

# Group's people

## COMPOSITION

Group staff breakdown by country [No.]	Intesa Sanpaolo Group (including UBI Banca Group)		
	2021		
	Men	Women	Total
Italy	36,962	37,723	74,685
Luxembourg	132	79	211
Ireland	20	14	34
Egypt	3,109	1,191	4,300
Albania	184	475	659
Croatia	1,343	3,582	4,925
Romania	158	410	568
Serbia	792	2,286	3,078
Hungary	695	1,541	2,236
Slovakia	1,114	2,670	3,784
Ukraine	167	606	773
Russian Federation	258	717	975
Brazil	32	15	47
Moldova	123	237	360
United States	33	13	46
<b>Group</b>	<b>45,122</b>	<b>51,559</b>	<b>96,681</b>

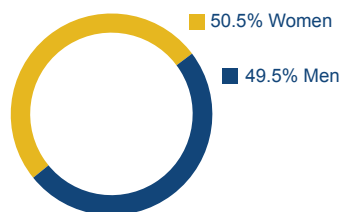
The figures exclude employees with atypical contracts.

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

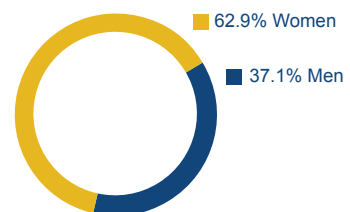
The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

## Breakdown of staff by gender

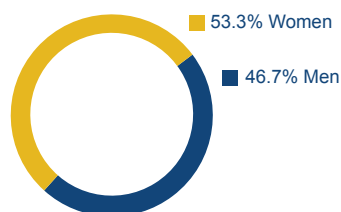
### Italy



### 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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Open-ended contracts	65,593	20,300	85,893	63,126	20,029	83,155	102,495	74,615	19,439	94,054
Men	32,178	7,516	39,694	30,699	7,333	38,032	48,930	36,928	7,051	43,979
Women	33,415	12,784	46,199	32,427	12,696	45,123	53,565	37,687	12,388	50,075
Fixed-term contracts	19	2,654	2,673	20	2,424	2,444	2,455	15	2,451	2,466
Men	10	1,114	1,124	8	1,067	1,075	1,081	8	1,073	1,081
Women	9	1,540	1,549	12	1,357	1,369	1,374	7	1,378	1,385
Apprenticeships	0	116	116	0	117	117	233	55	106	161
Men	0	42	42	0	39	39	97	26	36	62
Women	0	74	74	0	78	78	136	29	70	99

Employees by type of contract and gender [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Open-ended contracts	99.97	87.99	96.86	99.97	88.74	97.01	97.44	99.91	88.38	97.28
Men	49.04	32.58	44.76	48.62	32.49	44.37	46.52	49.45	32.06	45.49
Women	50.93	55.41	52.10	51.35	56.25	52.64	50.93	50.46	56.32	51.79
Fixed-term contracts	0.03	11.50	3.01	0.03	10.74	2.85	2.33	0.02	11.14	2.55
Men	0.02	4.83	1.27	0.01	4.73	1.25	1.03	0.01	4.88	1.12
Women	0.01	6.68	1.75	0.02	6.01	1.60	1.31	0.01	6.26	1.43
Apprenticeships	0.00	0.50	0.13	0.00	0.52	0.14	0.22	0.07	0.48	0.17
Men	0.00	0.18	0.05	0.00	0.17	0.05	0.09	0.03	0.16	0.06
Women	0.00	0.32	0.08	0.00	0.35	0.09	0.13	0.04	0.32	0.10

Figures for Italy for bank staff are as follows: open-ended contracts (98.6%), fixed-term contracts (0.6%) and apprenticeships (0.8%).

Other types of work	Intesa Sanpaolo Group (excluding UBI Banca Group)		ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)
	2019	2020	2020	2021
Employees hired with mixed employment contracts [No.]*	153	380	380	858

\* 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 (including UBI Banca Group)
	2019	2020	2020	2021
Employees eligible to flexible work [No.]	17,250	65,500	80,500	78,000

Atypical contracts and work placements [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Temporary agency employment contracts	18	117	135	38	56	94	101	38	37	75
Men	6	42	48	18	29	47	51	17	17	34
Women	12	75	87	20	27	47	50	21	20	41
Temporary employment contracts	24	0	24	26	0	26	26	21	0	21
Men	21	0	21	23	0	23	23	19	0	19
Women	3	0	3	3	0	3	3	2	0	2
Work placements	304	133	437	454	134	588	611	113	133	246
Men	176	51	227	225	45	270	280	48	45	93
Women	128	82	210	229	89	318	331	65	88	153

Financial advisors [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group (including UBI Banca Group)
	2019	2020	2021
	Italy		Italy
Financial advisors	5,834	5,727	6,594
Men	4,590	4,491	5,191
Women	1,244	1,236	1,403

Overall workforce [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Overall workforce	71,792	23,320	95,112	69,391	22,760	92,151	111,648	81,451	22,166	103,617
Men	36,981	8,765	45,746	35,464	8,513	43,977	54,953	42,237	8,222	50,459
Women	34,811	14,555	49,366	33,927	14,247	48,174	56,695	39,214	13,944	53,158

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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Executives	1.6	2.2	1.7	1.6	2.2	1.8	1.8	1.7	2.2	1.8
Men	1.2	1.3	1.3	1.3	1.4	1.3	1.3	1.4	1.3	1.4
Women	0.3	0.9	0.5	0.4	0.9	0.5	0.4	0.4	0.9	0.5
Middle managers	42.4	22.8	37.3	42.2	22.7	37.1	38.1	42.1	22.0	37.5
Men	25.6	12.9	22.3	25.3	12.8	22.0	23.5	25.8	12.2	22.7
Women	16.7	9.8	14.9	16.9	9.9	15.0	14.6	16.3	9.8	14.8
Professional areas	56.1	75.0	61.0	56.2	75.1	61.2	60.1	56.2	75.8	60.6
Men	22.2	23.3	22.5	22.0	23.2	22.4	22.8	22.3	23.6	22.6
Women	33.9	51.7	38.5	34.2	51.8	38.8	37.3	33.9	52.2	38.0

Figures for Italy for bank staff are as follows: executives (2.4%), middle managers (41.9%) and professional areas (55.7%).

