161	3	118	121
Men	0	39	39	97	26	36	62	1	26	27
Women	0	78	78	136	29	70	99	2	92	94

Employees by type of contract and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	99.97	88.74	97.01	97.44	99.91	88.38	97.28	99.98	87.68	97.14
Men	48.62	32.49	44.37	46.52	49.45	32.06	45.49	49.16	31.98	45.20
Women	51.35	56.25	52.64	50.93	50.46	56.32	51.79	50.82	55.70	51.95
Fixed-term contracts	0.03	10.74	2.85	2.33	0.02	11.14	2.55	0.02	11.78	2.73
Men	0.01	4.73	1.25	1.03	0.01	4.88	1.12	0.01	4.80	1.11
Women	0.02	6.01	1.60	1.31	0.01	6.26	1.43	0.01	6.98	1.62
Apprenticeships	0.00	0.52	0.14	0.22	0.07	0.48	0.17	0.00	0.54	0.13
Men	0.00	0.17	0.05	0.09	0.03	0.16	0.06	0.00	0.12	0.03
Women	0.00	0.35	0.09	0.13	0.04	0.32	0.10	0.00	0.42	0.10

Figures for Italy for bank staff are as follows: open-ended contracts (98.4%), fixed-term contracts (0.6%) and apprenticeships (1.0%).

Other types of work	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group	
	2020			2020	2021	2022
Employees hired with mixed employment contracts [No.]*	380			380	858	779

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

Flexible work	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group	
	2020			2020	2021	2022
Employees eligible to flexible work [No.]	65,500			80,500	78,000	74,000

Atypical contracts and work placements [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Temporary agency employment contracts	38	56	94	101	38	37	75	40	17	57
Men	18	29	47	51	17	17	34	20	6	26
Women	20	27	47	50	21	20	41	20	11	31
Temporary employment contracts	26	0	26	26	21	0	21	24	0	24
Men	23	0	23	23	19	0	19	21	0	21
Women	3	0	3	3	2	0	2	3	0	3
Work placements	454	134	588	611	113	133	246	406	156	562
Men	225	45	270	280	48	45	93	166	65	231
Women	229	89	318	331	65	88	153	240	91	331

Financial advisors [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group		
	2020		2021		2022
	Italy		Italy		Italy
Financial advisors	5,727		6,594		6,645
Men	4,491		5,191		5,193
Women	1,236		1,403		1,452

Overall workforce [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Overall workforce	69,391	22,760	92,151	111,648	81,451	22,166	103,617	80,150	22,047	102,197
Men	35,464	8,513	43,977	54,953	42,237	8,222	50,459	41,309	8,142	49,451
Women	33,927	14,247	48,174	56,695	39,214	13,944	53,158	38,841	13,905	52,746

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	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.6	2.2	1.8	1.8	1.7	2.2	1.8	1.7	2.2	1.8
Men	1.3	1.4	1.3	1.3	1.4	1.3	1.4	1.3	1.3	1.3
Women	0.4	0.9	0.5	0.4	0.4	0.9	0.5	0.4	0.9	0.5
Middle managers	42.2	22.7	37.1	38.1	42.1	22.0	37.5	42.5	22.2	37.8
Men	25.3	12.8	22.0	23.5	25.8	12.2	22.7	25.8	12.2	22.7
Women	16.9	9.9	15.0	14.6	16.3	9.8	14.8	16.6	10.0	15.1
Professional areas	56.2	75.1	61.2	60.1	56.2	75.8	60.6	55.8	75.6	60.4
Men	22.0	23.2	22.4	22.8	22.3	23.6	22.6	22.0	23.4	22.3
Women	34.2	51.8	38.8	37.3	33.9	52.2	38.0	33.8	52.3	38.0

Figures for Italy for bank staff are as follows: executives (2.4%), middle managers (42.0%) and professional areas (55.6%).

Employees - Breakdown by category and gender [% of the category total]	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI		Intesa Sanpaolo Group			
	2020		2020		2021		2022	
	Men	Women	Men	Women	Men	Women	Men	Women
Executives	72.6	27.4	75.4	24.6	74.0	26.0	72.2	27.8
Middle managers	59.4	40.6	61.6	38.4	60.6	39.4	60.0	40.0
Executives + Middle managers	60.0	40.0	62.3	37.7	61.2	38.8	60.6	39.4
Professional areas	36.6	63.4	37.9	62.1	37.3	62.7	37.0	63.0

Positions reporting directly to the CEO* [%]	2021	2022
% Women over the total of first level reports	6	6
% Women over the total of second level reports	20	21
% Women over the total of first and second level reports	18	19

\* Chief Executive Officer.

Part-time employees by gender	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Number of part-time employees/ total staff [%]	16.0%	1.4%	12.2%	12.7%	16.2%	1.4%	12.8%	15.7%	1.4%	12.4%
Breakdown of part-time employees by gender [No.]	10,115	326	10,441	13,365	12,110	313	1,423	11,498	313	11,811
Men	894	50	944	1,133	1,277	39	1,316	1,129	37	1,166
Women	9,221	276	9,497	12,232	10,833	274	11,107	10,369	276	10,645

In Italy, part-time personnel account for 15.7%, about 3% more than the Italian figure for the banking sector (12.7%).

Average age of employees	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Average age of employees	48.4	41.1	46.5	46.7	48.5	41.1	46.8	48.9	41.2	47.1
Men	49.6	41.6	47.9	48.1	49.5	41.5	48.1	49.9	41.5	48.3
Women	47.4	40.7	45.4	45.5	47.4	40.8	45.6	48.0	41.1	46.1
Executives	53.7	46.7	51.4	51.9	54.3	47.2	52.4	54.2	47.5	52.4
Middle managers	51.5	46.2	50.7	50.7	51.6	46.3	50.9	52.0	46.5	51.2
Professional areas	46.0	39.3	43.8	44.0	45.9	39.3	44.0	46.4	39.5	44.4

Figures for Italy for leading banks are as follows: average age of employees (48.6), men (49.6), women (47.5), executives (53.6), middle managers (51.3) and professional areas (46.2).

