



Indicators*

* The data relating to 2018 is not comparable with that of previous years, particularly the indicators relating to Employees and the Environment, due to the inclusion of the aggregate set of the former Banca Popolare di Vicenza and the former Veneto Banca in the reporting boundary of the 2018 Statement. The data reported in the tables and charts may not add up exactly due to rounding differences.

Governance Indicators

GOVERNANCE BODIES

BOARD OF DIRECTORS

	2018
Men	12
Women	7
<=30	0
30-50	1
>50	18
Indipendent*	14
Meetings	26
Attendance rate [%]	99%

* Independence requirements pursuant to applicable laws and the Articles of Association.

MANAGEMENT CONTROL COMMITTEE

	Members	Independent*	Meetings	Attendance rate [%]
Management Control Committee	5	5	48	99

* Independence requirements in accordance with the regulations in force and the Articles of Association.

COMMITTEES OF THE BOARD OF DIRECTORS

Committees	Members	Independent*	Meetings	Attendance rate [%]
Remuneration Committee	5	3	22	99
Nomination Committee	5	3	6	100
Risks Committee	5	3	42	100
Related Party Transactions Committee	5	5	19	100

* Independence requirements pursuant to applicable laws and the Articles of Association.

COMMUNICATION TO THE MARKET

Presentations, roadshows and meetings	2018	2017	2016
Group institutional presentations	58	56	60
Public financial disclosures	215	190	213
Roadshows	71	82	82
Europe	57	62	63
United States	12	20	18
Asia	2	0	1
Meetings with investors and analysts	485	589	600
of which:			
Meetings with investors and analysts on ESG issues*	23	26	20
Replies to requests received	12,000	12,000	12,000

* ESG: Environmental, social and governance issues.

CSR GOVERNANCE

Code of Ethics: reports of alleged non-compliance	2018	2017	2016
Customers	112	93	67
Employees	19	8	13
Suppliers	0	0	1
Community	0	0	1
Total	131	101	82

INTEGRITY IN CORPORATE CONDUCT

Whistleblowing	2018	2017	2016
Reports received	21	16	22
Reports identified as not relevant	4	6	3
Reports with specific investigations	17	10	19

Specific training for the prevention of corruption and anti-money laundering	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]	48,534	17,786	66,320	35,807	14,713	50,520	22,914	14,355	37,269
Hours of specific training [No.]	278,788	44,454	323,242	71,873	57,089	128,962	116,960	47,366	164,326
Executives [%]	21.6	21.9	21.7	10.5	18.8	13.4	17.6	11.6	15.5
Middle managers [%]	71.8	72.6	72.0	53.2	62.4	54.7	32.3	56.1	36.4
Professional areas [%]	71.7	79.9	74.2	59.5	63.0	60.7	38.8	60.3	46.1
Participants [%]	71.0	76.9	72.5	56.1	61.9	57.7	35.7	58.4	42.0
Hours of specific training/total hours of training [%]	10.4	4.4	8.8	3.9	7.4	4.9	3.6	7.0	4.2

Training for the protection of free competition	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	47,499	477	47,976	2,057	176	2,233	2,442	569	3,011
Hours of training provided (classroom + remote learning)	71,690	1,248	72,938	2,324	97	2,421	3,014	1,739	4,753

Training for consumer protection	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	38,243	1,798	40,041	4,710	5,622	10,332	12,845	3,558	16,403
Hours of training provided (classroom + remote learning)	1,195,044	28,157	1,223,201	5,470	13,471	18,941	14,540	7,036	21,576

Training for privacy protection	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	46,259	5,637	51,896	7,725	5,410	13,135	8,783	3,854	12,637
Hours of training provided (classroom + remote learning)	37,119	6,383	43,501	3,205	12,713	15,918	3,603	6,856	10,459

SANCTIONS REGARDING ENVIRONMENTAL AND SOCIAL ISSUES

Sanctions for non-compliance with environmental regulations	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Sanctions	4	3	7	10	1	11	14	0	14
Amount [K euro]	0.6	2.7	3.4	1.0	1.4	2.4	2.9	0.0	2.9

Sanctions for non-compliance with employee health and safety regulations	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Sanctions	7	2	9	5	0	5	17	0	17
Amount [K euro]	11.7	0.1	11.8	4.6	0.0	4.6	16.8	0.0	16.8

PROCEEDINGS AND DISCIPLINARY MEASURES TAKEN AGAINST EMPLOYEES

Proceedings pending with staff	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Termination of employment	7	110	117	7	138	145	5	103	108
Establishment and performance of employment	53	1	54	72	1	73	102	6	108
Duties and qualifications	25	20	45	24	24	48	36	25	61
Welfare and assistance	1	6	7	0	6	6	1	5	6
Remuneration	92	42	134	169	38	207	178	51	229
Anti-trade union behaviour	0	0	0	0	0	0	0	0	0
Active (promoted by the bank vis-à-vis staff)	0	115	115	4	181	185	2	109	111
Causes due to mobbing	0	0	0	0	0	0	0	0	0
Miscellaneous	6	41	47	9	43	52	9	44	53
Request from the Provincial Directorate of Labor	1	0	1	0	0	0	1	0	1

Disciplinary measures taken against staff	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Written censure and verbal or written reprimand	276	153	429	284	187	471	333	207	540
Reduction in remuneration	1	83	84	0	58	58	0	118	118
Suspension from work with subtraction of remuneration (from 1 to 10 days)	155	0	155	161	0	161	153	0	153
Dismissal for just cause or justified reason	21	122	143	26	135	161	23	221	244
Disciplinary sanctions due to staff corruption	0	0	0	0	0	0	0	0	0
Dismissal due to corruption	0	0	0	0	0	0	0	0	0

In Italy, collective bargaining requires prior information and consultation with workers' representatives in the case of major restructuring, with a procedure for companies lasting 45 days, and a procedure for the Group lasting 50 days.

Company value and solidity

MAIN ECONOMIC AND FINANCIAL RATIOS¹

Personnel efficiency indexes [m euro]	2018	2017
Loans to customers / Number of employees	4.27	4.12
Operating income / Number of employees	0.19	0.18
Financial assets of customers ² / Number of employees	9.90	9.75

Capital ratios	2018	2017
Shareholders' equity / Loans to customers	13.7%	13.3%
Shareholders' equity / Financial assets of customers ²	5.9%	5.6%

Solvency coefficients	2018	2017
Common Equity Tier 1 capital net of regulatory adjustments / Risk weighted assets (CET 1 ratio)	13.5%	13.3%
Tier 1 Capital / Risk-weighted assets	15.2%	15.2%
Total own funds / Risk-weighted assets	17.7%	17.9%

Income ratios	2018	2017
Income for the year / Average shareholders' equity ³	8.8%	7.9%
Operating costs/ Operating income (Cost income Ratio)	53.0%	55.1%

Risk ratios	2018	2017
Net bad loans / Loans to customers	1.8%	2.6%
Cumulated adjustments on bad loans / Gross bad loans to customers	67.2%	69.1%

1. The ratios were calculated with reference to reclassified statements and figures published in the Intesa Sanpaolo Group's 2018 Consolidated Financial Statements. Comparative data is restated, where necessary and if material, to take into account changes in the scope of consolidation and discontinued operations, and include the acquired Aggregated Set of Banca Popolare di Vicenza and Veneto Banca (Aggregate Data). The comparative balance sheet data includes the effects of the first-time adoption of accounting standard IFRS 9 (01.01.2018).
2. Customer financial assets: direct deposits from banking business, direct deposits from insurance business and technical reserves and indirect deposits, after netting, referred to components of indirect deposits which are also included in direct deposits.
3. Ratio of net income, minus non-recurring elements, to shareholders' equity at the end of the period. The shareholders' equity does not take account of AT 1 equity instruments and the net income for the year.

CALCULATION AND DISTRIBUTION OF ECONOMIC VALUE

FINANCIAL STATEMENT ITEMS*		[M EURO]	
		2018	2017
10.	Interest and similar income	10,486	10,506
20.	Interest and similar expense	-3,144	-3,802
40.	Fee and commission income	9,911	9,544
50.	Fee and commission expense ¹	-1,639	-1,468
70.	Dividend and similar income	94	117
80.	Profits (Losses) on trading	442	651
90.	Fair value adjustments in hedge accounting	-111	-15
100.	Profits (Losses) on disposal or repurchase of:	549	502
	a) financial assets measured at amortised cost	-19	-7
	b) financial assets measured at fair value through other comprehensive income	508	544
	c) financial liabilities	60	-35
110.	Profits (Losses) on other financial assets and liabilities measured at fair value through profit or loss	298	-1
	a) financial assets and liabilities designated at fair value	28	-1
	b) other financial assets mandatorily measured at fair value	270	0
115.	Profits (Losses) on financial assets and liabilities pertaining to insurance companies pursuant to IAS 39	3,240	3,485
130.	Net losses/recoveries for credit risks associated with:	-2,509	-3,154
	a) financial assets measured at amortised cost	-2,507	-2,653
	b) financial assets measured at fair value through other comprehensive income	-2	-501
135.	Net losses/recoveries pertaining to insurance companies pursuant to IAS39	-26	-8
140.	Profits (Losses) on changes in contracts without derecognition	-11	0
160.	Net insurance premiums	8,180	6,817
170.	Other net insurance income (expense)	-9,968	-9,012
230.	Other operating expenses (income)	732	5,902
250. (partial)	Profits (Losses) on investments in associates and companies subject to joint control (realised gains/losses) ²	10	833
280.	Profits (Losses) on disposal of investments	452	106
320.	Income (Loss) after tax from discontinued operations	0	0
A	Total economic value generated	16,986	21,003
190.b (partial)	Other administrative expenses (net of indirect taxes and donations and charges for resolution funds and deposit guarantee) ³	-2,732	-2,667
	ECONOMIC VALUE DISTRIBUTED TO SUPPLIERS	-2,732	-2,667
190.a	Personnel expenses ⁴	-6,601	-7,825
	ECONOMIC VALUE DISTRIBUTED TO EMPLOYEES AND COLLABORATORS	-6,601	-7,825
340.	Minority interests	-22	-38
	ECONOMIC VALUE DISTRIBUTED TO THIRD PARTIES	-22	-38
350. (partial)	Parent Company net income (loss) - Share allocated to Shareholders ⁵	-3,449	-3,419
350. (partial)	Parent Company net income (loss) - Share allocated to holders of equity instruments ⁶	-199	-186
	ECONOMIC VALUE DISTRIBUTED TO SHAREHOLDERS AND HOLDERS OF EQUITY INSTRUMENTS	-3,648	-3,605
190.b (partial)	Other administrative expenses: indirect taxes	-915	-917
190.b (partial)	Other administrative expenses: charges for resolution funds and deposit guarantee	-422	-290
300. (partial)	Income taxes for the year (current taxes) ⁷	-497	-727
	ECONOMIC VALUE DISTRIBUTED TO GOVERNMENT, ORGANISATIONS AND INSTITUTIONS	-1,834	-1,934
190.b (partial)	Other administrative expenses: donations ⁸	-1	-1
350. (partial)	Parent Company net income (loss) - Share allocated to charity funds ⁹	-14	-12
	ECONOMIC VALUE DISTRIBUTED TO THE COMMUNITY AND ENVIRONMENT	-15	-13
B	Totale Total economic value distributed	-14,852	-16,082
C	Total economic value retained (withdrawn) by the corporate system¹⁰	2,134	4,921

* The 2018 data includes the effects of the application of IFRS 9, and is presented by item, these items being established by the new Bank of Italy framework, which was updated as a result. The data relating to the 2017 financial year is consistent, with no revaluation performed. For additional details, please refer to the 2018 Consolidated Financial Statements.