Employees - Breakdown by category and gender [% of the category total]	Intesa Sanpaolo Group (excluding UBI Banca Group)				ISP + UBI		Intesa Sanpaolo Group (including UBI Banca Group)	
	2019		2020		2020		2021	
	Men	Women	Men	Women	Men	Women	Men	Women
Executives	73.4	26.6	72.6	27.4	75.4	24.6	74.0	26.0
Middle managers	60.0	40.0	59.4	40.6	61.6	38.4	60.6	39.4
Executives + Middle managers	60.6	39.4	60.0	40.0	62.3	37.7	61.2	38.8
Professional areas	36.8	63.2	36.6	63.4	37.9	62.1	37.3	62.7

Intesa Sanpaolo Group (including UBI Banca Group)	
Positions reporting directly to the CEO* [%]	2021
% Women over the total of first level reports	6
% Women over the total of second level reports	20
% Women over the total of first and second level reports	18

\* Chief Executive Officer.

Part-time employees by gender	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Number of part-time employees/ total staff [%]	15.7%	1.3%	11.9%	16.0%	1.4%	12.2%	12.7%	16.2%	1.4%	12.8%
Breakdown of part-time employees by gender [No.]	10,287	290	10,577	10,115	326	10,441	13,365	12,110	313	12,423
Men	724	49	773	894	50	944	1,133	1,277	39	1,316
Women	9,563	241	9,804	9,221	276	9,497	12,232	10,833	274	11,107

In Italy, part-time personnel account for 16.2%, about 3.6% more than the Italian figure for the banking sector (12.6%).

Average age of employees	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Average age of employees	48.2	41.0	46.3	48.4	41.1	46.5	46.7	48.5	41.1	46.8
Men	49.4	41.8	47.8	49.6	41.6	47.9	48.1	49.5	41.5	48.1
Women	47.0	40.6	45.1	47.4	40.7	45.4	45.5	47.4	40.8	45.6
Executives	53.3	46.2	50.9	53.7	46.7	51.4	51.9	54.3	47.2	52.4
Middle managers	51.3	46.4	50.5	51.5	46.2	50.7	50.7	51.6	46.3	50.9
Professional areas	45.7	39.3	43.6	46.0	39.3	43.8	44.0	45.9	39.3	44.0

Figures for Intesa Sanpaolo and Italy for leading banks are comparable: average age of employees (48.3), men (49.5), women (47.2), executives (53.5), middle managers (51.1) and professional areas (46.0).

Employees by age bracket [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
<=30	3.1	16.7	6.6	2.9	17.8	6.8	6.5	3.5	18.4	6.9
Men	1.7	6.4	2.9	1.6	7.0	3.0	2.9	1.8	7.1	3.0
Women	1.4	10.3	3.7	1.3	10.7	3.8	3.6	1.8	11.3	3.9
31-50	52.0	62.0	54.6	51.0	61.5	53.8	54.2	50.1	61.3	52.6
Men	21.9	21.1	21.7	21.4	21.2	21.3	22.8	21.9	21.3	21.7
Women	30.1	40.9	32.9	29.6	40.4	32.5	31.4	28.2	40.0	30.9
>50	44.9	21.3	38.8	46.1	20.7	39.4	39.4	46.4	20.3	40.5
Men	25.5	10.1	21.5	25.6	9.2	21.3	22.0	25.9	8.7	21.9
Women	19.4	11.2	17.3	20.4	11.5	18.1	17.4	20.5	11.7	18.5

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (4.5%), 31 - 50 (53.4%) e > 50 (42.1%).

Intesa Sanpaolo Group (including UBI Banca Group)			
Foreign Banks: senior manager hired in the local community	2021		
	First line managers [No.]	First line managers (local recruitment) [No.]	Front line managers hired in the local community/front line managers [%]
Albania	12	10	83.3
Croatia	41	32	78.0
Romania	13	11	84.6
Serbia	14	13	92.9
Slovakia	18	14	77.8
Ukraine	12	9	75.0
Hungary	13	11	84.6
Moldova	9	7	77.8
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	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Graduates	40.2	71.3	48.3	41.6	72.2	49.6	49.2	43.9	72.8	50.5
Men	19.5	28.8	21.9	20.0	29.1	22.4	22.8	21.2	28.9	23.0
Women	20.7	42.5	26.4	21.6	43.1	27.2	26.5	22.7	44.0	27.5
High school certificate	55.0	26.1	47.5	53.5	25.3	46.0	46.7	50.7	24.3	44.7
Men	26.1	7.2	21.2	25.2	6.9	20.4	22.1	24.6	6.8	20.6
Women	28.9	18.8	26.2	28.3	18.4	25.7	24.6	26.1	17.6	24.2
Other	4.8	2.6	4.3	4.9	2.6	4.3	4.1	5.4	2.8	4.8
Men	3.4	1.6	3.0	3.4	1.4	2.9	2.7	3.6	1.5	3.1
Women	1.4	1.0	1.3	1.6	1.1	1.4	1.3	1.7	1.4	1.7

Intesa Sanpaolo and Italian industry figures for education of leading banks are comparable: graduates and post-graduates (44.0%), high school certificate (53.0%), other (3.0%).