Employees by age bracket [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
<=30	2.9	17.8	6.8	6.5	3.5	18.4	6.9	3.3	19.2	7.0
Men	1.6	7.0	3.0	2.9	1.8	7.1	3.0	1.7	7.3	3.0
Women	1.3	10.7	3.8	3.6	1.8	11.3	3.9	1.6	12.0	4.0
31-50	51.0	61.5	53.8	54.2	50.1	61.3	52.6	47.2	59.9	50.1
Men	21.4	21.2	21.3	22.8	21.9	21.3	21.7	20.6	21.0	20.7
Women	29.6	40.4	32.5	31.4	28.2	40.0	30.9	26.6	38.9	29.4
>50	46.1	20.7	39.4	39.4	46.4	20.3	40.5	49.5	20.9	42.9
Men	25.6	9.2	21.3	22.0	25.9	8.7	21.9	26.9	8.6	22.7
Women	20.4	11.5	18.1	17.4	20.5	11.7	18.5	22.6	12.2	20.2

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (5.0%), 31 - 50 (51.9%) e > 50 (43.1%).

Foreign Banks: senior manager hired in the local community	2022		
	First line managers [No.]	First line managers (local recruitment) [No.]	Front line managers hired in the local community/front line managers [%]
Albania	13	10	76.9
Croatia	19	17	89.5
Bosnia	12	9	75.0
Slovenia	14	11	78.6
Romania	12	10	83.3
Serbia	15	14	93.3
Slovakia	16	13	81.3
Ukraine	11	9	81.8
Hungary	13	11	84.6
Moldova	12	10	83.3
Egypt	14	12	85.7
Russian Federation	16	16	100.0

The breakdown by country is based on the parent company head office for international subsidiaries (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	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Graduates	41.6	72.2	49.6	49.2	43.9	72.8	50.5	46.9	73.0	52.9
Men	20.0	29.1	22.4	22.8	21.2	28.9	23.0	22.7	28.8	24.1
Women	21.6	43.1	27.2	26.5	22.7	44.0	27.5	24.2	44.1	28.8
High school certificate	53.5	25.3	46.0	46.7	50.7	24.3	44.7	49.7	23.9	43.8
Men	25.2	6.9	20.4	22.1	24.6	6.8	20.6	24.1	6.5	20.1
Women	28.3	18.4	25.7	24.6	26.1	17.6	24.2	25.6	17.4	23.7
Other	4.9	2.6	4.3	4.1	5.4	2.8	4.8	3.4	3.1	3.3
Men	3.4	1.4	2.9	2.7	3.6	1.5	3.1	2.4	1.5	2.2
Women	1.6	1.1	1.4	1.3	1.7	1.4	1.7	1.1	1.5	1.2

Intesa Sanpaolo and Italian industry figures for education of leading banks are: graduates and post-graduates (48.5%), high school certificate (47.6%), other (3.8%).

Average employee seniority [years]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total average seniority	21.7	11.6	19.1	19.3	21.4	11.5	19.1	21.7	11.7	19.4
Men	22.0	11.8	19.8	20.1	21.6	11.7	19.8	21.8	11.7	19.9
Women	21.5	11.4	18.4	18.6	21.2	11.4	18.5	21.6	11.6	18.9
Executives	20.8	12.6	18.1	18.5	21.0	12.8	18.8	20.8	14.0	18.9
Middle managers	24.7	17.2	23.5	23.5	24.4	17.1	23.4	24.5	17.2	23.5
Professional areas	19.5	9.8	16.4	16.7	19.2	9.9	16.5	19.6	10.0	16.8

Employees belonging to protected categories [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Disabled persons	4.9	1.8	4.1	4.4	5.1	1.9	4.3	5.1	2.5	4.5
Men	2.7	0.7	2.1	2.3	2.7	0.6	2.3	2.7	0.9	2.3
Women	2.2	1.1	1.9	2.0	2.3	1.3	2.1	2.4	1.6	2.2
Protected categories	1.3	0.9	1.2	1.2	1.3	0.9	1.2	1.2	0.8	1.1
Men	0.7	0.1	0.5	0.5	0.6	0.1	0.5	0.6	0.1	0.5
Women	0.6	0.8	0.7	0.7	0.6	0.8	0.7	0.6	0.8	0.6

Employment (new hires) by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	785	2,246	3,031	3,071	1,380	2,611	3,991	1,429	3,054	4,483
Men	431	858	1,289	1,314	665	942	1,607	807	1,044	1,851
Women	354	1,388	1,742	1,757	715	1,669	2,384	622	2,010	2,632
<=30	432	1,180	1,612	1,636	976	1,397	2,373	703	1,640	2,343
31-50	336	1,012	1,348	1,363	366	1,114	1,480	641	1,278	1,919
>50	17	54	71	72	38	100	138	85	136	221

\* 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 (new hires) e by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.2	10.0	3.5	1.8	11.9	4.1	2.0	14.0	4.7
Men	1.4	10.2	3.3	1.8	11.5	3.6	2.2	12.9	4.2
Women	1.1	9.8	3.7	1.9	12.1	4.6	1.7	14.6	5.2
<=30	23.4	29.4	27.5	36.9	34.5	35.5	29.0	39.0	35.4
31-50	1.0	7.3	2.9	1.0	8.3	2.9	1.9	9.8	4.0
>50	0.1	1.2	0.2	0,1	2.2	0.4	0.2	3.0	0.5