- The figures differ from those of the income statement in the annual report, as the remuneration of the financial consultant networks was reclassified as "Personnel expenses".
- The figures differ from those of the income statement in the annual report due to the exclusion of unrealised gains/losses, now recognised in a separate item.
- The figures differ from those of the income statement in the annual report due to the exclusion of indirect taxes and donations and gifts, and taxes and other charges regarding the banking industry, now recognised in a separate item.
- The figures differ from those of the income statement in the annual report, as they also include the remuneration paid to the financial consultant networks.
- For 2017, the economic value distributed to shareholders is partially drawn from the reserves of the Parent Company.
- Accrued interest relative to coupons on additional class 1 (AT1) equity instruments, recognised directly in the shareholders' equity.
- The figures differ from those of the income statement in the annual report due to the exclusion of deferred tax assets and liabilities, now recognised in a separate item.
- The figures differ from those in the "Relations with the community" chapter, as they only consider the "Donations and charity" caption of the income statement.
- The figures include amounts allocated to charity funds by the Group banks.
- Represented by adjustments/recoveries and provisions, deferred tax assets and liabilities, and by the consolidated profit net of dividends distributed by the Parent Company. For 2017, the figure is net of the government contribution received to offset the impact on the capital ratios resulting from the acquisition of certain assets and liabilities, and certain legal relationships of Banca Popolare di Vicenza and Veneto Banca.

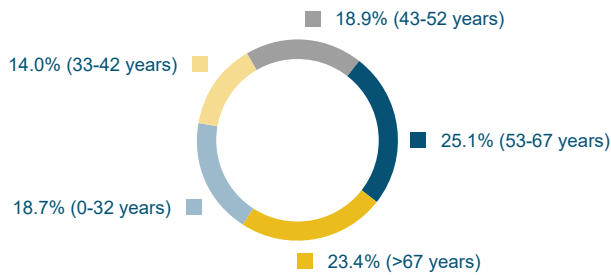
Society

CUSTOMERS

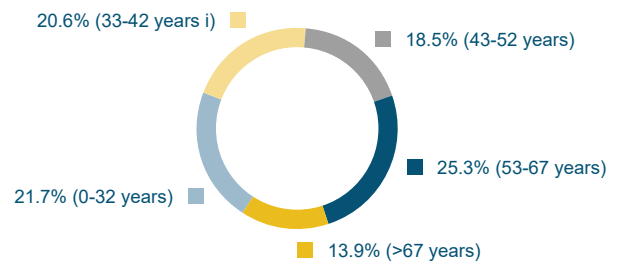
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

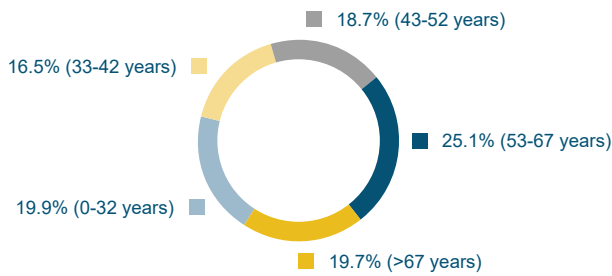
Italy



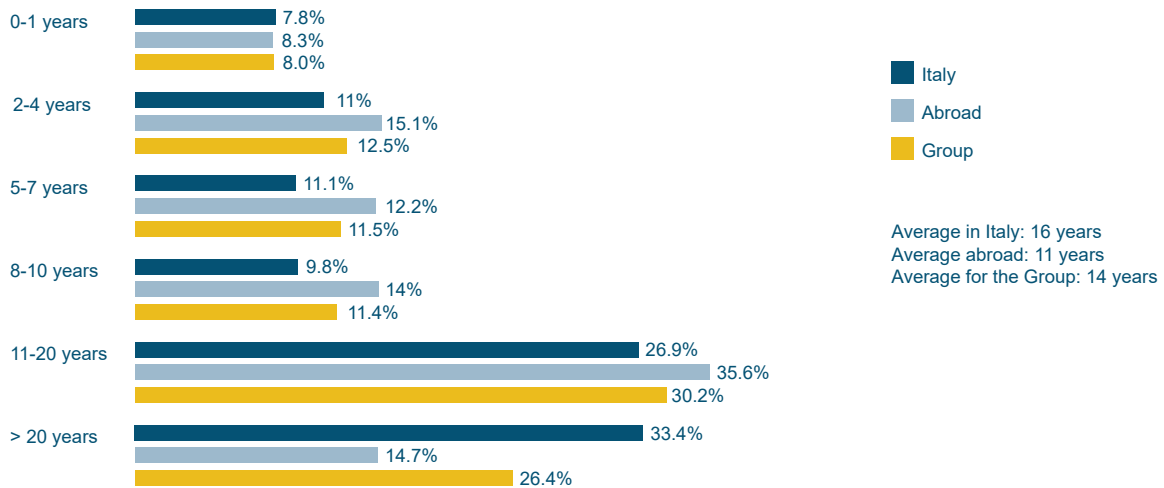
Abroad



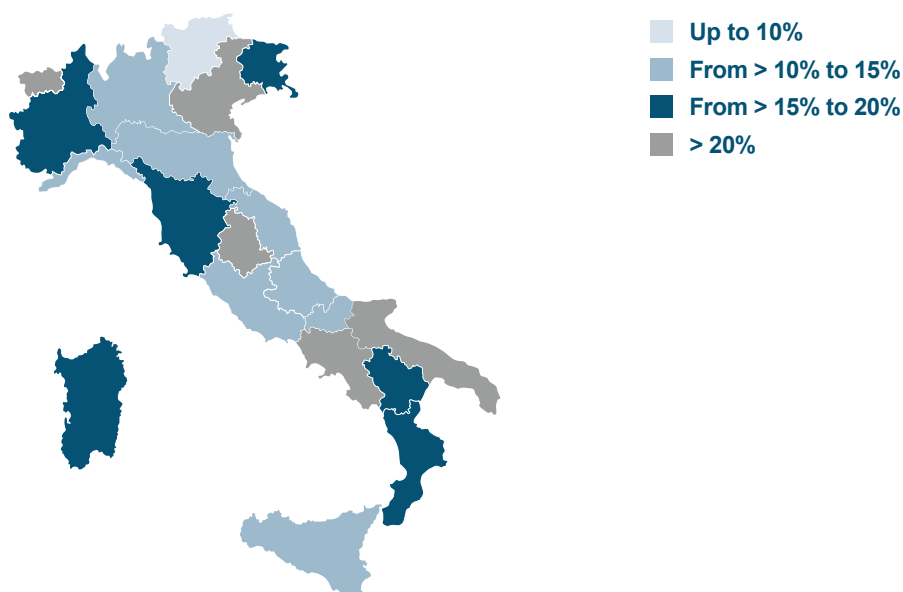
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Retail customers by years of relationship with the bank [years - %]



Market share per region of branches in Italy



Last update September 2018.

Presence in Italian regions with a low population density*	2018		2017		2016	
	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	20	45	21	46	23	46
Basilicata	44	55	46	36	24	36
Sardegna	84	149	86	151	87	152
Molise	16	25	16	24	15	23
Trentino Alto Adige	53	69	55	69	57	72

* Source: ISTAT 2018 Yearbook, resident population at 01/01/2018 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

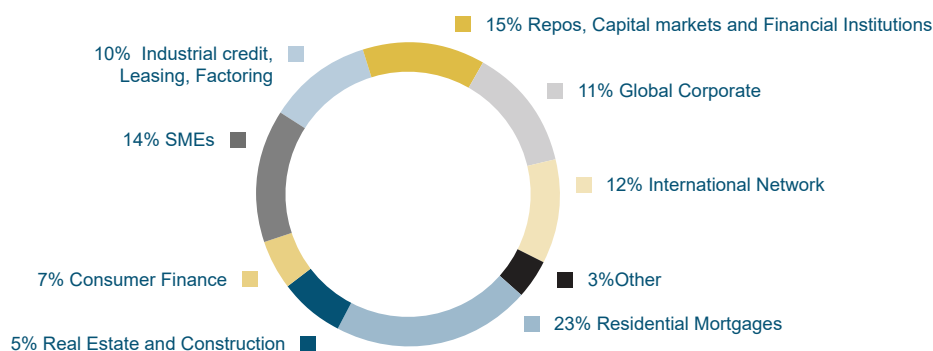
Intesa Sanpaolo Group banks abroad*	2018		2017		2016	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	34	51	32	49	32	49
Croatia	295	1,394	301	962	248	818
Romania	34	43	30	39	45	55
Serbia	154	299	158	289	166	267
Slovakia	202	592	231	577	234	575
Slovenia**	0	0	0	0	52	98
Ukraine	50	157	50	172	190	216
Hungary	68	130	76	137	82	142
Egypt	175	375	172	366	172	348
Russian Federation	32	48	37	53	36	49

* The breakdown by country is carried out on the basis of the head office of the Parent Company for the international banking groups (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

**Since 2017 the Slovenian subsidiary bank (Intesa Sanpaolo Bank), which has 52 branches and 100 ATMs, has been merged into the PBZ Group (Croatia).

LOANS

Loans to customers by business area



Loans to customers by economic business sector

Breakdown by economic business sector	2018	2017	2016
Loans of the Italian banks and companies of the Group			
Households	29.0%	25.5%	24.0%
Public Administration	1.9%	3.0%	4.2%
Financial Companies	11.3%	9.5%	7.9%
Non-financial Companies of which:	33.0%	33.8%	33.5%
Services	6.1%	5.8%	5.8%
Distribution	5.7%	5.7%	5.3%
Real Estate	3.6%	3.7%	4.1%
Utilities	2.5%	2.9%	2.0%
Construction	2.0%	2.2%	2.4%
Metals and metal products	1.8%	1.9%	1.8%
Agriculture	1.5%	1.6%	1.6%
Food and drink	1.4%	1.4%	1.4%
Transport	1.3%	1.4%	1.6%
Mechanical	1.0%	1.0%	1.1%
Intermediate industrial products	1.0%	1.0%	1.0%
Fashion	0.9%	0.9%	0.9%
Electrotechnical and electronic	0.6%	0.6%	0.6%
Transportation means	0.5%	0.5%	0.6%
Holding and other	0.4%	0.5%	0.6%
Base and intermediate chemicals	0.3%	0.4%	0.4%
Energy and extraction	0.3%	0.4%	0.5%
Material for construction	0.3%	0.3%	0.3%
Infrastructure	0.3%	0.3%	0.4%
Publishing and printing	0.3%	0.3%	0.4%
Non-classified units	0.3%	0.1%	0.1%
Furniture	0.2%	0.2%	0.2%
Pharmaceutical	0.2%	0.2%	0.2%
Other consumption goods	0.2%	0.2%	0.2%
Mass consumption goods	0.1%	0.1%	0.1%
White goods	0.1%	0.1%	0.1%
Rest of the word	9.7%	11.6%	12.9%
Loans of international banks and companies of the Group	10.9%	10.0%	9.2%
Non-performing loans	4.2%	6.2%	8.2%
TOTAL	100.0%	100.0%	100.0%

Note: figures may not add up exactly due to rounding differences.