Average employee seniority [years]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Total average seniority	21.6	12.7	19.3	21.7	11.6	19.1	19.3	21.4	11.5	19.1
Men	22.0	13.1	20.1	22.0	11.8	19.8	20.1	21.6	11.7	19.8
Women	21.3	12.5	18.6	21.5	11.4	18.4	18.6	21.2	11.4	18.5
Executives	20.5	13.3	18.1	20.8	12.6	18.1	18.5	21.0	12.8	18.8
Middle managers	24.6	18.5	23.6	24.7	17.2	23.5	23.5	24.4	17.1	23.4
Professional areas	19.4	11.0	16.7	19.5	9.8	16.4	16.7	19.2	9.9	16.5

Employees belonging to protected categories [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Disabled persons	4.8	1.7	4.0	4.9	1.8	4.1	4.4	5.1	1.9	4.3
Men	2.7	0.6	2.1	2.7	0.7	2.1	2.3	2.7	0.6	2.3
Women	2.1	1.1	1.9	2.2	1.1	1.9	2.0	2.3	1.3	2.1
Protected categories	1.4	1.0	1.3	1.3	0.9	1.2	1.2	1.3	0.9	1.2
Men	0.7	0.1	0.6	0.7	0.1	0.5	0.5	0.6	0.1	0.5
Women	0.6	1.0	0.7	0.6	0.8	0.7	0.7	0.6	0.8	0.7

Employment (new hires) by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Total	1,196	3,225	4,421	785	2,246	3,031	3,071	1,380	2,611	3,991
Men	678	1,211	1,889	431	858	1,289	1,314	665	942	1,607
Women	518	2,014	2,532	354	1,388	1,742	1,757	715	1,669	2,384
<=30	631	1,807	2,438	432	1,180	1,612	1,636	976	1,397	2,373
31-50	531	1,336	1,867	336	1,012	1,348	1,363	366	1,114	1,480
>50	34	82	116	17	54	71	72	38	100	138

\* 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) by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)						Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.8	14.0	5.0	1.2	10.0	3.5	1.8	11.9	4.1
Men	2.1	14.0	4.6	1.4	10.2	3.3	1.8	11.5	3.6
Women	1.5	14.0	5.3	1.1	9.8	3.7	1.9	12.1	4.6
<=30	31.5	46.9	41.7	23.4	29.4	27.5	36.9	34.5	35.5
31-50	1.6	9.3	3.9	1.0	7.3	2.9	1.0	8.3	2.9
>50	0.1	1.7	0.3	0.1	1.2	0.2	0.1	2.2	0.4

Termination by gender and age [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Total	3,819	3,599	7,418	3,363	2,709	6,072	6,237	4,358	3,167	7,525
Men	2,206	1,426	3,632	1,969	1,061	3,030	3,138	2,651	1,209	3,860
Women	1,613	2,173	3,786	1,394	1,648	3,042	3,099	1,707	1,958	3,665
<=30	159	796	955	114	661	775	792	162	770	932
31-50	460	1,818	2,278	300	1,372	1,672	1,737	679	1,651	2,330
>50	3,200	985	4,185	2,949	676	3,625	3,708	3,517	746	4,263

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Termination rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)						Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	5.8	15.6	8.4	5.3	12.0	7.1	5.8	14.4	7.8
Men	6.9	16.4	8.9	6.4	12.6	7.7	7.2	14.8	8.6
Women	4.8	15.1	7.9	4.3	11.7	6.5	4.5	14.2	7.1
<=30	7.9	20.7	16.3	6.2	16.5	13.2	6.1	19.0	13.9
31-50	1.3	12.7	4.7	0.9	9.9	3.6	1.8	12.2	4.6
>50	10.9	20.0	12.2	10.1	14.5	10.7	10.1	16.7	10.9

Termination by reason [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Employment ended in the year	3,819	3,599	7,418	3,363	2,709	6,072	6,237	4,358	3,167	7,525
Resignation	619	1,382	2,001	427	904	1,331	1,423	900	1,193	2,093
Retirement	162	187	349	135	182	317	320	89	172	261
Exit incentives	2,838	0	2,838	2,663	0	2,663	2,711	3,202	0	3,202
Death	86	22	108	73	34	107	115	76	40	116
Other reasons - with incentives	14	824	838	10	578	588	588	17	607	624
Other reasons - without incentives	55	1,014	1,069	42	801	843	853	68	988	1,056
Expiry of fixed-term contracts	45	170	215	13	210	223	227	6	167	173

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Turnover by gender and age	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Total	-2,623	-374	-2,997	-2,578	-463	-3,041	-3,166	-2,978	-556	-3,534
Men	-1,528	-215	-1,743	-1,538	-203	-1,741	-1,824	-1,986	-267	-2,253
Women	-1,095	-159	-1,254	-1,040	-260	-1,300	-1,342	-992	-289	-1,281
<=30	472	1,011	1,483	318	519	837	844	814	627	1,441
31-50	71	-482	-411	36	-360	-324	-374	-313	-537	-850
>50	-3,166	-903	-4,069	-2,932	-622	-3,554	-3,636	-3,479	-646	-4,125

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

Turnover rate by gender and age [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)						Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-3.8	-1.6	-3.3	-3.9	-2.0	-3.4	-3.8	-2.5	-3.5
Men	-4.5	-2.4	-4.1	-4.8	-2.3	-4.3	-5.1	-3.2	-4.8
Women	-3.2	-1.1	-2.6	-3.1	-1.8	-2.7	-2.6	-2.0	-2.4
<=30	30.8	35.6	33.9	20.8	14.9	16.7	44.5	18.3	27.5
31-50	0.2	-3.3	-0.8	0.1	-2.5	-0.7	-0.8	-3.8	-1.6
>50	-9.7	-15.5	-10.6	-9.2	-11.8	-9.5	-9.1	-12.6	-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*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Total	2,958	2,960	5,918	3,371	2,179	5,550	7,216	5,922	2,227	8,149
Men [No.]	1,414	1,463	2,877	1,547	1,274	2,821	3,738	2,688	908	3,596
Women [No.]	1,544	1,497	3,041	1,824	905	2,729	3,478	3,234	1,319	4,553
Staff promoted [%]	4.5	12.8	6.7	5.3	9.7	6.5	6.9	7.9	10.1	8.4
Men [% of staff promoted]	47.8	49.4	48.6	45.9	58.5	50.8	51.8	45.4	40.8	44.1
Women [% of staff promoted]	52.2	50.6	51.4	54.1	41.5	49.2	48.2	54.6	59.2	55.9