Termination by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	3,363	2,709	6,072	6,237	4,358	3,167	7,525	3,486	3,181	6,667
Men	1,969	1,061	3,030	3,138	2,651	1,209	3,860	2,147	1,139	3,286
Women	1,394	1,648	3,042	3,099	1,707	1,958	3,665	1,339	2,042	3,381
<=30	114	661	775	792	162	770	932	256	918	1,174
31-50	300	1,372	1,672	1,737	679	1,651	2,330	813	1,685	2,498
>50	2,949	676	3,625	3,708	3,517	746	4,263	2,417	578	2,995

\* 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)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	5.3	12.0	7.1	5.8	14.4	7.8	4.8	14.5	7.0
Men	6.4	12.6	7.7	7.2	14.8	8.6	6.0	14.1	7.5
Women	4.3	11.7	6.5	4.5	14.2	7.1	3.6	14.8	6.6
<=30	6.2	16.5	13.2	6.1	19.0	13.9	10.6	21.8	17.7
31-50	0.9	9.9	3.6	1.8	12.2	4.6	2.4	12.9	5.3
>50	10.1	14.5	10.7	10.1	16.7	10.9	6.7	12.7	7.4

Termination by reason [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Employment ended in the year	3,363	2,709	6,072	6,237	4,358	3,167	7,525	3,486	3,181	6,667
Resignation	427	904	1,331	1,423	900	1,193	2,093	1,131	1,538	2,669
Retirement	135	182	317	320	89	172	261	143	171	314
Exit incentives	2,663	0	2,663	2,711	3,202	0	3,202	2,026	0	2,026
Death	73	34	107	115	76	40	116	79	14	93
Other reasons - with incentives	10	578	588	588	17	607	624	6	381	387
Other reasons - without incentives	42	801	843	853	68	988	1,056	87	929	1,016
Expiry of fixed-term contracts	13	210	223	227	6	167	173	14	148	162

\* 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*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total	-2,578	-463	-3,041	-3,166	-2,978	-556	-3,534	-2,057	-127	-2,184
Men	-1,538	-203	-1,741	-1,824	-1,986	-267	-2,253	-1,340	-95	-1,435
Women	-1,040	-260	-1,300	-1,342	-992	-289	-1,281	-717	-32	-749
<=30	318	519	837	844	814	627	1,441	447	722	1,169
31-50	36	-360	-324	-374	-313	-537	-850	-172	-407	-579
>50	-2,932	-622	-3,554	-3,636	-3,479	-646	-4,125	-2,332	-442	-2,774

\* 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)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-3.9	-2.0	-3.4	-3.8	-2.5	-3.5	-2.7	-0.6	-2.2
Men	-4.8	-2.3	-4.3	-5.1	-3.2	-4.8	-3.6	-1.2	-3.2
Women	-3.1	-1.8	-2.7	-2.6	-2.0	-2.4	-1.9	-0.2	-1.4
<=30	20.8	14.9	16.7	44.5	18.3	27.5	22.7	20.7	21.4
31-50	0.1	-2.5	-0.7	-0.8	-3.8	-1.6	-0.5	-3.0	-1.2
>50	-9.2	-11.8	-9.5	-9.1	-12.6	-9.5	-6.1	-8.8	-6.4

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*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	3,371	2,179	5,550	7,216	5,922	2,227	8,149	6,054	3,192	9,246
Men [No.]	1,547	1,274	2,821	3,738	2,688	908	3,596	2,798	1,521	4,319
Women [No.]	1,824	905	2,729	3,478	3,234	1,319	4,553	3,256	1,671	4,927
Staff promoted [%]	5.3	9.7	6.5	6.9	7.9	10.1	8.4	8.3	14.6	9.7
Men [% of staff promoted]	45.9	58.5	50.8	51.8	45.4	40.8	44.1	46.2	47.7	46.7
Women [% of staff promoted]	54.1	41.5	49.2	48.2	54.6	59.2	55.9	53.8	52.3	53.3

\* 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)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	156.0	76.7	129.6	155.5	79.4	134.6	169.0	75.1	143.3
Men	163.0	88.6	141.5	160.6	91.9	144.8	175.7	86.6	155.2
Women	132.1	56.8	98.1	136.8	58.9	105.9	147.5	57.6	112.7
Middle managers	59.7	23.3	53.8	61.3	25.8	56.6	62.8	26.4	57.8
Men	61.7	23.4	55.9	63.5	26.4	58.9	65.2	26.7	60.4
Women	56.5	23.1	50.6	57.8	25.1	52.8	59.0	25.9	53.9
Professional areas	40.4	13.6	31.4	41.2	14.2	33.2	42.3	14.8	34.0
Men	40.4	15.2	33.3	41.2	15.8	34.9	42.4	16.1	35.9
Women	40.4	12.9	30.3	41.2	13.5	32.1	42.1	14.2	32.8

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

\* The reported figures are 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)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Male executives	267.8	115.7	224.0	278.6	116.7	241.2	286.0	106.9	244.7
Female executives	210.1	70.4	146.9	224.5	70.0	163.2	220.2	70.4	162.2
Male middle managers	70.6	28.2	64.1	70.7	30.5	65.8	73.3	31.1	68.0
Female middle managers	63.6	26.4	57.1	64.0	27.6	58.5	65.5	29.2	59.9
Male professional areas	43.5	17.1	36.0	43.6	17.4	37.1	45.4	17.9	38.6
Female professional areas	43.5	13.8	32.6	43.7	14.5	34.2	45.1	15.7	35.2
Average annual remuneration of all employees	57.6	19.6	47.3	58.3	20.3	49.5	60.3	21.1	51.0
Ratio between the CEO's remuneration and the average remuneration of all employees**	74.0			80.3					97.0
Median annual total compensation of all employees	50.5			50.8					47.5
Ratio between the CEO's remuneration and the median annual total compensation for all employees**	84.5			92.2					104.1

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

\* The reported figures are 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.