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING

Project Finance*	Category A	Category B	Category C
Total	5	10	3
Sector			
Oil and gas	2	1	
Mining			
Energy	2	4	3
Infrastructure	1	5	
Other			
Region			
Americas		3	
Europe, Middle East and Africa (EMEA)	5	5	3
Asia and Oceania		2	
Type of country**			
Designated	2	5	1
Not designated	3	5	2
Independent audit			
Yes	5	10	3
No			

Business Loans Associated With Projects*	Category A	Category B	Category C
Total	2		
Sector			
Oil and gas	2		
Energy			
Region			
Europe, Middle East and Africa (EMEA)	2		
Type of country**			
Designated	1		
Not designated	1		
Independent audit			
Yes	2		
No			

* The tables show the number of projects that were financially completed in 2018.

** Designated countries: countries considered as having solid environmental and social governance, legal systems and an institutional capacity conceived to protect the population and natural environment. The list of designated countries is available on the Equator Principles Internet site.

Projects closed during the year*	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Projects	17	3	20	10	1	11	12	2	14
Economic Value [m euro]	955	38	993	603	9	612	2,007	33	2,040

* Projects that were financially completed in 2018.

SOCIAL IMPACT LOANS*

Type [K euro]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Micro-finance	25,199	45,535	70,733	29,905	34,886	64,791	35,708	38,328	74,036
Anti-usury loans	1,680	0	1,680	2,190	-	2,190	1,884	-	1,884
Loans to the Third sector**	252,375	0	252,375	334,908	-	334,908	254,928	-	254,928
Products for vulnerable social groups	3,637,664	295,362	3,933,026	3,415,712	570,924	3,986,636	3,214,815	528,276	3,743,091
Support for people hit by disastrous events	197,090	0	197,090	133,168	-	133,168	2,900	-	2,900
Total	4,114,008	340,897	4,454,904	3,915,883	605,810	4,521,693	3,510,235	566,604	4,076,839

*Since 2017 the composition of this category of loans has been reviewed in order to improve the focus on people in vulnerable conditions.

**It includes medium/long term loans provided by Banca Prossima and by Banks in Italy.

In 2018, loans with high social impact represented a total of 7.4% of the total new loans granted by the Group.

RELATIONS WITH THE THIRD SECTOR

Banca Prossima	2018	2017	2016
Customers [No.]	64,664	61,837	58,378
Customers with loans [No.]	11,394	10,847	10,217
Loans [K euro]	1,899,200	1,796,311	1,680,733
Direct funding [K euro]	3,687,631	3,479,901	3,142,941
Indirect funding [K euro]	1,611,907	2,510,316	4,525,536

SUSTAINABLE INVESTMENTS

Eurizon SGR: Ethical and ESG Funds	2018	2017	2016
Ethical and ESG Funds: assets [K euro]	5,619,618	3,965,237	901,491
Ethical Funds: assets [K euro]	1,152,199	1,096,764	901,491
International ethical equity assets [K euro]	140,690	109,755	100,155
Ethical bonds assets [K euro]	430,064	480,648	437,862
Diversified Ethical: assets [K euro]	581,446	506,361	363,474
ESG funds: assets [K euro]*	4,467,419	2,868,473	-
ESG Target 40 Fund (retail customers): assets [K euro]*	107,294	121,393	-
Sustainable Global Equity Fund (professional customers): assets* [K euro]	350,399	289,741	-
Flexible Equity Fund: assets [K euro]*	3,364,371	2,457,339	-
Sustainable Discipline ESG Fund: assets [K euro]**	423,298	-	-
Absolute Green Bonds Fund: assets [K euro]**	152,181	-	-
Bond Corporate Smart ESG Fund: assets [K euro]**	69,876	-	-
Ethical International Equity: gross return [%]	-3.7	8.5	3.9
Ethical Bond: gross return [%]	-0.1	1.4	4.7
Ethical Diversified: gross return [%]	-0.8	1.5	3.2
ESG Target 40 (retail customers): gross return [%]*	-6.3	n.a.	-
Sustainable Global Equity (professional customers): gross return [%]*	-12.6	n.a.	-
Flexible Equity Fund: gross return [%]*	-5.7	7	-
Sustainable Discipline ESG: gross return [%]**	-3.6		
Absolute Green Bonds: gross return [%]**	-1.5		
Smart ESG: gross return [%]**	-0.5		
Percentage of Ethical and ESG Funds (registered in Italy and delegated) in relation to total fund assets registered in Italy [%]	8.3	5.6	1.3
Total fund assets managed using ESG criteria for third parties (requested by institutional investors): [K euro]	2,570,553	2,389,543	866,000

* Funds offered to the public since 2017.

** Funds offered to the public since 2018.

Average gross yield weighted for assets on the basis of the time horizons of the funds. Eurizon Ethical Funds are Italian funds. For the characteristics and performances of the funds, please click on the relevant hyperlink below.

[Eurizon International Ethical Equity](#) [Eurizon Diversified Ethical](#) [Eurizon Ethical Bond](#) [Eurizon Absolute Green Bonds](#) [Eurizon Flexible Equity](#)
[Eurizon Sustainable Global Equity](#) [Eurizon ESG Target 40](#) [Eurizon Sustainable Discipline ESG](#) [Eurizon Bond Corporate Smart ESG](#)

Eurizon SGR: engagement initiatives	2018	2017	2016
Companies comprising the portfolios*	1,382	1,552	1,437
Companies for which engagement initiatives have been carried out	600	665	600
Companies for which ESG engagement initiatives have been carried out	130	135	50
% of the no. of companies included in the portfolios subject to ESG engagement	9.4	8.7	3.5

*The overall number reported refers to issuers of equity in Italian funds.

Fideuram Ethical and ESG Funds	2018	2017	2016
Ethical and ESG Funds: assets [K euro]	115,420	51,640	39,041
Ethical Funds: assets [K euro]	47,909	51,640	39,041
Fonditalia Ethical Investment Class R: assets [K euro]	26,447	30,165	28,895
Fonditalia Ethical Investment Class T: assets [K euro]	21,462	21,475	10,146
ESG Funds: assets [K euro]	67,511	0	0
Fonditalia Millennials Equity Class R: assets [K euro]*	21,336	-	-
Fonditalia Millennials Equity Class T: assets [K euro]*	46,175	-	-
Fonditalia Ethical Investment Class R: gross return [%]	-3.2	2.88	2
Fonditalia Ethical Investment Class T: gross return [%]	-3.2	2.88	2
Fonditalia Millennials Equity Class R: gross return [%]	-10.2		
Fonditalia Millennials Equity Class T: gross return [%]	-10.3		
Total assets in funds managed directly by Fideuram and on behalf of independent organisations [K euro]**	55,418,000	56,653,000	48,263,000

* Segment active since June 2018.

** "Third parties" refers to asset management companies not belonging to the Fideuram Group (Fideuram Investimenti and Fideuram Asset Management Ireland) which establish mutual investment funds that are then placed with customers.

Fideuram Ethical Funds are Luxembourg funds.

For the characteristics and performance of the funds, please click on the related hyperlink below.

[Fonditalia Ethical Investment Classe R](#) [Fonditalia Ethical Investment Classe T](#) [Fonditalia Millennials Equity Classe R](#) [Fonditalia Millennials Equity Classe T](#)

MULTI-CHANNEL

Distribution channels and automation of operations: Italy	2018	2017	2016
Multi-channel contracts (stock)*	8,972,878	7,515,941	6,929,604
Multi-channel contracts (stock)/no of customers	70.7	63.4	59.4
Bank transfers automation [%]	88.3	88.1	86.2
Securities automation [%]	67.5	74.9	78.8
Remote Banking: active contracts at date	239,358	164,220	157,667
Remote Banking: orders	127,248,285	134,771,167	126,451,505

*Monitoring of the 2018-2021 Business Plan is performed on customers of the Banca dei Territori Division (8.3 million multichannel contracts at the end of 2018). This does not include the contracts of Fideuram Intesa Sanpaolo Private Banking customers (621,399) and Banca 5 customers (21,595).

Distribution channels: Abroad	2018		2017	
	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/no. of customers	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/no. of customers
Albania	18,664	9	13,082	7
Croatia	540,333	28	516,339	27
Romania	13,893	20	12,563	25
Serbia	833,571	49	647,975	47
Slovakia	555,682	57	694,463	60
Ukraine	83,479	59	74,385	49
Hungary	316,916	85	305,595	81
Russian Federation	46,528	21	43,886	20

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

CYBER SECURITY

Training	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	3,627	4,653	8,280	28,846	7,194	36,040	1,289	8,010	9,299
Hours of training provided (classroom + remote learning)	7,560	6,647	14,207	6,716	10,510	17,226	2,538	15,512	18,050

CUSTOMER EXPERIENCE*

Net promoter score (NPS) performance by type of customer	2018	2017	2016
Retail	15.9	13.2	8.3
Personal	3.2	2.7	0.4
SME	20.3	20.2	17.6

*Surveys on customers of the Banca dei Territori Division. Customers of the Aggregate Set of the former Banca Popolare di Vicenza and the former Veneto Banca are excluded from the survey.

CLAIMS, COMPLAINTS AND APPEALS

Type	2018			2017			2016		
	Italy	Abroad*	Group	Italy	Abroad	Group	Italy	Abroad	Group
Loans	24,922	4,703	29,625	27,215	5,559	32,774	33,262	6,302	39,564
Payment systems	9,640	20,616	30,256	7,247	20,452	27,699	7,389	19,793	27,182
Organisational issues, Internet site, other	10,365	7,082	17,447	8,457	8,269	16,726	6,285	7,722	14,007
Insurance products	6,088	150	6,238	5,650	285	5,935	5,316	182	5,498
Current accounts, deposits and securities dossier	5,997	5,336	11,333	3,315	5,510	8,825	2,360	5,619	7,979
Investments	2,997	209	3,206	1,823	351	2,174	1,946	120	2,066
Total	60,009	38,096	98,105	53,707	40,426	94,133	56,558	39,738	96,296

For a correct comparison, the number of complaints received in 2017 – by individual category - must be supplemented with the data referring to the 'Venetian Banks' (2834 complaints in total) as reported on pp. 72-74

With regard to requests received from customers on personal data protection in Italy, 115 reports were received for an alleged violation of the Privacy Code in 2018 (101 in 2017), together with one request from the Italian Data Protection Authority.

* The survey of the International area also includes Eximbank (Moldova), which does not fall within the reporting boundary of the 2018 Statement.