\* 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)						Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	153.3	70.6	125.8	156.0	76.7	129.6	155.5	79.4	134.6
Men	159.4	79.3	137.0	163.0	88.6	141.5	160.6	91.9	144.8
Women	129.7	56.5	94.7	132.1	56.8	98.1	136.8	58.9	105.9
Middle managers	58.4	22.2	52.6	59.7	23.3	53.8	61.3	25.8	56.6
Men	60.4	20.6	54.3	61.7	23.4	55.9	63.5	26.4	58.9
Women	55.2	24.4	49.9	56.5	23.1	50.6	57.8	25.1	52.8
Professional areas	39.4	13.6	30.8	40.4	13.6	31.4	41.2	14.2	33.2
Men	39.4	14.3	32.4	40.4	15.2	33.3	41.2	15.8	34.9
Women	39.4	13.3	29.9	40.4	12.9	30.3	41.2	13.5	32.1

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 (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Male executives	256.2	112.6	215.9	267.8	115.7	224.0	278.6	116.7	241.2
Female executives	205.4	71.5	141.5	210.1	70.4	146.9	224.5	70.0	163.2
Male middle managers	67.9	26.4	61.5	70.6	28.2	64.1	70.7	30.5	65.8
Female middle managers	61.5	27.6	55.6	63.6	26.4	57.1	64.0	27.6	58.5
Male professional areas	42.0	16.0	34.8	43.5	17.1	36.0	43.6	17.4	37.1
Female professional areas	42.1	14.4	32.0	43.5	13.8	32.6	43.7	14.5	34.2
Average annual remuneration of all employees	55.5	19.5	45.9	57.6	19.6	47.3	58.3	20.3	49.5
Ratio between the CEO's remuneration and the average remuneration of all employees**	77.9			74.0			80.3		
Median annual total compensation of all employees	49.0			50.5			50.8		
Ratio between the CEO's remuneration and the median annual total compensation for all employees**	88.2			84.5			92.2		

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.

\*\* Despite the increase in employees' remuneration - in terms of both average and median remuneration levels - recorded from 2020 to 2021, the increase in the ratio between the remuneration paid to the CEO and to all employees in Italy is solely determined by the increase in the variable components settled in 2021 and arising from incentive systems pertaining 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 (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Ratio of gross base salary women vs. men - FTE									
Executives	0.8	0.7	0.7	0.8	0.6	0.7	0.9	0.6	0.7
Middle managers	0.9	1.2	0.9	0.9	1.0	0.9	0.9	0.9	0.9
Professional areas	1.0	0.9	0.9	1.0	0.8	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	0.6	0.7
Middle managers	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Professional areas	1.0	0.9	0.9	1.0	0.8	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.

\* 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**	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group (including UBI Banca Group)	
	2020		2021	
	Man	Woman	Man	Woman
Italy	1.0	1.0	1.0	1.0
Luxembourg	1.0	1.2	1.2	1.2
Ireland	2.0	1.9	2.1	1.9
Egypt	1.0	1.0	1.2	1.2
Albania	1.0	1.0	1.0	1.0
Croatia	1.1	1.1	1.2	1.2
Bosnia	2.0	2.0	1.2	1.2
Slovenia	1.1	1.1	1.0	1.0
Romania	1.1	1.1	1.0	1.0
Serbia	1.1	1.1	1.2	1.2
Hungary	1.2	1.1	1.1	1.0
Slovakia	1.1	1.1	1.2	1.1
Ukraine	1.2	0.9	1.1	1.0
Russian Federation	2.0	2.0	1.7	1.9
Brazil	4.2	3.7	3.6	3.7
Moldova	2.0	2.0	2.2	2.0
United States***	2.9	3.3	-	1.8

\* 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 (including UBI Banca Group)	
	2019		2020	2021	
	Abroad			Abroad	
Employees subject to annual performance assessment [%]	85.9		91.0		87.7
Men	92.3		96.5		93.7
Women	82.0		87.8		84.2
Executives [%]	95.7		96.6		94.2
Men	98.7		98.4		95.2
Women	91.0		93.8		92.5
Middle managers [%]	93.1		97.3		95.4
Men	96.4		99.1		97.6
Women	88.6		95.1		92.6
Professional areas [%]	83.4		88.9		85.3
Men	89.6		94.9		91.6
Women	80.6		86.3		82.4
Employees subject to annual performance assessment [No.]	19,812		20,543		19,290
Men	8,003		8,140		7,646
Women	11,809		12,403		11,644
Executives [No.]	488		483		452
Men	306		303		279
Women	182		180		173
Middle managers [No.]	4,885		4,991		4,623
Men	2,879		2,858		2,619
Women	2,006		2,133		2,004
Professional areas [No.]	14,439		15,069		14,215
Men	4,818		4,979		4,748
Women	9,621		10,090		9,467

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	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Directors	11.9	9.2	11.2	10.8	9.3	10.4	10.6	9.5	9.1	9.4
Men	7.6	4.0	6.7	6.9	4.0	6.1	6.7	6.2	3.8	5.7
Women	4.2	5.3	4.5	3.9	5.2	4.3	3.8	3.3	5.3	3.7
Executive directors	60.4	36.6	54.5	61.9	39.6	56.2	56.1	61.6	43.6	57.5
Men	21.0	12.0	18.8	21.5	12.6	19.2	20.8	22.3	13.6	20.3
Women	39.4	24.6	35.7	40.4	27.0	36.9	35.4	39.3	30.1	37.2
Other	27.8	54.2	34.3	27.3	51.1	33.4	33.3	28.9	47.3	33.1
Men	14.1	14.3	14.1	13.7	14.2	13.9	14.3	14.2	13.4	14.0
Women	13.7	39.9	20.2	13.6	36.9	19.6	19.0	14.7	33.9	19.1