\*\* It should be noted that in 2020 and 2021 the ratios between the CEO's remuneration and the remuneration payable to all employees were calculated with reference to the Italian scope, which coincides with the most significant operational headquarters of the Group and which allows for a comparison of the salaries payable to employees in the same job market and, consequently, with homogeneous salary levels.

In 2022, an increase in these indicators was observed, which was the result of the combination, by a majority basis, of the change in the calculation method (from consideration of the Italian scope only to inclusion of the entire Group, therefore including the foreign countries where the Group operates and in which significantly lower salary levels may be observed compared to Italy, in line with local practices) and, secondarily, of the increase in the variable components paid to the CEO during 2022 and deriving from incentive systems referring to previous years. Further information is available in the Report on Remuneration.



Women/men base salary and remuneration ratio - FTE* [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Ratio of gross base salary women vs. men - FTE									
Executives	0.8	0.6	0.7	0.9	0.6	0.7	0.8	0.7	0.7
Middle managers	0.9	1.0	0.9	0.9	0.9	0.9	0.9	1.0	0.9
Professional areas	1.0	0.8	0.9	1.0	0.9	0.9	1.0	0.9	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	0.7	0.7
Middle managers	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Professional areas	1.0	0.8	0.9	1.0	0.8	0.9	1.0	0.9	0.9

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

\* The reported figures are 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**	2021		2022	
	Man	Woman	Man	Woman
Italy	1.0	1.0	1.0	1.0
Luxembourg	1.2	1.2	1.1	1.0
Ireland	2.1	1.9	1.9	3.3
Egypt	1.2	1.2	1.0	1.0
Albania	1.0	1.0	1.0	1.0
Croatia	1.2	1.2	1.5	1.4
Bosnia	1.2	1.2	1.2	1.2
Slovenia	1.0	1.0	1.0	1.0
Romania	1.0	1.0	1.0	1.1
Serbia	1.2	1.2	1.2	1.2
Hungary	1.1	1.0	1.1	1.1
Slovakia	1.2	1.1	1.2	1.1
Ukraine	1.1	1.0	0.9	1.1
Russian Federation	1.7	1.9	1.8	1.8
Brazil	3.6	3.7	3.6	3.6
Moldova	2.2	2.0	2.1	2.1
United States***	-	1.8	0.9	1.6

\* 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.

\*\*\* There are no hiring of men in 2021.

Performance evaluation	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group			
	2020		2021	2022		
	Abroad		Abroad	Italy	Abroad	Group
Employees subject to annual performance assessment [%]	91.0		87.7	99.0	90.0	96.9
Men	96.5		93.7	98.9	95.6	98.3
Women	87.8		84.2	99.1	86.8	95.7
Executives [%]	96.6		94.2	99.6	96.0	98.6
Men	98.4		95.2	99.7	97.2	99.1
Women	93.8		92.5	99.3	94.3	97.3
Middle managers [%]	97.3		95.4	99.3	96.0	98.8
Men	99.1		97.6	99.3	98.5	99.2
Women	95.1		92.6	99.2	92.9	98.3
Professional areas [%]	88.9		85.3	98.8	88.1	95.7
Men	94.9		91.6	98.5	94.0	97.4
Women	86.3		82.4	99.0	85.5	94.7
Employees subject to annual performance assessment [No.]	20,543		19,290	72,312	19,694	92,006
Men	8,140		7,646	35,531	7,714	43,245
Women	12,403		11,644	36,781	11,980	48,761
Executives [No.]	483		452	1,268	461	1,729
Men	303		279	976	279	1,255
Women	180		173	292	182	474
Middle managers [No.]	4,991		4,623	30,786	4,656	35,442
Men	2,858		2,619	18,723	2,634	21,357
Women	2,133		2,004	12,063	2,022	14,085
Professional areas [No.]	15,069		14,215	40,258	14,577	54,835
Men	4,979		4,748	15,832	4,801	20,633
Women	10,090		9,467	24,426	9,776	34,202

The data collection and reporting methods were refined in 2022. It should be noted that, following the refinement of the methodology, the comparable years 2020 and 2021 - for which the performance assessment involved almost all employees in the Italian scope - cannot be reported.

Breakdown of branch personnel by category and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Directors	10.8	9.3	10.4	10.6	9.5	9.1	9.4	9.7	9.0	9.5
Men	6.9	4.0	6.1	6.7	6.2	3.8	5.7	6.1	3.9	5.6
Women	3.9	5.2	4.3	3.8	3.3	5.3	3.7	3.5	5.1	3.9
Executive directors	61.9	39.6	56.2	56.1	61.6	43.6	57.5	62.0	45.6	58.2
Men	21.5	12.6	19.2	20.8	22.3	13.6	20.3	21.9	13.8	20.0
Women	40.4	27.0	36.9	35.4	39.3	30.1	37.2	40.1	31.8	38.1
Other	27.3	51.1	33.4	33.3	28.9	47.3	33.1	28.3	45.5	32.3
Men	13.7	14.2	13.9	14.3	14.2	13.4	14.0	13.9	12.6	13.6
Women	13.6	36.9	19.6	19.0	14.7	33.9	19.1	14.5	32.9	18.8

In 2022, out of the total number of Branch Directors equal to 3,823, 1,563 are women and 2,260 men.