COMMUNITY

CONTRIBUTION TO THE COMMUNITY

Contribution to the community by type [K euro]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Monetary contribution to the community	58,964	2,721	61,685	46,775	2,862	49,637	43,699	2,713	46,412
Goods and services donated to the community	0	17	17	0	0	0	10	17	27
Time contributions	125	89	214	56	162	218	16	130	146
Operating costs	4,558	253	4,811	3,414	155	3,569	3,429	253	3,682
Overall contribution to the community	63,647	3,080	66,727	50,245	3,179	53,424	47,154	3,113	50,267

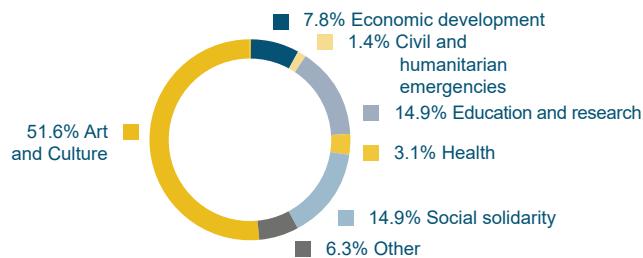
Contribution to the community: geographic distribution [K euro]*	2018	2017	2016
European Union	65,307	52,006	48,635
Other European countries	612	671	610
Africa	789	724	1,022
South America**	19	23	-
Total contribution to the community	66,727	53,424	50,267

* Data recorded based on the geographic area of the Group Bank making the contribution.

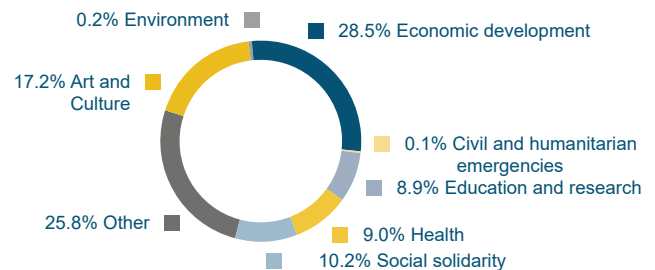
** Data recorded since 2017.

Monetary contribution to the community by area of activity [%]

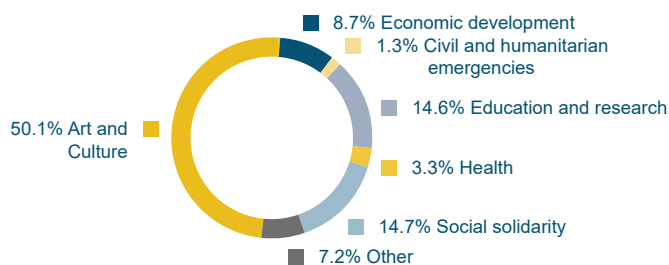
Italy



Abroad



Group

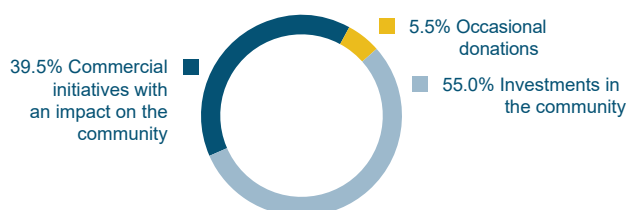


Monetary contribution to the community by area of activity [K euro]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	30,417	468	30,885	27,551	786	28,337	26,285	730	27,015
Social solidarity	8,786	278	9,064	5,335	167	5,502	4,003	369	4,372
Health	1,803	246	2,048	1,796	319	2,115	1,931	377	2,308
Education and research	8,790	242	9,032	4,386	301	4,687	4,450	84	4,535
Civil and humanitarian emergencies	798	3	801	780	0	780	469	94	563
Economic development	4,616	776	5,391	4,274	434	4,709	4,906	216	5,123
Environment	25	5	30	120	15	134	58	164	222
Other	3,730	703	4,433	2,533	840	3,373	1,597	677	2,274
Total monetary contribution to the community	58,964	2,721	61,685	46,775	2,862	49,637	43,699	2,713	46,412

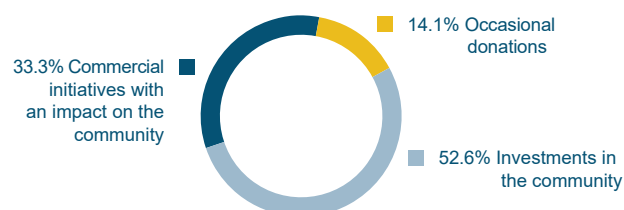
Monetary contribution to the community by reason [K euro]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	3,218	385	3,603	3,469	497	3,966	4,179	710	4,889
Investments in the community	32,428	1,430	33,858	25,899	1,310	27,209	22,523	1,435	23,958
Commercial initiatives with an impact on the community	23,318	906	24,224	17,407	1,055	18,462	16,997	568	17,565
Total monetary contribution to the community	58,964	2,721	61,685	46,775	2,862	49,637	43,699	2,713	46,412

Monetary contribution to the community by reason [%]

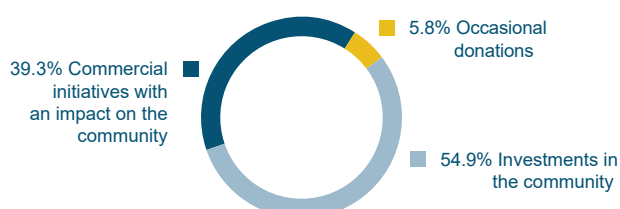
Italy



Abroad



Group



Company voluntary work	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total monetary contribution of hours of company voluntary work [K euro]	125	89	214	56	162	218	16	130	146
Hours of company voluntary work	2,897	9,626	12,523	1,843	15,213	17,056	567	11,713	12,280
Staff involved in company voluntary work [No.]	393	931	1,324	252	1,295	1,547	75	904	979

MEDIA RELATIONS*

Type [No.]	2018	2017	2016
Press releases and analysis	1,461	810	703
Press conferences and interviews	709	117	97
Speeches by managers at events covered by the press office	351	134	121

* The 2018 figures are not comparable with those of 2017 and 2016, as the Press Releases caption figures of 2017 and 2016 do not include analysis, the Press conferences caption figures do not include interviews, and the Product and initiative presentation caption figures do not include all the speeches by managers at events covered by the Press Office.

SUPPLIERS

Total gross revenue (Group)	2018
Total gross revenue [K euro]	2,784,000

Suppliers - Supplier Gate*	2018
Suppliers [No.]	3,161
of which:	
Italy [No.]	2,860
Europe (excluding Italy) [No.]	239
Rest of the world [No.]	62
Share of orders from Europe to (Breakdown by supplier registered office)	
Europe [%]	98
Rest of the world [%]	2

* The figures refer exclusively to suppliers whose registration with the Intesa Sanpaolo Group's Supplier Gate is ongoing or has been completed. The 2018 figures are not comparable with those of previous years, as a new calculation method has been applied.

Employees*

COMPOSITION

Group staff breakdown by country	2018		
	Total	Men	Women
Italy	68,392	33,835	34,557
Luxembourg	214	137	77
Ireland	29	15	14
Egypt	4,509	3,504	1,005
Albania	640	192	448
Croatia	5,278	1,503	3,775
Romania	606	168	438
Serbia	3,031	830	2,201
Hungary	2,262	695	1,567
Slovakia	4,248	1,153	3,095
Ukraine	1,074	211	863
Russian Federation	1,202	333	869
Brazil	41	30	11
Group	91,526	42,606	48,920

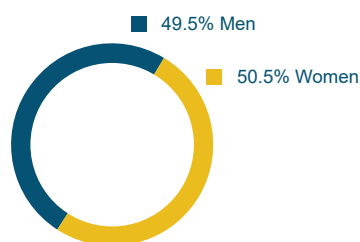
The figures exclude employees with atypical contracts.

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

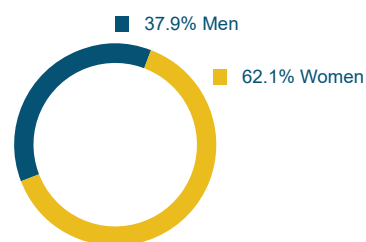
The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

Breakdown of staff by gender

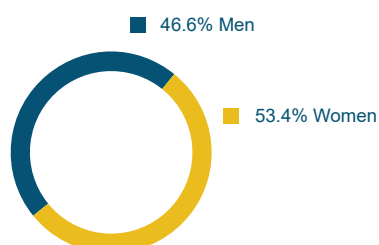
Italy



Abroad



Group



Female bank employees in Italy account for 45.9% of staff, against 54.1% male employees.

* All the Italy System data refer to: ABI 2018 Report on the labor market in the financial industry, Bancaria Editrice (the data regarding credit staff are updated as of 2017).

Employees by type of contract and gender [no.]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	68,343	20,704	89,047	63,756	21,582	85,338	63,999	21,744	85,743
Men	33,809	7,697	41,506	31,346	8,083	39,429	31,539	7,882	39,421
Women	34,534	13,007	47,541	32,410	13,499	45,909	32,460	13,862	46,322
Fixed-term contracts	47	2,312	2,359	60	2,068	2,128	29	2,753	2,782
Men	26	1,034	1,060	27	924	951	19	1,329	1,348
Women	21	1,278	1,299	33	1,144	1,177	10	1,424	1,434
Apprenticeships	2	118	120	43	112	155	101	96	197
Men	0	40	40	19	41	60	44	40	84
Women	2	78	80	24	71	95	57	56	113
Access-to-work contract	0	0	0	0	1	1	0	3	3
Men	0	0	0	0	0	0	0	1	1
Women	0	0	0	0	1	1	0	2	2

Employees by type of contract and gender [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	99.93	89.50	97.29	99.84	90.82	97.39	99.80	88.40	96.64
Men	49.43	33.27	45.35	49.09	34.02	45.00	49.18	32.05	44.43
Women	50.49	56.22	51.94	50.75	56.81	52.39	50.62	56.36	52.21
Fixed-term contracts	0.07	9.99	2.58	0.09	8.70	2.43	0.05	11.19	3.14
Men	0.04	4.47	1.16	0.04	3.89	1.09	0.03	5.40	1.52
Women	0.03	5.52	1.42	0.05	4.81	1.34	0.02	5.79	1.62
Apprenticeships	0.00	0.51	0.13	0.07	0.47	0.18	0.16	0.39	0.22
Men	0.00	0.17	0.04	0.03	0.17	0.07	0.07	0.16	0.09
Women	0.00	0.34	0.09	0.04	0.30	0.11	0.09	0.23	0.13
Access-to-work contract	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00
Men	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Women	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00

Figures for Italy for bank staff are as follows: executives (98.6%), middle managers (0.9%) and professional areas (0.5%).