## TRAINING

Training by professional category [hours]**	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Executives	63,340	27,981	91,321	63,466	35,271	98,736	109,703	115,558	40,747	156,305
Men	49,745	16,015	65,761	50,559	20,490	71,049	80,990	91,267	20,911	112,178
Women	13,595	11,965	25,560	12,906	14,781	27,687	28,713	24,291	19,836	44,127
Middle managers	3,642,927	244,972	3,887,899	3,897,981	269,125	4,167,106	4,772,837	4,553,223	301,440	4,854,663
Men	2,146,559	113,636	2,260,195	2,286,012	114,728	2,400,740	2,822,137	2,784,903	130,319	2,915,222
Women	1,496,367	131,336	1,627,703	1,611,969	154,397	1,766,366	1,950,700	1,768,320	171,121	1,939,441
Professional areas	5,102,961	1,221,379	6,324,339	6,120,470	1,280,945	7,401,415	8,103,620	6,670,225	1,340,142	8,010,367
Men	1,940,807	307,251	2,248,058	2,285,266	316,917	2,602,183	2,905,962	2,616,314	329,027	2,945,341
Women	3,162,154	914,128	4,076,282	3,835,204	964,028	4,799,231	5,197,658	4,053,910	1,011,116	5,065,026
Total	8,809,227	1,494,331	10,303,559	10,081,917	1,585,340	11,667,257	12,986,160	11,339,006	1,682,329	13,021,335
Men	4,137,112	436,902	4,574,014	4,621,838	452,135	5,073,973	5,809,089	5,492,485	480,256	5,972,741
Women	4,672,116	1,057,429	5,729,545	5,460,079	1,133,205	6,593,284	7,177,071	5,846,521	1,202,073	7,048,594

\* 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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Executives	961	436	1,397	989	464	1,453	1,739	1,268	445	1,713
Men	767	266	1,033	767	284	1,051	1,308	998	273	1,271
Women	194	170	364	222	180	402	431	270	172	442
Middle managers	26,627	4,594	31,221	26,137	4,599	30,736	38,739	31,174	4,500	35,674
Men	16,150	2,598	18,748	15,697	2,562	18,259	23,865	19,115	2,480	21,595
Women	10,477	1,996	12,473	10,440	2,037	12,477	14,874	12,059	2,020	14,079
Professional areas	35,686	15,129	50,815	34,703	15,363	50,066	59,966	41,114	15,071	56,185
Men	13,910	4,665	18,575	13,466	4,766	18,232	22,587	16,166	4,649	20,815
Women	21,776	10,464	32,240	21,237	10,597	31,834	37,379	24,948	10,422	35,370
Total	63,274	20,159	83,433	61,829	20,426	82,255	100,444	73,556	20,016	93,572
Men	30,827	7,529	38,356	29,930	7,612	37,542	47,760	36,279	7,402	43,681
Women	32,447	12,630	45,077	31,899	12,814	44,713	52,684	37,277	12,614	49,891

\* 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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Training hours provided**										
<=30	121,192	296,860	418,052	99,252	185,919	285,171	357,295	206,432	242,004	448,436
31-50	1,807,079	573,447	2,380,526	1,857,382	454,921	2,312,303	3,075,429	2,112,878	577,016	2,689,894
>50	1,274,113	116,188	1,390,302	1,547,911	213,872	1,761,783	2,145,990	1,702,732	127,057	1,829,789
Training hours provided per capita**										
<=30	61	77	71	54	46	49	52	78	60	67
31-50	53	40	49	58	33	50	54	57	43	53
>50	43	24	40	53	46	52	52	49	28	47

\* 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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Managerial	5.9	7.8	6.4	9.2	9.1	9.2	8.9	7.5	6.5	7.3
Commercial	4.0	16.2	6.8	5.6	17.3	7.9	8.9	4.5	15.4	6.6
Operational	41.9	27.5	38.5	38.7	22.5	35.6	34.0	43.6	26.7	40.4
Credit	1.9	6.5	3.0	5.7	7.1	6.0	5.5	5.3	6.0	5.4
Finance	36.7	10.1	30.4	32.5	10.7	28.2	29.1	25.5	13.3	23.2
Abroad	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1
IT	0.7	2.7	1.2	3.2	2.5	3.0	4.3	2.4	4.0	2.7
Specialist	1.9	24.1	7.1	3.8	25.8	8.1	7.2	5.4	23.1	8.7
Language	6.9	5.1	6.5	1.2	4.9	1.9	2.1	5.8	4.9	5.6

\* 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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Managerial	2.9	3.3	3.0	5.1	3.4	4.7	4.1	4.1	2.8	3.8
Commercial	1.9	6.9	3.2	3.1	6.5	4.0	4.1	2.4	6.6	3.4
Operational	20.5	11.7	18.2	21.5	8.5	18.1	15.8	23.5	11.5	20.7
Credit	0.9	2.8	1.4	3.2	2.7	3.1	2.6	2.9	2.6	2.8
Finance	17.9	4.3	14.4	18.1	4.1	14.4	13.5	13.7	5.7	11.9
Abroad	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
IT	0.4	1.2	0.6	1.8	0.9	1.5	2.0	1.3	1.7	1.4
Specialist	0.9	10.3	3.4	2.1	9.8	4.1	3.4	2.9	9.9	4.5
Language	3.4	2.2	3.1	0.7	1.9	1.0	1.0	3.1	2.1	2.9