## TRAINING

Training by professional category [hours]**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	63,466	35,271	98,736	109,703	115,558	40,747	156,305	96,048	52,641	148,688
Men	50,559	20,490	71,049	80,990	91,267	20,911	112,178	70,659	25,549	96,208
Women	12,906	14,781	27,687	28,713	24,291	19,836	44,127	25,389	27,091	52,480
Middle managers	3,897,981	269,125	4,167,106	4,772,837	4,553,223	301,440	4,854,663	4,033,695	353,753	4,387,449
Men	2,286,012	114,728	2,400,740	2,822,137	2,784,903	130,319	2,915,222	2,401,926	170,442	2,572,367
Women	1,611,969	154,397	1,766,366	1,950,700	1,768,320	171,121	1,939,441	1,631,770	183,312	1,815,081
Professional areas	6,120,470	1,280,945	7,401,415	8,103,620	6,670,225	1,340,142	8,010,367	6,267,320	1,658,212	7,925,532
Men	2,285,266	316,917	2,602,183	2,905,962	2,616,314	329,027	2,945,341	2,435,451	421,220	2,856,671
Women	3,835,204	964,028	4,799,231	5,197,658	4,053,910	1,011,116	5,065,026	3,831,869	1,236,992	5,068,860
Total	10,081,917	1,585,340	11,667,257	12,986,160	11,339,006	1,682,329	13,021,335	10,397,063	2,064,606	12,461,669
Men	4,621,838	452,135	5,073,973	5,809,089	5,492,485	480,256	5,972,741	4,908,036	617,211	5,525,247
Women	5,460,079	1,133,205	6,593,284	7,177,071	5,846,521	1,202,073	7,048,594	5,489,027	1,447,395	6,936,422

\* 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.

Training by professional category [No. of participants]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	989	464	1,453	1,739	1,268	445	1,713	1,264	460	1,724
Men	767	284	1,051	1,308	998	273	1,271	971	279	1,250
Women	222	180	402	431	270	172	442	293	181	474
Middle managers	26,137	4,599	30,736	38,739	31,174	4,500	35,674	30,848	4,666	35,514
Men	15,697	2,562	18,259	23,865	19,115	2,480	21,595	18,760	2,566	21,326
Women	10,440	2,037	12,477	14,874	12,059	2,020	14,079	12,088	2,100	14,188
Professional areas	34,703	15,363	50,066	59,966	41,114	15,071	56,185	40,101	15,271	55,372
Men	13,466	4,766	18,232	22,587	16,166	4,649	20,815	15,727	4,728	20,455
Women	21,237	10,597	31,834	37,379	24,948	10,422	35,370	24,374	10,543	34,917
Total	61,829	20,426	82,255	100,444	73,556	20,016	93,572	72,213	20,397	92,610
Men	29,930	7,612	37,542	47,760	36,279	7,402	43,681	35,458	7,573	43,031
Women	31,899	12,814	44,713	52,684	37,277	12,614	49,891	36,755	12,824	49,579

\* 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 age bracket [No. hours]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training hours provided**										
<=30	99,252	185,919	285,171	357,295	206,432	242,004	448,436	201,723	306,609	508,332
31-50	1,857,382	454,921	2,312,303	3,075,429	2,112,878	577,016	2,689,894	1,852,881	682,858	2,535,739
>50	1,547,911	213,872	1,761,783	2,145,990	1,702,732	127,057	1,829,789	1,681,437	150,641	1,832,078
Training hours provided per capita**										
<=30	54	46	49	52	78	60	67	83	73	77
31-50	58	33	50	54	57	43	53	54	52	53
>50	53	46	52	52	49	28	47	47	33	45

\* 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.

Training by content [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Managerial	9.2	9.1	9.2	8.9	7.5	6.5	7.3	6.8	4.7	6.3
Commercial	5.6	17.3	7.9	8.9	4.5	15.4	6.6	4.5	17.0	7.4
Operational	38.7	22.5	35.6	34.0	43.6	26.7	40.4	46.2	28.9	42.1
Credit	5.7	7.1	6.0	5.5	5.3	6.0	5.4	2.6	5.2	3.2
Finance	32.5	10.7	28.2	29.1	25.5	13.3	23.2	29.6	9.9	25.0
Abroad	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.0
IT	3.2	2.5	3.0	4.3	2.4	4.0	2.7	2.5	3.1	2.7
Specialist	3.8	25.8	8.1	7.2	5.4	23.1	8.7	2.9	28.1	8.8
Language	1.2	4.9	1.9	2.1	5.8	4.9	5.6	4.8	3.1	4.4

\* 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 per capita by content [No. hours]**	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Managerial	5.1	3.4	4.7	4.1	4.1	2.8	3.8	3.5	2.5	3.3
Commercial	3.1	6.5	4.0	4.1	2.4	6.6	3.4	2.3	8.8	3.8
Operational	21.5	8.5	18.1	15.8	23.5	11.5	20.7	23.6	15.0	21.6
Credit	3.2	2.7	3.1	2.6	2.9	2.6	2.8	1.4	2.7	1.7
Finance	18.1	4.1	14.4	13.5	13.7	5.7	11.9	15.1	5.2	12.8
Abroad	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0
IT	1.8	0.9	1.5	2.0	1.3	1.7	1.4	1.3	1.6	1.4
Specialist	2.1	9.8	4.1	3.4	2.9	9.9	4.5	1.5	14.6	4.5
Language	0.7	1.9	1.0	1.0	3.1	2.1	2.9	2.5	1.6	2.3

\* 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.