Atypical contracts and work placements	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Temporary agency employment contracts	31	107	138	22	102	124	30	122	152
Men	11	44	55	12	29	41	10	36	46
Women	20	63	83	10	73	83	20	86	106
Temporary employment contracts	28	0	28	61	0	61	43	0	43
Men	26	0	26	55	0	55	38	0	38
Women	2	0	2	6	0	6	5	0	5
Work placements	236	132	368	148	127	275	156	101	257
Men	130	62	192	92	64	156	101	38	139
Women	106	70	176	56	63	119	55	63	118

Financial advisors	Italy		
	2018	2017	2016
Financial advisors	5,995	5,950	5,848
Men	4,740	4,735	4,704
Women	1,255	1,215	1,144

Overall workforce	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Overall workforce	74,682	23,373	98,055	70,040	23,992	94,032	70,206	24,819	95,025
Men	38,742	8,877	47,619	36,286	9,141	45,427	36,455	9,326	45,781
Women	35,940	14,496	50,436	33,754	14,851	48,605	33,751	15,493	49,244

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

Employees by category and gender [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.5	2.3	1.7	1.5	2.1	1.6	1.4	2.0	1.6
Men	1.2	1.4	1.3	1.2	1.3	1.2	1.2	1.3	1.2
Women	0.3	0.9	0.5	0.3	0.8	0.4	0.2	0.8	0.4
Middle managers	42.5	23.4	37.7	43.1	22.9	37.6	42.8	22.8	37.3
Men	25.8	13.8	22.8	25.7	13.7	22.5	25.6	13.8	22.3
Women	16.6	9.6	14.9	17.4	9.2	15.1	17.2	9.1	14.9
Professional areas	56.0	74.3	60.6	55.4	75.0	60.8	55.8	75.1	61.2
Men	22.4	22.7	22.5	22.2	23.1	22.5	22.5	22.6	22.5
Women	33.6	51.6	38.1	33.2	51.9	38.3	33.3	52.5	38.7

Figures for Italy for bank staff are as follows: executives (2.1%), middle managers (41.5%) and professional areas (56.4%).

Employees - Breakdown by category and gender [% of the category total]	2018		2017		2016	
	Men	Woman	Men	Woman	Men	Woman
Executives	73.9	26.1	75.2	24.8	75.7	24.3
Middle managers	60.5	39.5	59.7	40.3	60.0	40.0
Executives + Middle managers	61.1	38.9	60.4	39.6	60.6	39.4
Professional areas	37.1	62.9	37.0	63.0	36.8	63.2

Part time employees by gender	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Number of part time employees/total staff [%]	15.4	1.1	11.8	15.3	1.0	11.5	15.3	1.1	11.3
Breakdown of part time employees by gender [No.]	10,531	248	10,779	9,802	240	10,042	9,809	261	10,070
Men [No.]	678	29	707	638	32	670	609	28	637
Women [No.]	9,853	219	10,072	9,164	208	9,372	9,200	233	9,433

In Italy, part time personnel account for 15.4%, about 3.3% more than the Italian figure for the banking sector (12.1%).

Average age of employees	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Average age of employees	47.9	41.5	46.3	48.1	41.2	46.2	47.6	41.0	45.8
Men	49.2	42.6	47.9	49.6	42.6	48.0	49.1	42.7	47.7
Women	46.7	40.8	44.9	46.7	40.4	44.7	46.0	40.0	44.1
Executives	52.8	45.4	50.3	52.5	45.1	49.8	52.0	44.9	49.5
Middle managers	51.0	46.6	50.4	51.2	46.4	50.4	50.7	46.3	50.0
Professional areas	45.4	39.7	43.7	45.6	39.5	43.5	45.0	39.3	43.1

Figures for Intesa Sanpaolo and Italy for leading banks are comparable: average age of employees (46.9), men (48.1), women (45.5), executives (52.6), middle managers (50.1) and professional areas (44.3).

Employees by age bracket [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
≤30	3.1	14.6	6.0	3.2	15.5	6.5	3.0	15.8	6.5
Men	1.6	5.4	2.6	1.7	5.5	2.7	1.5	5.3	2.5
Women	1.4	9.2	3.4	1.5	10.0	3.8	1.5	10.5	4.0
31-50	53.3	62.4	55.6	51.9	62.1	54.7	55.1	62.5	57.1
Men	22.6	21.1	22.2	21.4	21.0	21.3	22.9	21.0	22.4
Women	30.7	41.3	33.4	30.5	41.1	33.4	32.1	41.5	34.7
>50	43.6	23.0	38.4	44.9	22.4	38.8	42.0	21.8	36.4
Men	25.2	11.4	21.8	26.0	11.5	22.1	24.8	11.4	21.1
Women	18.4	11.6	16.7	18.9	10.9	16.7	17.1	10.4	15.3

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (4.5%), 31 - 50 (56.3%) e > 50 (39.2%).

International banks: senior managers hired in the local community	2018		
	First line managers	First line managers (local recruitment)	Front line managers hired in the local community/front line managers [%]
Albania	12	10	83.3
Croatia	31	29	93.5
Romania	9	6	66.7
Serbia	11	10	90.9
Slovakia	9	5	55.6
Ukraine	13	9	69.2
Hungary	10	9	90.0
Egypt	14	12	85.7
Russian Federation	5	5	100.0

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 [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Graduates	38.5	69.3	46.3	35.7	67.9	44.4	34.3	61.5	41.8
Men	18.8	28.5	21.3	17.3	27.9	20.2	16.6	26.4	19.3
Women	19.7	40.8	25.0	18.4	40.0	24.2	17.7	35.2	22.5
High school certificate	56.6	26.6	49.0	58.1	27.2	49.7	58.7	33.3	51.6
Men	27.1	7.4	22.1	27.5	7.2	22.0	27.9	8.3	22.5
Women	29.5	19.2	26.9	30.6	20.0	27.7	30.8	25.0	29.2
Other	4.9	4.1	4.7	6.2	4.9	5.8	7.0	5.2	6.5
Men	3.5	2.0	3.2	4.3	2.9	3.9	4.7	3.0	4.2
Women	1.4	2.1	1.5	1.9	2.0	1.9	2.3	2.2	2.3

Intesa Sanpaolo and Italian industry figures for education of leading banks are comparable: graduates and post-graduates (40.3%), high school certificate (54.6%), other (5.1%).

Average employee seniority [years]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total average seniority	21.6	13.3	19.5	22.2	13.0	19.7	21.8	13.2	19.4
Men	22.0	14.1	20.4	23.0	14.2	21.0	22.6	14.8	20.9
Women	21.1	12.8	18.7	21.5	12.2	18.6	21.0	12.2	18.2
Executives	20.1	12.8	17.6	20.1	12.1	17.3	19.4	11.9	16.7
Middle managers	24.6	18.8	23.7	25.5	18.7	24.4	25.1	18.8	24.0
Professional areas	19.3	11.6	16.9	19.8	11.3	16.9	19.3	11.5	16.7

Employees belonging to protected categories [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Disabled persons	4.7	1.8	4.0	4.6	1.4	3.8	4.8	1.3	3.8
Men	2.7	0.7	2.2	2.7	0.6	2.2	2.8	0.6	2.2
Women	2.0	1.1	1.8	1.9	0.8	1.6	1.9	0.7	1.6
Protected categories	1.4	1.0	1.3	1.6	0.1	1.1	1.6	0.1	1.2
Men	0.8	0.0	0.6	0.9	0.0	0.6	0.9	0.1	0.7
Women	0.6	1.0	0.7	0.7	0.1	0.5	0.7	0.1	0.5

Employment by gender and age [no.]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1,073	2,901	3,974	1,244	2,741	3,985	1,098	3,023	4,121
Men	609	1,079	1,688	721	1,066	1,787	663	1,122	1,785
Women	464	1,822	2,286	523	1,675	2,198	435	1,901	2,336
≤30	522	1,436	1,958	701	1,419	2,120	654	1,677	2,331
31-50	504	1,365	1,869	506	1,233	1,739	419	1,245	1,664
>50	47	100	147	37	89	126	25	101	126

Employment rate by gender and age [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.6	12.5	4.3	1.9	11.5	4.5	1.7	12.3	4.6
Men	1.8	12.3	4.0	2.3	11.8	4.4	2.1	12.1	4.4
Women	1.3	12.7	4.7	1.6	11.4	4.7	1.3	12.4	4.9
≤30	25.0	42.5	35.8	34.4	38.6	37.1	34.2	43.3	40.3
31-50	1.4	9.5	3.7	1.5	8.4	3.6	1.2	8.1	3.3
>50	0.2	1.9	0.4	0.1	1.7	0.4	0.1	1.9	0.4

Termination by gender and age	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	4,360	3,949	8,309	1,267	3,613	4,880	893	4,247	5,140
Men	2,560	1,474	4,034	769	1,298	2,067	574	1,656	2,230
Women	1,800	2,475	4,275	498	2,315	2,813	319	2,591	2,910
≤30	187	916	1,103	96	840	936	79	1,088	1,167
31-50	451	2,169	2,620	282	2,046	2,328	295	2,250	2,545
>50	3,722	864	4,586	889	727	1,616	519	909	1,428

Termination rate by gender and age [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	6.4	17.1	9.1	2.0	15.2	5.6	1.4	17.3	5.8
Men	7.6	16.8	9.5	2.4	14.3	5.1	1.8	17.9	5.5
Women	5.2	17.2	8.7	1.5	15.7	6.0	1.0	16.9	6.1
≤30	8.9	27.1	20.2	4.7	22.9	16.4	4.1	28.1	20.2
31-50	1.2	15.0	5.1	0.9	13.9	4.9	0.8	14.6	5.0
>50	12.5	16.2	13.0	3.1	13.6	4.8	1.9	17.0	4.4

Termination by reason [No.]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Employment ended in the year	4,360	3,949	8,309	1,267	3,613	4,880	893	4,247	5,140
Resignation	601	1,394	1,995	344	1,274	1,618	348	1,460	1,808
Retirement	71	206	277	27	257	284	62	261	323
Exit incentives	3,446	0	3,446	724	0	724	291	0	291
Death	78	26	104	74	31	105	82	41	123
Other reasons - with incentives	23	902	925	9	540	549	21	745	766
Other reasons - without incentives	68	1,199	1,267	70	1,333	1,403	61	1,527	1,588
Expiry of fixed-term contracts	73	222	295	19	178	197	28	213	241

Turnover by gender and age	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-3,287	-1,048	-4,335	-23	-872	-895	205	-1,224	-1,019
Men	-1,951	-395	-2,346	-48	-232	-280	89	-534	-445
Women	-1,336	-653	-1,989	25	-640	-615	116	-690	-574
≤30	335	520	855	605	579	1,184	575	589	1,164
31-50	53	-804	-751	224	-813	-589	124	-1,005	-881
>50	-3,675	-764	-4,439	-852	-638	-1,490	-494	-808	-1,302

Turnover rate by gender and age [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-4.6	-4.3	-4.5	0.0	-3.5	-1.0	0.3	-4.7	-1.1
Men	-5.5	-4.3	-5.2	-0.2	-2.5	-0.7	0.3	-5.5	-1.1
Women	-3.7	-4.3	-3.9	0.1	-4.2	-1.3	0.4	-4.3	-1.2
≤30	19.1	18.2	18.5	42.2	18.7	26.1	43.1	17.9	25.2
31-50	0.1	-5.3	-1.5	0.7	-5.2	-1.2	0.4	-6.1	-1.7
>50	-11.0	-12.6	-11.2	-2.9	-10.7	-4.2	-1.8	-13.1	-3.9

PROFESSIONAL DEVELOPMENT

Number of promotions by gender	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	2,773	2,901	5,674	3,327	2,209	5,536	1,342	2,462	3,804
Men	1,352	1,645	2,997	1,547	1,170	2,717	518	1,370	1,888
Women	1,421	1,256	2,677	1,780	1,039	2,819	824	1,092	1,916
Staff promoted [%]	4.1	12.5	6.2	5.2	9.3	6.3	2.1	10.0	4.3

Average gross base salary by category and gender - FTE* [K euro]	2018		
	Italy	Abroad	Group
Executives	146.6	69.4	122.1
Men	150.6	79.7	132.0
Women	129.1	52.3	91.9
Middle managers	58.4	19.9	52.3
Men	60.4	18.8	54.0
Women	55.2	21.5	49.7
Professional areas	39.4	12.9	31.0
Men	39.5	13.5	32.7
Women	39.4	12.6	29.9

Minimum remuneration in the Group for new recruits is always the retribution of national collective bargaining agreements for the industry, for various categories of staff. At an international level, minimum remuneration is related to regulations and the cost of living of the relative country.