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

\*\* 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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Total	3,506	101	3,607	497	193	691	1,819	4,413	177	4,591
of which training funded amount (Italy only)	3,506	0	3,506	497	0	497	1,051	4,413	0	4,413
of which other	0	101	101	0	193	193	768	0	177	177

\* 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 (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executive	33.8	41.0	36.2	28.1	41.4	32.4	39.1	46.3	41.1
Men	33.0	39.4	34.8	28.0	38.2	30.8	38.7	37.9	38.5
Women	36.9	43.4	40.1	28.6	46.5	36.8	40.9	59.4	48.4
Middle managers	47.9	33.3	45.6	51.4	31.8	48.3	51.8	36.4	49.7
Men	47.0	28.5	44.2	50.5	24.9	46.6	51.9	29.2	49.1
Women	49.3	39.6	47.7	52.8	40.8	50.7	51.5	45.3	50.6
Professional areas	50.0	45.7	48.6	59.4	39.6	53.0	55.9	44.8	52.7
Men	49.0	41.5	46.9	56.9	35.9	51.2	56.0	38.6	51.9
Women	50.6	47.6	49.6	61.0	41.2	54.0	55.8	47.7	53.3
Hours of training per employee [No.]*	48.8	42.8	47.3	55.5	37.9	50.9	53.9	43.0	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 (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	4.6	49.0	11.0	2.2	30.9	6.1	3.2	34.4	7.2
Remote training [% of hours]*	95.4	51.0	89.0	97.8	69.1	93.9	96.8	65.6	92.8
Number of persons registered	63,274	20,159	83,433	61,829	20,426	82,255	73,556	20,016	93,572
Hours of training provided (classroom + remote learning) [No.]*	8,809,227	1,494,332	10,303,559	10,081,917	1,585,340	11,667,257	11,339,006	1,682,329	13,021,335

\* 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 (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training costs [K euro]	20,925	6,503	27,428	9,919	3,340	13,259	13,748	3,262	17,010
Training costs per staff member [euro]	319	282	309	157	148	155	184	148	176

## EMPLOYEE SATISFACTION AND COMMUNICATION

Company climate	Intesa Sanpaolo Group (excluding UBI Banca Group)				Intesa Sanpaolo Group (including UBI Banca Group)	
	2019		2020**		2021	
	Italy	Abroad	Italy	Abroad	Italy	Abroad
Climate analysis (% taking part in the survey out of the selected sample)	54.8	48.7	-	-	62.3	55.7
Employee satisfaction index [%]	69.0*	78.0	-	-	76.0*	73.0
Change in the employee satisfaction index compared to the previous period	-9.0	1.0	-	-	7.0	-5.0
Climate analysis [No.]	1	1	-	-	1	1
Internal communication events [No.]	176	327	157	386	232	387
Focus groups [No.]	13	2	18	18	12	39
Participants in focus groups [No.]	130	16	144	4,411	120	4,012

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

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

Web Tv Access and House organ	Intesa Sanpaolo Group (excluding UBI Banca Group)		Intesa Sanpaolo Group (including UBI Banca Group)
	2019	2020	2021
Web Tv total access [No.]*	497,454	507,630	427,229
House organ: total number of online visits	438,500	350,225	320,888

\* The average daily unique accesses to the company intranet in 2021 are 65,200.

## FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Employees registered with a trade union [No.]	47,684	7,288	54,972	45,581	6,937	52,519	68,606	54,502	6,511	61,012
Executives	173	65	238	157	58	215	323	231	49	280
Middle managers	19,350	2,458	21,808	18,399	2,421	20,819	27,538	22,026	2,133	24,159
Professional areas	28,160	4,765	32,925	27,026	4,459	31,485	40,745	32,245	4,329	36,574
Employees registered with a trade union [%]*	76.6	32.3	64.8	76.3	31.4	64.2	68.2	77.1**	30.4	66.2
Days absence for trade union reasons (all permits for trade unionists)	92,987	683	93,670	77,142	604	77,746	90,697	84,745	129	84,874
Days absence for meetings/ strikes (also employees who are not trade unionists)	7,193	208	7,401	1,420	96	1,516	1,519	1,466	131	1,597
Men	3,314	145	3,459	600	52	652	653	765	67	832
Women	3,879	63	3,942	820	44	864	866	701	64	765
Days absence for involvement in strikes	102	0	102	30	0	30	33	1,039	0	1,039
Men	49	0	49	18	0	18	19	552	0	552
Women	53	0	53	12	0	12	14	487	0	487
Days absence for meetings	7,091	835	7,926	1,390	96	1,486	1,486	427	131	558
Men	3,266	400	3,666	582	52	634	634	213	67	280
Women	3,826	435	4,261	808	44	852	852	214	64	278

The National Collective Bargaining Agreement for the sector covers all employees in Italy and 54.81% 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 77.25%.

## COMPANY WELFARE, HEALTH AND SAFETY

Contributions for staff [K euro]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Insurance and accident policies	15,960	791	16,752	20,805	21,159	41,964	42,022	25,245	1,089	26,334
Loyalty bonus	11,702	223	11,925	11,042	323	11,366	11,366	9,602	274	9,876
Study contributions for employees' children	3,621	84	3,705	3,620	90	3,710	6,918	7,288	176	7,465
Recreational and cultural activities	2,911	1,689	4,599	3,407	1,570	4,978	5,127	3,566	1,791	5,357
Contributions for employees' children with disabilities	3,068	25	3,093	2,975	21	2,995	3,710	6,567	31	6,598