Aid and benefits received relative to personnel [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	497	193	691	1,819	4,413	177	4,591	14,303	235	14,538
of which training funded amount (Italy only)	497	0	497	1,051	4,413	0	4,413	14,303	0	14,303
of which other	0	193	193	768	0	177	177	0	235	235

\* 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)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executive	28.1	41.4	32.4	39.1	46.3	41.1	39.8	57.4	44.6
Men	28.0	38.2	30.8	38.7	37.9	38.5	36.7	44.9	38.6
Women	28.6	46.5	36.8	40.9	59.4	48.4	50.1	76.0	60.4
Middle managers	51.4	31.8	48.3	51.8	36.4	49.7	47.5	39.8	46.4
Men	50.5	24.9	46.6	51.9	29.2	49.1	46.8	34.6	45.3
Women	52.8	40.8	50.7	51.5	45.3	50.6	48.5	46.2	48.2
Professional areas	59.4	39.6	53.0	55.9	44.8	52.7	54.3	55.6	54.7
Men	56.9	35.9	51.2	56.0	38.6	51.9	54.3	48.1	52.8
Women	61.0	41.2	54.0	55.8	47.7	53.3	54.3	58.9	55.8
Hours of training per employee [No.]*	55.5	37.9	50.9	53.9	43.0	51.4	51.2	52.1	51.4

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

Training by procedure	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	2.2	30.9	6.1	3.2	34.4	7.2	3.9	32.8	8.7
Remote training [% of hours]*	97.8	69.1	93.9	96.8	65.6	92.8	96.1	67.2	91.3
Number of persons registered	61,829	20,426	82,255	73,556	20,016	93,572	72,213	20,397	92,610
Hours of training provided (classroom + remote learning) [No.]*	10,081,917	1,585,340	11,667,257	11,339,006	1,682,329	13,021,335	10,397,063	2,064,606	12,461,669

\* 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.

Training costs	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training costs [K euro]	9,919	3,340	13,259	13,748	3,262	17,010	55,184	3,823	59,007
Training costs per staff member [euro]	157	148	155	184	148	176	756	175	622

## EMPLOYEE SATISFACTION AND COMMUNICATION

Company climate	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group			
	2020**		2021		2022**	
	Italy	Abroad	Italy	Abroad	Italy	Abroad
Climate analysis [% taking part in the survey out of the selected sample]	-	-	62.3	55.7	-	-
Employee satisfaction index [%]	-	-	76.0*	73.0	-	-
Change in the employee satisfaction index compared to the previous period	-	-	7.0	-5.0	-	-
Climate analysis [No.]	-	-	1	1	-	-
Internal communication events [No.]	157	386	232	387	423	576
Focus groups [No.]	18	18	12	39	6	33
Participants in focus groups [No.]	144	4,411	120	4,012	48	5,968

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

\*\* No climate surveys were conducted in 2020 and 2022.

Web Tv Access and House organ	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group	
	2020		2021	2022
Web Tv total access [No.]*	507,630		427,229	621,712
House organ: total number of online visits	350,225		320,888	290,736

\* The average daily unique accesses to the company intranet in 2022 are 66,700.

## FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Employees registered with a trade union [No.]	45,581	6,937	52,519	68,606	54,502	6,511	61,012	52,776	6,431	59,207
Executives	157	58	215	323	231	49	280	237	52	289
Middle managers	18,399	2,421	20,819	27,538	22,026	2,133	24,159	21,357	2,068	23,425
Professional areas	27,026	4,459	31,485	40,745	32,245	4,329	36,574	31,182	4,311	35,493
Employees registered with a trade union [%]*	76.3	31.4	64.2	68.2	77.1	30.4	66.2	76.2**	29.8	65.2
Days absence for trade union reasons (all permits for trade unionists)	77,142	604	77,746	90,697	84,745	129	84,874	93,948	131	94,078
Days absence for meetings/ strikes (also employees who are not trade unionists)	1,420	96	1,516	1,519	1,466	131	1,597	1,197	131	1,328
Men	600	52	652	653	765	67	832	539	49	588
Women	820	44	864	866	701	64	765	658	82	739
Days absence for involvement in strikes	30	0	30	33	1,039	0	1,039	620	0	620
Men	18	0	18	19	552	0	552	291	0	291
Women	12	0	12	14	487	0	487	329	0	329
Days absence for meetings	1,390	96	1,486	1,486	427	131	558	578	131	708
Men	582	52	634	634	213	67	280	248	49	297
Women	808	44	852	852	214	64	278	329	82	411

The industry National Collective Bargaining Agreement covers all employees in Italy and 55.2% of employees abroad. With reference to employees not covered by collective bargaining agreements, it should be noted that in most of the countries where the Group operates, employment contracts are governed by local labour laws. In some cases, employees not covered by collective bargaining agreements are subject to the same conditions that apply to employees covered by the agreements; in other cases (for example, employees with senior management contracts) the contractual conditions are defined on an individual basis.

\* 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 77.5%.

## COMPANY WELFARE, HEALTH AND SAFETY

Contributions for staff [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Insurance and accident policies	20,805	21,159	41,964	42,022	25,245	1,089	26,334	20,299	693	20,992
Loyalty bonus	11,042	323	11,366	11,366	9,602	274	9,876	9,742	672	10,413
Study contributions for employees' children	3,620	90	3,710	6,918	7,288	176	7,465	7,117	132	7,248
Recreational and cultural activities	3,407	1,570	4,978	5,127	3,566	1,791	5,357	3,789	1,133	4,922
Contributions for employees' children with disabilities	2,975	21	2,995	3,710	6,567	31	6,598	6,925	29	6,954

\* 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*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Contributions paid by the Bank for supplementary healthcare assistance [K euro]	75,914	4,612	80,526	80,594	83,674	3,511	87,186	96,424	4,485	100,909
Health assistance: persons assisted [No.]	64,440	10,247	74,687	95,254	74,854	10,282	85,136	75,078	10,225	85,303
Contributions paid by the Bank for supplementary retirement benefits [K euro]	140,509	3,644	144,153	183,633	172,862	4,128	176,990	174,172	4,083	178,255
Supplementary retirement benefits: persons assisted [No.]	63,012	3,573	66,585	86,031	79,577	3,079	82,656	73,064	3,299	76,363

\* 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*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Mortgages [No.]	3,180	884	4,064	4,492	4,028	916	4,944	3,671	1,057	4,728
Total mortgages disbursed [K euro]	524,055	55,544	579,599	628,462	680,720	68,578	749,298	625,372	87,163	712,535
Loans [No.]	13,209	3,768	16,977	17,997	19,149	6,215	25,364	25,600	5,286	30,886
Total loans disbursed [K euro]	116,643	43,555	160,197	180,679	140,051	49,415	189,466	169,371	32,386	201,757