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

* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category. For this reason, the figures from the previous two-year period were omitted as they are not comparable.

Average remuneration by category and gender - FTE* [K euro]	2018		
	Italy	Abroad	Group
Male executives	224.9	103.2	192.9
Female executives	188.5	63.4	127.9
Male middle managers	66.9	22.2	60.0
Female middle managers	60.5	24.5	54.6
Male professional areas	41.9	15.0	34.8
Female professional areas	41.7	13.9	31.8
Average annual remuneration of all employees	54.5	18.0	45.2
Ratio between the CEO's remuneration and the average remuneration of all employees	75.2		

This includes the basic gross average remuneration and the variable component received in the year.

* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category. For this reason, the figures from the previous two-year period were omitted as they are not comparable.

Women/men base salary and remuneration ratio - FTE* [%]	2018		
	Italy	Abroad	Group
Ratio of gross base salary - women vs. men - FTE			
Executives	0.9	0.7	0.7
Middle managers	0.9	1.1	0.9
Professional areas	1.0	0.9	0.9
Ratio of total remuneration - women vs. men - FTE			
Executives	0.8	0.6	0.7
Middle managers	0.9	1.1	0.9
Professional areas	1.0	0.9	0.9

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

* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category. For this reason, the figures from the previous two-year period were omitted as they are not comparable.

Performance appraisal	Abroad		
	2018	2017	2016
Employees with annual performance appraisal [%]	86.2	88.0	87.3
Men	93.6	94.6	94.1
Women	81.7	83.9	83.3
Employees with annual performance appraisal [No.]	19,945	20,907	21,483
Men	8,208	8,560	8,706
Women	11,737	12,347	12,777

In Italy, all staff have a performance appraisal.

Breakdown of branch personnel by category and gender [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Directors	12.2	9.3	11.5	12.2	9.1	11.5	12.2	9.6	11.5
Men	8.0	4.1	7.1	7.9	3.9	6.9	8.0	4.1	7.0
Women	4.2	5.2	4.4	4.3	5.2	4.6	4.2	5.5	4.5
Executive directors	59.8	46.5	56.7	60.8	45.5	57.0	60.5	44.1	56.2
Men	21.1	12.7	19.1	20.6	13.3	18.8	20.6	12.7	18.5
Women	38.7	33.9	37.6	40.2	32.2	38.2	39.9	31.4	37.7
Other	28.0	44.1	31.8	26.9	45.4	31.6	27.3	46.3	32.2
Men	14.5	14.7	14.6	14.7	14.3	14.6	14.9	14.1	14.7
Women	13.5	29.4	17.2	12.2	31.1	17.0	12.5	32.1	17.5

TRAINING

Training by category (hours)	2018			2017*			2016*		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	34,552	25,499	60,051	26,082	18,697	44,779	32,946	17,571	50,517
Men	28,010	14,698	42,709	21,215	11,498	32,713	26,886	10,784	37,670
Women	6,542	10,800	17,342	4,867	7,199	12,066	6,060	6,787	12,847
Middle managers	2,922,599	202,666	3,125,265	1,863,133	176,606	2,039,738	3,521,452	137,557	3,659,009
Men	1,721,452	109,050	1,830,502	1,049,237	96,930	1,146,167	2,036,333	69,984	2,106,317
Women	1,201,147	93,615	1,294,763	813,896	79,676	893,571	1,485,119	67,573	1,552,692
Professional areas	4,182,800	775,598	4,958,397	2,565,895	578,363	3,144,257	4,281,206	517,384	4,798,590
Men	1,578,504	233,010	1,811,514	968,497	202,657	1,171,154	1,562,514	170,183	1,732,697
Women	2,604,296	542,588	3,146,884	1,597,398	375,705	1,973,104	2,718,692	347,201	3,065,893
Total**	7,139,951	1,003,762	8,143,713	4,455,110	773,665	5,228,774	7,835,603	672,512	8,508,115
Men	3,327,966	356,758	3,684,725	2,038,949	311,085	2,350,034	3,625,733	250,951	3,876,684
Women	3,811,985	647,003	4,458,988	2,416,161	462,580	2,878,741	4,209,870	421,561	4,631,431

* Comparative figures for Italy are restated, consistent with 2018, on the basis of a recalculation that takes training effectiveness parameters into account.

** The figures do not include the hours of training provided to employees that left during the year, as well as the training provided via Web TV.

Training by category (No. participants)	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	925	451	1,376	808	442	1,250	823	398	1,221
Men	751	275	1,026	662	276	938	681	252	933
Women	174	176	350	146	166	312	142	146	288
Middle managers	27,167	5,120	32,287	25,044	4,706	29,750	26,925	4,536	31,461
Men	16,486	3,136	19,622	14,786	2,948	17,734	16,147	2,846	18,993
Women	10,681	1,984	12,665	10,258	1,758	12,016	10,778	1,690	12,468
Professional areas	35,415	14,840	50,255	31,390	14,240	45,630	34,097	14,183	48,280
Men	13,817	4,389	18,206	12,134	4,570	16,704	13,510	4,309	17,819
Women	21,598	10,451	32,049	19,256	9,670	28,926	20,587	9,874	30,461
Total	63,507	20,411	83,918	57,242	19,388	76,630	61,845	19,117	80,962
Men	31,054	7,800	38,854	27,582	7,794	35,376	30,338	7,407	37,745
Women	32,453	12,611	45,064	29,660	11,594	41,254	31,507	11,710	43,217

Training by content [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Managerial	6.1	6.9	6.3	6.1	9.9	7.2	5.2	10.7	6.1
Commercial	5.6	13.4	7.7	7.1	18.9	10.6	2.8	19.3	5.7
Operational	36.7	24.8	33.4	29.4	26.5	28.5	12.9	21.1	14.3
Credit	3.5	8.9	5.0	2.6	6.6	3.8	4.1	9.9	5.1
Finance	41.5	10.5	33.1	34.8	3.2	25.4	42.4	4.9	35.9
Abroad	0.2	0.2	0.2	0.4	0.8	0.5	0.2	0.1	0.2
IT	1.7	4.5	2.5	3.9	2.7	3.6	1.8	3.9	2.2
Specialist	2.4	25.8	8.8	7.3	24.5	12.4	27.9	22.9	27.0
Language	2.4	5.0	3.1	8.5	6.9	8.0	2.7	7.2	3.5

Aid and benefits received relative to personnel [K euro]	2018			2017			2016		
	Italy	Abroad*	Group	Italy	Abroad*	Group	Italy	Abroad*	Group
Relative to personnel	9,243	87	9,330	5,137	109	5,246	6,597	157	6,754
of which: funded training (only Italy)	9,243	0	9,243	5,137	0	5,137	6,418	0	6,418
of which other	0	87	87	0	109	109	179	157	336

* The amount only refers to Banca Intesa Russia.

Training by category and gender [average hours]*	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executive	25.1	48.2	32.8	24.2	36.2	28.5	31.6	35.2	32.9
Men	24.7	46.7	30.7	23.6	36.0	27.3	30.9	34.9	32.1
Women	26.5	50.5	39.0	27.0	36.5	32.3	35.5	35.7	35.6
Middle managers	38.4	37.4	38.2	26.8	34.2	28.0	52.1	24.5	47.4
Men	37.7	34.1	37.2	25.7	31.2	26.6	50.7	20.7	45.6
Women	39.4	42.2	39.9	28.4	38.6	30.1	54.2	30.3	50.1
Other	40.3	45.1	41.8	30.3	32.0	30.9	49.5	28.0	42.2
Men	39.4	44.3	40.6	30.2	36.1	31.8	46.6	30.6	42.1
Women	41.0	45.5	42.5	30.5	30.1	30.3	51.6	26.9	42.3

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

Training by procedure	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	6.4	73.6	14.6	11.4	79.3	21.4	11.7	82.7	17.6
Remote training [% of hours]*	93.6	26.4	85.4	88.6	20.7	78.6	88.3	17.3	82.4
Number of persons registered	63,507	20,411	83,918	57,242	19,388	76,630	61,845	19,117	80,962
Hours of training provided (classroom + remote learning) [No.]*	7,139,951	1,003,762	8,143,713	4,455,110	773,665	5,228,774	7,835,603	672,512	8,508,115
Hours of training per employee [No.]**	39.3	43.4	40.3	28.7	32.6	29.8	50.4	27.3	44.0

* Comparative figures for Italy are restated, consistent with 2018, on the basis of a recalculation that takes training effectiveness parameters into account. The figures do not include the hours of training provided to employees that left during the year, as well as the training provided via Web TV.

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

Training costs	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training costs [K euro]	30,613	6,547	37,160	24,392	6,198	30,590	25,244	5,899	31,143
Training costs per staff member [euro]	448	283	406	382	261	349	394	240	351

EMPLOYEE SATISFACTION AND COMMUNICATION

Company climate	2018		2017		2016	
	Italy	Abroad	Italy	Abroad	Italy	Abroad
Climate analysis (% taking part in the survey out of the selected sample)	-	-	-	-	55.2	52.1
Employee satisfaction index [%]	-	-	-	-	78.0	77.0
Change in the employee satisfaction index compared to the previous period	-	-	-	-	13.0	-1.0
Climate analysis*	-	-	-	-	1	-
Internal communication events	148	336	100	339	105	253
Focus groups	12	16	7	23	61	17
Participants in focus groups	120	580	70	380	488	211

*In 2018 and 2017 no climate surveys were conducted. In 2016, the climate survey was the same throughout the Group, applied both in Italy and abroad.

Web Tv Access and House organ	2018	2017	2016
Web Tv total access*	661,680	1,025,931	1,022,390
House organ: total number of online visits	473,000	468,000	447,522

* Average, daily, one-time accesses to the company intranet in 2018 accounted for 65,000 hits.

FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Employees registered with a trade union [No.]	52,740	7,160	59,900	49,536	7,857	57,393	48,542	8,316	56,858
Executives	190	58	248	160	52	212	163	55	218
Middle managers	20,920	2,470	23,390	20,158	2,631	22,789	19,445	2,750	22,195
Professional areas	31,630	4,632	36,262	29,218	5,174	34,392	28,934	5,511	34,445
Employees registered with a trade union [%]	77.1*	31.0	65.4	77.6	33.1	65.5	75.7	33.8	64.1
Days' absence for trade union reasons (all permits for trade unionists)	96,336	607	96,943	90,474	575	91,049	78,924	578	79,502
Days' absence for meetings/strikes (also employees who are not trade unionists)	6,514	126	6,640	2,437	112	2,549	2,325	131	2,456
Men	3,004	67	3,071	1,196	47	1,243	1,309	61	1,370
Women	3,510	59	3,569	1,241	65	1,306	1,016	70	1,086
Days' absence for involvement in strikes	136	0	136	156	0	156	383	0	383
Men	68	0	68	74	0	74	243	0	243
Women	68	0	68	82	0	82	140	0	140
Days' absence for meetings	6,378	126	6,504	2,282	112	2,394	1,942	131	2,073
Men	2,936	67	3,003	1,122	47	1,169	1,066	61	1,127
Women	3,442	59	3,501	1,160	65	1,225	876	70	946

The National Collective Bargaining Agreement for the sector covers all employees in Italy.