\* 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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Contributions paid by the Bank for supplementary healthcare assistance [K euro]	78,429	2,972	81,400	75,914	4,612	80,526	80,594	83,674	3,511	87,186
Health assistance: persons assisted [No.]	67,114	9,930	77,044	64,440	10,247	74,687	95,254	74,854	10,282	85,136
Contributions paid by the Bank for supplementary retirement benefits [K euro]	144,497	3,405	147,903	140,509	3,644	144,153	183,633	172,862	4,128	176,990
Supplementary retirement benefits: persons assisted [No.]	65,172	3,551	68,723	63,012	3,573	66,585	86,031	79,577	3,079	82,656

\* 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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Mortgages [No.]	2,983	979	3,962	3,180	884	4,064	4,492	4,028	916	4,944
Total mortgages disbursed [K euro]	478,433	52,612	531,045	524,055	55,544	579,599	628,462	680,720	68,578	749,298
Loans [No.]	17,295	5,429	22,724	13,209	3,768	16,977	17,997	19,149	6,215	25,364
Total loans disbursed [K euro]	161,137	36,272	197,409	116,643	43,555	160,197	180,679	140,051	49,415	189,466

\* 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 (including UBI Banca Group)
	2020	2021
	Italy	Italy
Employees entitled to maternity leave	63,146	74,685
Men	30,707	36,962
Women	32,439	37,723
Employees using mandatory maternity leave	994	1,218
Men	29	6
Women	965	1,212
Employees returning to work after mandatory maternity leave	804	891
Men	27	6
Women	777	885
Employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	1,039	1,321
Men	19	276
Women	1,020	1,045

Maternity leave - Rates [%]	Intesa Sanpaolo Group (excluding UBI Banca Group)	Intesa Sanpaolo Group (including UBI Banca Group)
	2020	2021
	Italy	Italy
Rate of return to work after mandatory maternity leave	99.1%	99.2%
Men	100.0%	100.0%
Women	99.1%	99.2%
Retention rate of employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	93.3%	97.2%
Men	90.5%	89.6%
Women	99.5%	99.4%

Absence by reason and gender - days lost [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Total absences	1,036,995	707,917	1,744,912	1,101,973	679,317	1,781,290	1,948,269	1,039,834	610,822	1,650,656
Illness	531,596	145,088	676,684	501,957	142,808	644,765	767,520	477,181	154,106	631,287
Men	242,421	21,902	264,322	219,274	20,028	239,301	301,858	209,852	22,817	232,670
Women	289,175	123,186	412,362	282,683	122,780	405,463	465,662	267,329	131,289	398,618
Injury	14,800	4,116	18,916	10,220	4,013	14,233	15,534	12,810	3,329	16,139
Men	6,515	968	7,483	4,124	577	4,701	5,450	6,639	410	7,049
Women	8,285	3,148	11,433	6,095	3,436	9,531	10,083	6,172	2,919	9,091
Child care	209,152	350,920	560,072	151,927	343,172	495,099	515,728	190,354	286,645	476,999
Men	8,743	5,304	14,047	7,843	4,502	12,345	12,821	10,739	3,210	13,949
Women	200,409	345,616	546,025	144,084	338,670	482,754	502,906	179,615	283,435	463,050
Personal and family reasons	111,537	190,344	301,881	89,320	167,430	256,750	266,638	106,582	146,910	253,491
Men	46,506	102,737	149,243	39,727	83,967	123,693	128,055	46,175	69,350	115,526
Women	65,031	87,607	152,638	49,593	83,463	133,056	138,583	60,406	77,559	137,966
Leave for public positions	9,032	792	9,824	8,513	885	9,398	10,824	8,145	1,468	9,613
Men	6,349	382	6,731	5,745	325	6,070	7,208	6,012	647	6,659
Women	2,683	410	3,093	2,768	560	3,328	3,616	2,132	821	2,953
Leave for blood and other donations	9,201	306	9,507	7,175	268	7,443	8,198	8,665	315	8,980
Men	6,753	134	6,888	5,084	127	5,211	5,799	6,056	145	6,200
Women	2,447	172	2,619	2,091	141	2,232	2,398	2,609	170	2,779
Disability	135,267	1,796	137,062	151,581	942	152,523	162,709	125,721	897	126,618
Men	57,350	190	57,539	61,411	370	61,781	66,629	51,458	149	51,607
Women	77,917	1,606	79,523	90,171	572	90,743	96,080	74,262	748	75,010
Other	16,411	14,556	30,966	181,281	19,799	201,079	201,118	110,378	17,152	127,530
Men	10,250	3,016	13,266	83,516	2,478	85,994	85,994	62,250	1,936	64,185
Women	6,161	11,539	17,700	97,764	17,321	115,086	115,125	48,128	15,217	63,345

\* 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 (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absence/theoretical working days	7.18	13.95	8.94	7.93	13.68	9.45	6.33	12.62	7.76
Men	2.67	2.65	2.66	3.07	2.26	2.86	2.43	2.04	2.34
Women	4.52	11.30	6.28	4.86	11.42	6.59	3.90	10.58	5.42
Illness	3.68	2.86	3.47	3.61	2.88	3.42	2.90	3.18	2.97
Men	1.68	0.43	1.35	1.58	0.40	1.27	1.28	0.47	1.09
Women	2.00	2.43	2.11	2.03	2.47	2.15	1.63	2.71	1.87
Injury	0.10	0.08	0.10	0.07	0.08	0.08	0.08	0.07	0.08
Men	0.05	0.02	0.04	0.03	0.01	0.02	0.04	0.01	0.03
Women	0.06	0.06	0.06	0.04	0.07	0.05	0.04	0.06	0.04
Child care	1.45	6.91	2.87	1.09	6.91	2.63	1.16	5.92	2.24
Men	0.06	0.10	0.07	0.06	0.09	0.07	0.07	0.07	0.07
Women	1.39	6.81	2.80	1.04	6.82	2.56	1.09	5.86	2.18
Personal and family reasons	0.77	3.75	1.55	0.64	3.37	1.36	0.65	3.04	1.19
Men	0.32	2.02	0.76	0.29	1.69	0.66	0.28	1.43	0.54
Women	0.45	1.73	0.78	0.36	1.68	0.71	0.37	1.60	0.65
Leave for public positions	0.06	0.02	0.05	0.06	0.02	0.05	0.05	0.03	0.05
Men	0.04	0.01	0.03	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	0.01	0.02	0.01
Leave for blood and other donations	0.06	0.01	0.05	0.05	0.01	0.04	0.05	0.01	0.04
Men	0.05	0.00	0.04	0.04	0.00	0.03	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	0.94	0.04	0.70	1.09	0.02	0.81	0.77	0.02	0.60
Men	0.40	0.00	0.29	0.44	0.01	0.33	0.31	0.00	0.24
Women	0.54	0.03	0.41	0.65	0.01	0.48	0.45	0.02	0.35
Other	0.11	0.29	0.16	1.30	0.40	1.07	0.67	0.35	0.60
Men	0.07	0.06	0.07	0.60	0.05	0.46	0.38	0.04	0.30
Women	0.04	0.23	0.09	0.70	0.35	0.61	0.29	0.31	0.30