\* 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)	Intesa Sanpaolo Group	
	2020	2021	2022
	Italy	Italy	Italy
Employees entitled to maternity leave	63,146	74,685	73,035
Men	30,707	36,962	35,909
Women	32,439	37,723	37,126
Employees using mandatory maternity leave	994	1,218	1,055
Men	29	6	23
Women	965	1,212	1,032
Employees returning to work after mandatory maternity leave	804	891	857
Men	27	6	23
Women	777	885	834
Employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	1,039	1,321	850
Men	19	276	6
Women	1,020	1,045	844

Maternity leave - Rates [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)	Intesa Sanpaolo Group	
	2020	2021	2022
	Italy	Italy	Italy
Rate of return to work after mandatory maternity leave	99.1%	99.2%	99.0%
Men	100.0%	100.0%	100.0%
Women	99.1%	99.2%	98.9%
Retention rate of employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	99.3%	97.2%	95.3%
Men	90.5%	89.6%	100.0%
Women	99.5%	99.4%	95.3%

Absence by reason and gender - days lost [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020			2020	2021			2022		
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absences	1,101,973	679,317	1,781,290	1,948,269	1,039,834	610,822	1,650,656	1,174,853	627,577	1,802,430
Illness	501,957	142,808	644,765	767,520	477,181	154,106	631,287	652,938	162,851	815,789
Men	219,274	20,028	239,301	301,858	209,852	22,817	232,670	281,952	27,811	309,763
Women	282,683	122,780	405,463	465,662	267,329	131,289	398,618	370,986	135,040	506,026
Injury	10,220	4,013	14,233	15,534	12,810	3,329	16,139	11,583	2,001	13,585
Men	4,124	577	4,701	5,450	6,639	410	7,049	5,752	278	6,030
Women	6,095	3,436	9,531	10,083	6,172	2,919	9,091	5,831	1,723	7,554
Child care	151,927	343,172	495,099	515,728	190,354	286,645	476,999	173,637	274,370	448,008
Men	7,843	4,502	12,345	12,821	10,739	3,210	13,949	11,368	4,243	15,611
Women	144,084	338,670	482,754	502,906	179,615	283,435	463,050	162,270	270,127	432,397
Personal and family reasons	89,320	167,430	256,750	266,638	106,582	146,910	253,491	124,129	120,340	244,469
Men	39,727	83,967	123,693	128,055	46,175	69,350	115,526	52,583	65,352	117,935
Women	49,593	83,463	133,056	138,583	60,406	77,559	137,966	71,546	54,989	126,534
Leave for public positions	8,513	885	9,398	10,824	8,145	1,468	9,613	11,267	541	11,807
Men	5,745	325	6,070	7,208	6,012	647	6,659	7,618	528	8,146
Women	2,768	560	3,328	3,616	2,132	821	2,953	3,649	13	3,661
Leave for blood and other donations	7,175	268	7,443	8,198	8,665	315	8,980	9,006	482	9,487
Men	5,084	127	5,211	5,799	6,056	145	6,200	6,128	283	6,411
Women	2,091	141	2,232	2,398	2,609	170	2,779	2,877	199	3,076
Disability	151,581	942	152,523	162,709	125,721	897	126,618	132,241	1,292	133,532
Men	61,411	370	61,781	66,629	51,458	149	51,607	52,748	242	52,990
Women	90,171	572	90,743	96,080	74,262	748	75,010	79,493	1,050	80,543
Other	181,281	19,799	201,079	201,118	110,378	17,152	127,530	60,052	65,700	125,752
Men	83,516	2,478	85,994	85,994	62,250	1,936	64,185	37,688	12,435	50,123
Women	97,764	17,321	115,086	115,125	48,128	15,217	63,345	22,364	53,266	75,629

\* 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)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absence/theoretical working days	7.93	13.68	9.45	6.33	12.62	7.76	7.31	13.04	8.63
Men	3.07	2.26	2.86	2.43	2.04	2.34	2.84	2.31	2.72
Women	4.86	11.42	6.59	3.90	10.58	5.42	4.47	10.73	5.92
Illness	3.61	2.88	3.42	2.90	3.18	2.97	4.06	3.38	3.91
Men	1.58	0.40	1.27	1.28	0.47	1.09	1.75	0.58	1.48
Women	2.03	2.47	2.15	1.63	2.71	1.87	2.31	2.81	2.42
Injury	0.07	0.08	0.08	0.08	0.07	0.08	0.07	0.04	0.07
Men	0.03	0.01	0.02	0.04	0.01	0.03	0.04	0.01	0.03
Women	0.04	0.07	0.05	0.04	0.06	0.04	0.04	0.04	0.04
Child care	1.09	6.91	2.63	1.16	5.92	2.24	1.08	5.70	2.15
Men	0.06	0.09	0.07	0.07	0.07	0.07	0.07	0.09	0.07
Women	1.04	6.82	2.56	1.09	5.86	2.18	1.01	5.61	2.07
Personal and family reasons	0.64	3.37	1.36	0.65	3.04	1.19	0.77	2.50	1.17
Men	0.29	1.69	0.66	0.28	1.43	0.54	0.33	1.36	0.56
Women	0.36	1.68	0.71	0.37	1.60	0.65	0.45	1.14	0.61
Leave for public positions	0.06	0.02	0.05	0.05	0.03	0.05	0.07	0.01	0.06
Men	0.04	0.01	0.03	0.04	0.01	0.03	0.05	0.01	0.04
Women	0.02	0.01	0.02	0.01	0.02	0.01	0.02	0.00	0.02
Leave for blood and other donations	0.05	0.01	0.04	0.05	0.01	0.04	0.06	0.01	0.05
Men	0.04	0.00	0.03	0.04	0.00	0.03	0.04	0.01	0.03
Women	0.02	0.00	0.01	0.02	0.00	0.01	0.02	0.00	0.01
Disability	1.09	0.02	0.81	0.77	0.02	0.60	0.82	0.03	0.64
Men	0.44	0.01	0.33	0.31	0.00	0.24	0.33	0.01	0.25
Women	0.65	0.01	0.48	0.45	0.02	0.35	0.49	0.02	0.39
Other	1.30	0.40	1.07	0.67	0.35	0.60	0.37	1.37	0.60
Men	0.60	0.05	0.46	0.38	0.04	0.30	0.23	0.26	0.24
Women	0.70	0.35	0.61	0.29	0.31	0.30	0.14	1.11	0.36