*The percentage of employees in Italy covered by the collective bargaining agreement for the credit sector that are members of a trade union is 77.84% (calculation based on Full Time Equivalents - FTEs).

COMPANY WELFARE, HEALTH AND SAFETY

Contributions for staff [K euro]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Insurance and accident policies	20,296	671	20,967	17,258	753	18,011	12,914	967	13,881
Loyalty bonus	16,801	306	17,107	17,747	251	17,998	26,601	250	26,850
Study contributions for employees' children	3,602	107	3,709	3,118	67	3,185	3,115	87	3,202
Recreational and cultural activities	3,819	1,513	5,332	1,866	1,000	2,866	2,258	1,027	3,285
Contributions for employees' children with disabilities	2,742	18	2,760	2,333	13	2,346	1,993	29	2,022

Supplementary healthcare and welfare	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Contributions paid by the Bank for supplementary healthcare assistance [K euro]	76,638	2,495	79,133	71,767	2,007	73,774	71,499	1,825	73,324
Health assistance: persons assisted	70,985	10,179	81,164	63,920	7,246	71,166	63,823	6,472	70,295
Contributions paid by the Bank for supplementary retirement benefits [K euro]	150,787	3,517	154,304	133,406	4,184	137,590	131,089	4,005	135,094
Supplementary retirement benefits: persons assisted	68,545	3,529	72,074	61,872	5,724	67,596	61,637	5,783	67,420

Credit facilities for staff	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Mortgages [No.]	3,487	876	4,363	3,484	1,017	4,501	3,239	1,237	4,476
Total mortgages disbursed [K euro]	542,911	60,822	603,733	550,396	67,594	617,990	515,315	78,116	593,431
Loans [No.]	16,689	5,188	21,877	13,842	6,055	19,897	13,288	4,921	18,209
Total loans disbursed [K euro]	175,001	36,440	211,441	159,055	36,452	195,507	134,100	31,574	165,674

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

Parental leave	Italy		
	2018	2017	2016
Employees entitled to parental leave	65,110	63,196	63,336
Men	33,144	31,059	31,132
Women	31,966	32,137	32,204
Employees using parental leave	3,528	3,397	3,510
Men	277	272	284
Women	3,251	3,125	3,226
Employees returning to work after leave	2,656	2,657	2,786
Men	268	263	278
Women	2,388	2,394	2,508
Employees returning to work, who are still bank employees in the following 12 months	2,644	2,668	2,819
Men	258	255	278
Women	2,386	2,413	2,541

Parental leave - Rates [%]	Italy		
	2018	2017	2016
Rate of return to work after parental leave*	75.3	78.2	79.4
Men	96.8	96.7	97.9
Women	73.5	76.6	77.7

* Calculated as the number of employees returning to work after leave out of the number of employees using parental leave.

Retention rate of returning employees, who are still employees: not available. Due to the variety and complexity of leave that may be used, it would be necessary to monitor each employee to calculate the indicator, affecting their privacy rights.

Absence by reason and gender - days lost [No.]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absences	1,141,276	810,122	1,951,398	1,084,975	863,362	1,948,337	954,426	964,380	1,918,807
Illness	584,675	161,661	746,337	525,447	154,992	680,439	451,938	163,931	615,870
Men	268,465	26,978	295,443	243,171	25,349	268,520	213,314	25,900	239,214
Women	316,211	134,683	450,893	282,276	129,643	411,919	238,625	138,031	376,656
Injury	17,738	4,313	22,051	15,840	3,049	18,889	15,217	2,409	17,626
Men	7,727	703	8,430	6,855	663	7,518	7,668	352	8,020
Women	10,012	3,610	13,622	8,985	2,386	11,371	7,548	2,057	9,605
Child care	246,325	383,551	629,876	235,570	463,484	699,054	235,468	503,644	739,112
Men	8,853	4,485	13,337	6,456	3,332	9,788	5,013	4,309	9,322
Women	237,472	379,067	616,539	229,114	460,152	689,266	230,455	499,335	729,790
Personal and family reasons	116,398	233,361	349,760	145,868	215,848	361,716	115,173	236,257	351,430
Men	44,337	136,535	180,872	49,174	129,853	179,027	42,488	144,084	186,571
Women	72,061	96,826	168,887	96,694	85,995	182,689	72,685	92,174	164,859
Leave for public positions	9,598	846	10,444	7,474	448	7,922	7,951	519	8,470
Men	6,727	396	7,123	5,107	99	5,206	5,539	145	5,684
Women	2,871	450	3,321	2,367	348	2,715	2,412	374	2,786
Leave for blood and other donations	9,675	348	10,024	9,002	171	9,173	8,038	136	8,173
Men	7,022	174	7,195	6,572	65	6,637	6,021	44	6,065
Women	2,653	175	2,828	2,430	106	2,536	2,017	92	2,109
Disability	137,502	1,921	139,423	129,648	1,014	130,662	108,244	983	109,227
Men	57,730	353	58,083	55,709	494	56,203	49,297	410	49,707
Women	79,772	1,568	81,340	73,939	520	74,459	58,948	573	59,521
Other	19,364	24,120	43,484	16,126	24,356	40,482	12,397	56,502	68,899
Men	10,858	4,139	14,997	8,641	3,542	12,183	7,069	14,086	21,154
Women	8,506	19,981	28,487	7,485	20,814	28,299	5,328	42,416	47,744

Days lost are calculated based on calendar business days.

Absence by reason and gender [%]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absence/theoretical working days	7.59	15.92	9.69	7.73	16.52	10.11	6.76	17.82	9.83
Men	2.74	3.41	2.91	2.72	3.13	2.83	2.38	3.50	2.69
Women	4.85	12.50	6.78	5.01	13.39	7.28	4.38	14.32	7.14
Illness	3.89	3.18	3.71	3.74	2.96	3.53	3.20	3.03	3.16
Men	1.78	0.53	1.47	1.73	0.48	1.39	1.51	0.48	1.23
Women	2.10	2.65	2.24	2.01	2.48	2.14	1.69	2.55	1.93
Injury	0.12	0.08	0.11	0.11	0.06	0.10	0.11	0.04	0.09
Men	0.05	0.01	0.04	0.05	0.01	0.04	0.05	0.01	0.04
Women	0.07	0.07	0.07	0.06	0.05	0.06	0.05	0.04	0.05
Child care	1.64	7.54	3.13	1.68	8.87	3.63	1.67	9.31	3.79
Men	0.06	0.09	0.07	0.05	0.06	0.05	0.04	0.08	0.05
Women	1.58	7.45	3.06	1.63	8.80	3.58	1.63	9.23	3.74
Personal and family reasons	0.77	4.59	1.74	1.04	4.13	1.88	0.82	4.37	1.80
Men	0.29	2.68	0.90	0.35	2.48	0.93	0.30	2.66	0.96
Women	0.48	1.90	0.84	0.69	1.64	0.95	0.52	1.70	0.84
Leave for public positions	0.06	0.02	0.05	0.06	0.01	0.04	0.06	0.01	0.04
Men	0.04	0.01	0.04	0.04	0.00	0.03	0.04	0.00	0.03
Women	0.02	0.01	0.02	0.02	0.01	0.01	0.02	0.01	0.01
Leave for blood and other donations	0.06	0.01	0.05	0.06	0.00	0.05	0.06	0.00	0.04
Men	0.05	0.00	0.04	0.05	0.00	0.03	0.04	0.00	0.03
Women	0.02	0.00	0.01	0.02	0.00	0.01	0.01	0.00	0.01
Disability	0.91	0.04	0.69	0.92	0.02	0.68	0.77	0.02	0.56
Men	0.38	0.01	0.29	0.40	0.01	0.29	0.35	0.01	0.25
Women	0.53	0.03	0.40	0.53	0.01	0.39	0.42	0.01	0.30
Other	0.13	0.47	0.22	0.11	0.47	0.21	0.09	1.04	0.35
Men	0.07	0.08	0.07	0.06	0.07	0.06	0.05	0.26	0.11
Women	0.06	0.39	0.14	0.05	0.40	0.15	0.04	0.78	0.24

Absenteeism and occupational disease - rates	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Rate of absenteeism*	5.09	3.32	4.64	4.91	3.06	4.41	4.20	3.10	3.90
Men	4.71	1.49	4.05	4.61	1.34	3.88	4.07	1.32	3.45
Women	5.46	4.45	5.16	5.20	4.11	4.86	4.34	4.18	4.29
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 rate of occupational disease is equal to the total number of times leave is taken because of occupational disease divided by the total number of hours worked.

Injuries by year and gender	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries in the year [No.]	764	109	873	719	88	807	773	94	867
Men	304	25	329	284	23	307	341	24	365
Women	460	84	544	435	65	500	432	70	502
Injury rate*	7.94	3.41	6.80	8.01	2.70	6.59	8.48	2.83	6.96
Men	5.95	2.06	5.23	6.00	1.85	5.16	7.08	1.92	6.05
Women	10.18	4.25	8.32	10.25	3.23	7.93	10.06	3.39	7.82
Working days lost [No.]	17,738	4,313	22,051	15,840	3,049	18,889	15,217	2,409	17,626
Men	7,727	703	8,430	6,855	663	7,518	7,668	352	8,020
Women	10,012	3,610	13,622	8,985	2,386	11,371	7,548	2,057	9,605
Rate of working days lost (severity index)**	0.17	0.11	0.16	0.16	0.08	0.14	0.16	0.06	0.13
Men	0.14	0.05	0.12	0.13	0.04	0.11	0.15	0.02	0.12
Women	0.20	0.15	0.19	0.20	0.10	0.16	0.16	0.08	0.13
Injuries / Total employees [%]	1.1	0.5	1.0	1.1	0.4	0.9	1.2	0.4	1.0

* 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	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Injuries at work [No.]	229	31	260	230	27	257	239	30	269
Men	79	2	81	85	5	90	105	4	109
Women	150	29	179	145	22	167	134	26	160
Rate of injuries at work*	2.38	0.97	2.03	2.56	0.83	2.10	2.62	0.90	2.16
Men	1.55	0.16	1.29	1.80	0.40	1.51	2.18	0.32	1.81
Women	3.32	1.47	2.74	3.42	1.09	2.65	3.12	1.26	2.49
Injuries on the way to/from work [No.]	535	78	613	489	61	550	534	64	598
Men	225	23	248	199	18	217	236	20	256
Women	310	55	365	290	43	333	298	44	342
Rate of injuries on the way to/from work**	5.56	2.44	4.78	5.45	1.87	4.49	5.86	1.93	4.80
Men	4.41	1.89	3.94	4.21	1.45	3.65	4.90	1.60	4.24
Women	6.86	2.78	5.58	6.83	2.14	5.28	6.94	2.13	5.33

* 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	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries	764	109	873	719	88	807	773	94	867
Injuries while driving	352	23	375	308	10	318	356	10	366
Falls/slipping	105	39	144	255	34	289	219	44	263
Robberies	3	5	8	5	6	11	7	7	14
Other	304	42	346	151	38	189	191	33	224