Absenteeism and occupational disease - rates	Intesa Sanpaolo Group (excluding UBI Banca Group)						Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Rate of absenteeism*	4.90	3.00	4.40	4.90	3.00	4.40	3.86	3.31	3.73
Men	4.56	1.24	3.85	4.39	1.16	3.69	3.45	1.35	3.07
Women	5.23	4.06	4.88	5.39	4.10	5.00	4.26	4.47	4.31
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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Total injuries in the year [No.]	712	119	831	380	63	443	481	485	41	526
Men	272	24	296	162	10	172	190	216	6	222
Women	440	95	535	218	53	271	291	269	35	304
Injury rate**	7.69	3.66	6.63	4.31	1.97	3.68	-	4.57	1.30	3.82
Men	5.58	1.95	4.87	3.52	0.83	2.98	-	3.85	0.51	3.28
Women	10.03	4.69	8.30	5.16	2.66	4.34	-	5.39	1.78	4.34
Working days lost [No.]	14,800	4,116	18,916	10,220	4,013	14,233	15,534	12,810	3,329	16,139
Men	6,515	968	7,483	4,124	577	4,701	5,450	6,639	410	7,049
Women	8,285	3,148	11,433	6,095	3,436	9,531	10,083	6,172	2,919	9,091
Rate of working days lost (severity index)***	0.15	0.11	0.14	0.11	0.11	0.11	-	0.11	0.09	0.11
Men	0.12	0.07	0.11	0.08	0.04	0.07	-	0.11	0.03	0.10
Women	0.18	0.13	0.16	0.13	0.15	0.14	-	0.12	0.13	0.12
Injuries / Total employees [%]	1.1	0.5	0.9	0.6	0.3	0.5	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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Injuries at work [No.]	217	51	268	149	24	173	189	180	14	194
Men	67	8	75	62	3	65	75	86	1	87
Women	150	43	193	87	21	108	114	94	13	107
Rate of injuries at work**	2.34	1.57	2.14	1.69	0.75	1.44	-	1.70	0.44	1.41
Men	1.37	0.65	1.23	1.35	0.25	1.12	-	1.53	0.09	1.29
Women	3.42	2.12	2.99	2.06	1.05	1.73	-	1.88	0.66	1.53
Injuries on the way to/from work [No.]	495	68	563	231	39	270	292	305	27	332
Men	205	16	221	100	7	107	115	130	5	135
Women	290	52	342	131	32	163	177	175	22	197
Rate of injuries on the way to/ from work***	5.35	2.09	4.49	2.62	1.22	2.24	-	2.88	0.86	2.41
Men	4.21	1.30	3.63	2.18	0.58	1.85	-	2.32	0.43	2.00
Women	6.61	2.57	5.30	3.10	1.61	2.61	-	3.51	1.11	2.81

\* 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 (including UBI Banca Group)		
	2019			2020			2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries	712	119	831	380	63	443	485	41	526
Injuries while driving	328	15	343	145	10	155	196	8	204
Falls/slipping	85	48	133	129	29	158	237	15	252
Robberies	3	12	15	1	3	4	0	1	1
Other	296	44	340	105	21	126	52	17	69

Serious injuries and deaths [No.]	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Cases presented for occupational disease	8	0	8	3	0	3	4	4	0	4
Serious/very serious injuries	94	8	102	120	12	132	132	152	3	155
Injuries at work	28	1	29	56	2	58	58	57	2	59
Injuries on the way to/from work	66	7	73	64	10	74	74	95	1	96
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 (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Hours of training on health and safety**	138,164	8,321	146,485	140,789	18,888	159,677	186,851	164,097	31,404	195,500
Employees who have attended health and safety training [No.]	26,147	2,747	28,894	26,697	6,582	33,279	41,024	27,458	9,588	37,046
Employees who have attended health and safety training [%]	40	12	33	42	29	39	39	37	44	38
Costs of health and safety training [K euro]	649	19	667	45	15	60	173	217	27	244
Hours of health and safety training per employee	2.1	0.4	1.7	2.2	0.8	1.9	1.8	2.2	1.4	2.0

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

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

Robberies	Intesa Sanpaolo Group (excluding UBI Banca Group)						ISP + UBI*	Intesa Sanpaolo Group (including UBI Banca Group)		
	2019			2020			2020	2021		
	Italy	Abroad	Group	Italy	Abroad	Group	Group	Italy	Abroad	Group
Robberies	13	7	20	3	2	5	10	1	2	3
Robberies for every 100 bank counters	0.4	0.7	0.5	0.1	0.2	0.1	0.2	0.0	0.2	0.1
Interviews of psychological counselling to employees who have suffered robberies	73	0	73	26	0	26	34	13	0	13
On-site inspections on workplaces to assess risks for robbery	694	0	694	142	0	142	316	847	0	847

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