Absenteeism and occupational disease - rates	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Rate of absenteeism*	4.90	3.00	4.40	3.86	3.31	3.73	5.09	3.48	4.72
Men	4.39	1.16	3.69	3.45	1.35	3.07	4.49	1.64	3.97
Women	5.39	4.10	5.00	4.26	4.47	4.31	5.68	4.55	5.37
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*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Total injuries in the year [No.]	380	63	443	481	485	41	526	474	46	520
Men	162	10	172	190	216	6	222	203	7	210
Women	218	53	271	291	269	35	304	271	39	310
Injury rate**	4.31	1.97	3.68	-	4.57	1.30	3.82	4.61	1.48	3.88
Men	3.52	0.83	2.98	-	3.85	0.51	3.28	3.76	0.61	3.21
Women	5.16	2.66	4.34	-	5.39	1.78	4.34	5.55	1.99	4.51
Working days lost [No.]	10,220	4,013	14,233	15,534	12,810	3,329	16,139	11,583	2,001	13,585
Men	4,124	577	4,701	5,450	6,639	410	7,049	5,752	278	6,030
Women	6,095	3,436	9,531	10,083	6,172	2,919	9,091	5,831	1,723	7,554
Rate of working days lost (severity index)***	0.11	0.11	0.11	-	0.11	0.09	0.11	0.10	0.06	0.09
Men	0.08	0.04	0.07	-	0.11	0.03	0.10	0.10	0.02	0.08
Women	0.13	0.15	0.14	-	0.12	0.13	0.12	0.11	0.08	0.10
Injuries / Total employees [%]	0.6	0.3	0.5	0.5	0.6	0.2	0.5	0.6	0.2	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*	Intesa Sanpaolo Group					
	2020				2020 Group	2021			2022	
	Italy	Abroad	Group	Italy		Abroad	Group	Italy	Abroad	Group
Injuries at work [No.]	149	24	173	189	180	14	194	150	18	168
Men	62	3	65	75	86	1	87	61	3	64
Women	87	21	108	114	94	13	107	89	15	104
Rate of injuries at work**	1.69	0.75	1.44	-	1.70	0.44	1.41	1.46	0.58	1.25
Men	1.35	0.25	1.12	-	1.53	0.09	1.29	1.13	0.26	0.98
Women	2.06	1.05	1.73	-	1.88	0.66	1.53	1.82	0.77	1.51
Injuries on the way to/from work [No.]	231	39	270	292	305	27	332	324	28	352
Men	100	7	107	115	130	5	135	142	4	146
Women	131	32	163	177	175	22	197	182	24	206
Rate of injuries on the way to/ from work***	2.62	1.22	2.24	-	2.88	0.86	2.41	3.15	0.90	2.62
Men	2.18	0.58	1.85	-	2.32	0.43	2.00	2.63	0.35	2.23
Women	3.10	1.61	2.61	-	3.51	1.11	2.81	3.73	1.22	3.00

\* 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 [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			Intesa Sanpaolo Group					
	2020			2021			2022		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries	380	63	443	485	41	526	474	46	520
Injuries while driving	145	10	155	196	8	204	198	19	217
Falls/slipping	129	29	158	237	15	252	138	16	154
Robberies	1	3	4	0	1	1	0	0	0
Other	105	21	126	52	17	69	138	11	149

Serious injuries and deaths [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020	2021			2022	
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Cases presented for occupational disease	3	0	3	4	4	0	4	8	0	8
Serious/very serious injuries	120	12	132	132	152	3	155	111	7	118
Injuries at work	56	2	58	58	57	2	59	28	1	29
Injuries on the way to/from work	64	10	74	74	95	1	96	83	6	89
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*	Intesa Sanpaolo Group					
	2020				2020	2021			2022	
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety**	140,789	18,888	159,677	186,851	164,097	31,404	195,500	169,268	30,699	199,967
Employees who have attended health and safety training [No.]	26,697	6,582	33,279	41,024	27,458	9,588	37,046	25,116	9,224	34,340
Employees who have attended health and safety training [%]	42	29	39	39	37	44	38	34	42	36
Costs of health and safety training [K euro]	45	15	60	173	217	27	244	7	264	270
Hours of health and safety training per employee	2.2	0.8	1.9	1.8	2.2	1.4	2.0	2.3	1.4	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).

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

Robberies	Intesa Sanpaolo Group (excluding UBI Banca Group)			ISP + UBI*	Intesa Sanpaolo Group					
	2020				2020	2021			2022	
	Italy	Abroad	Group	Group	Italy	Abroad	Group	Italy	Abroad	Group
Robberies	3	2	5	10	1	2	3	9	3	12
Robberies for every 100 bank counters	0.1	0.2	0.1	0.2	0.0	0.2	0.1	0.3	0.3	0.3
Interviews of psychological counselling to employees who have suffered robberies	26	0	26	34	13	0	13	126	0	126
On-site inspections on workplaces to assess risks for robbery	142	0	142	316	847	0	847	676	0	676

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