Serious injuries and deaths	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Cases presented for occupational disease	5	0	5	6	0	6	9	0	9
Serious/very serious injuries	165	8	173	145	7	152	163	8	171
Injuries at work	41	2	43	47	2	49	0	0	0
Injuries on the way to/from work	124	6	130	98	5	103	0	0	0
Serious/very serious injuries with res judicata sentence	0	0	0	0	1	1	0	3	3
Deaths at work, with res judicata sentence	0	0	0	0	0	0	0	0	0

Training on health and safety	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety	34,224	10,655	44,879	101,974	15,134	117,109	143,980	11,495	155,475
Employees who have attended health and safety training [No.]	5,895	3,476	9,371	15,685	5,009	20,694	20,976	5,115	26,091
Employees who have attended health and safety training [%]	9	15	10	25	21	24	33	21	29
Costs of health and safety training [K euro]	336	1,417	1,753	265	273	538	686	526	1,212
Hours of health and safety training per employee	0.5	0.5	0.5	1.6	0.6	1.3	2.2	0.5	1.8

Robberies	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Robberies	12	1	13	15	8	23	21	4	25
Robberies for every 100 bank counters	0.3	0.1	0.3	0.4	0.8	0.5	0.6	0.4	0.5
Interviews of psychological counselling to employees who have suffered robberies [No.]	156	0	156	126	0	126	236	0	236
On-site inspections on workplaces to assess risks for robbery [No.]	836	0	836	809	0	809	636	0	636

Environment

DIRECT ENVIRONMENTAL IMPACTS

Parameters	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Operators = Staff + Consultants	No.	72,680	23,244	95,924	67,606	23,876	91,482	67,531	24,731	92,262
Staff	No.	68,392	23,134	91,526	63,859	23,763	87,622	64,129	24,596	88,725
Consultants	No.	4,288	110	4,398	3,747	113	3,860	3,402	135	3,537
Total transfers	No.	654,263	21,225	675,488	626,149	20,961	647,110	607,687	20,646	628,333
Total transport	thousands of km	145,128	33,895	179,023	137,339	32,442	169,781	129,424	31,876	161,300
Floor area	thousands of m ²	3,169	626	3,795	2,828	658	3,485	2,902	711	3,613

Greenhouse gas emissions [CO ₂ e]	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Direct emissions (Scope1)	tCO₂eq	51,581	5,584	57,165	34,239	6,510	40,749	33,257	6,969	40,226
Natural gas emissions for independent heating	tCO ₂ eq	30,422	1,847	32,268	24,257	2,964	27,221	19,790	3,178	22,968
Natural gas emissions for cogeneration	tCO ₂ eq	6,826	418	7,244	2,150	0	2,150	5,378	0	5,378
Diesel emissions for independent heating	tCO ₂ eq	1,407	55	1,462	1,861	354	2,216	1,801	461	2,262
HFC emissions	tCO ₂ eq	5,720	159	5,879	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Gasoline emissions for company fleet	tCO ₂ eq	20	562	582	33	696	730	64	1,044	1,109
Diesel emissions for company fleet	tCO ₂ eq	7,186	2,544	9,729	5,938	2,495	8,433	6,223	2,286	8,509
Indirect emissions (Scope2 Market-based)	tCO₂eq	8,135	35,326	43,461	5,055	33,181	38,235	4,583	31,274	35,857
Electricity emissions (excluding cogeneration)	tCO ₂ eq	3,926	33,286	37,212	1,470	30,734	32,204	777	28,823	29,600
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	3,752	1,949	5,701	2,948	2,354	5,302	3,039	2,355	5,393
Diesel emissions for building heating	tCO ₂ eq	456	91	548	637	93	730	767	97	864
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO₂eq	59,716	40,911	100,626	39,294	39,691	78,985	37,839	38,243	76,082
Total direct + indirect emissions per staff member	tCO ₂ eq/ staff member	0.8	1.8	1.0	0.6	1.7	0.9	0.6	1.5	0.8
Total direct + indirect emissions per square meter	kgCO ₂ eq/ m ²	18.8	65.3	26.5	13.9	60.3	22.7	13.0	53.8	21.1
Total direct + indirect emissions (Scope1 + 2 Location-based)	tCO₂eq	177,395	38,515	215,910	156,817	44,996	201,813	149,650	41,002	190,652
Other indirect emissions (Scope3)	tCO₂eq	52,344	25,818	78,162	51,116	29,310	80,425	21,022	6,846	27,868
Business trips	tCO ₂ eq	8,614	2,258	10,871	8,510	1,725	10,235	8,350	1,444	9,794
Purchased paper	tCO ₂ eq	3,981	1,881	5,861	3,876	1,783	5,659	4,443	2,436	6,880
Waste	tCO ₂ eq	260	12	272	147	22	170	242	23	265
Office machinery	tCO ₂ eq	6,537	2,211	8,748	14,089	5,243	19,332	7,170	2,750	9,920
Internet banking*	tCO ₂ eq	123	53	176	114	122	236	817	192	1,009
Energy carriers**	tCO ₂ eq	32,822	19,400	52,222	24,379	20,414	44,794	n.a.	n.a.	n.a.
Cash-in-transit (CIT)	tCO ₂ eq	8	3	11	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

* Annual data not comparable: in 2017 the methodology was made consistent at Group level, limiting the scope to the main internet banking transactions.

** Scope3 emission generated: (a) in the natural gas supply chain, (b) in the production of the energy sources used in the electricity mix and (c) in the distribution and transformation of the electricity.

Emissions of other gas which are harmful to the ozone layer (NO _x , SO ₂)	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
NO _x emissions	t	50	46	96	38	39	77	38	45	83
SO ₂ emissions	t	2	40	42	2	62	64	2	56	58

Energy consumption broken down by source	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Direct primary energy consumption (Scope1)	GJ	754,041	81,572	835,613	568,502	102,964	671,466	550,272	108,968	659,241
Natural gas consumption for independent heating	GJ	524,052	32,969	557,020	421,325	52,948	474,273	345,496	56,814	402,310
Natural gas consumption for cogeneration	GJ	117,587	7,502	125,089	37,348	0	37,348	93,897	0	93,897
Diesel consumption for independent heating	GJ	18,935	774	19,709	25,053	5,067	30,120	24,238	6,630	30,868
Gasoline consumption for the fleet	GJ	267	7,338	7,605	452	9,511	9,964	864	14,011	14,875
Diesel consumption for the fleet	GJ	93,199	32,990	126,189	84,324	35,437	119,761	85,778	31,514	117,291
Indirect primary energy consumption (Scope2)	GJ	1,431,655	395,749	1,827,404	1,343,790	431,044	1,774,833	1,310,500	437,239	1,747,739
Renewable electricity consumption	GJ	1,328,804	49,329	1,378,132	1,266,716	64,298	1,331,014	1,238,522	49,115	1,287,637
Non renewable electricity consumption (except cogeneration)	GJ	30,007	255,015	285,022	15,847	257,528	273,375	8,607	273,764	282,371
Natural gas consumption for building heating (including remote district heating)	GJ	66,703	90,120	156,822	52,658	107,912	160,569	53,048	112,992	166,040
Diesel consumption for building heating	GJ	6,142	1,285	7,427	8,569	1,306	9,875	10,323	1,368	11,691
Total direct + indirect energy (Scope1 + 2)	GJ	2,185,696	477,321	2,663,017	1,912,292	534,008	2,446,299	1,860,772	546,207	2,406,980
Total direct + indirect energy per staff member	GJ/staff member	30.1	20.5	27.8	28.3	22.4	26.7	27.6	22.1	26.1
Other indirect primary energy consumption (Scope3)	GJ	2,639,484	902,134	3,541,618	979,260	950,595	1,929,855	405,633	187,920	593,553
Business trips	GJ	128,283	30,131	158,415	127,457	23,728	151,185	104,370	19,680	124,051
Purchased paper	GJ	107,232	72,411	179,643	104,476	68,837	173,313	175,397	123,257	298,654
Waste	GJ	3,514	176	3,690	1,987	312	2,299	3,554	301	3,855
Office machinery	GJ	98,815	33,425	132,240	205,960	76,641	282,601	107,193	41,113	148,306
Internet Banking*	GJ	2,068	1,323	3,391	1,930	2,443	4,374	15,118	3,569	18,687
Energy carriers**	GJ	2,299,445	764,618	3,064,063	537,450	778,634	1,316,084	n.a.	n.a.	n.a.
Cash-in-transit (CIT)	GJ	127	50	177	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

* Annual data not comparable: in 2017 the methodology was made consistent at Group level, limiting the scope to the main internet banking transactions.

** Scope 3 primary energy consumption generated: (a) in the natural gas supply chain, (b) in the production of the energy sources used in the electricity mix and (c) in the distribution and transformation of the electricity.

Total electricity focus (including cogeneration)	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Electricity per staff member	kWh/staff member	5,359	3,701	4,957	5,326	3,744	4,913	5,273	3,627	4,831
Electricity per square meter	kWh/m ²	123	137	125	127	136	129	123	126	123
Electricity from renewable sources	%	94.8	15.9	80.5	97.7	20.0	82.3	96.6	15.2	80.2
Electricity from cogeneration	%	3.1	1.7	2.8	1.1	0.0	0.8	2.7	0.0	2.2

Transport	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Air travel	thousands of km	40,044	5,064	45,108	40,191	5,212	45,403	35,364	5,350	40,714
Train travel	thousands of km	48,552	642	49,195	44,392	265	44,657	37,018	384	37,402
Company fleet	thousands of km	44,440	18,013	62,453	40,278	20,177	60,455	43,541	21,205	64,746
Personal cars	thousands of km	12,091	10,175	22,266	12,477	6,789	19,266	13,501	4,936	18,437
Remote connections	thousands	63,070	31	63,101	56,664	4	56,668	49,470	3	49,473
Distance covered for business trip per employee	km/employee	222	1,597	265	219	1,548	262	213	1,544	257

Use of raw materials - paper	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	4,996	1,809	6,805	4,863	1,711	6,574	5,466	2,027	7,493
Purchased paper / staff member	kg/staff member	68.7	77.8	70.9	71.9	71.7	71.9	80.9	81.9	81.2
Ratio of recycled paper out of the total	%	69.2	22.9	56.9	69.1	22.5	57.0	68.9	24.6	56.9
Ratio of FSC paper out of the total	%	5.4	15.3	8.0	5.5	20.1	9.3	4.0	16.4	7.3
Ratio of ECT/TCF paper out of the total	%	0.5	25.9	7.3	0.5	16.2	4.6	0.5	19.5	5.6
Ratio of FSC and ECT/TCF paper out of the total	%	19.2	8.3	16.3	19.1	8.8	16.4	19.7	10.4	17.2
Ratio of other certified paper out of the total	%	0.2	3.4	1.1	0.1	5.8	1.6	0.0	7.5	2.0

Consumption of water	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total water consumed	thousands of m ³	1,428	546	1,974	1,242	515	1,757	1,829	531	2,359
Total water consumed / staff member	m ³ /staff member	19.6	23.5	20.6	18.4	21.6	19.2	27.1	21.5	25.6

Special waste by type	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total waste	t	3,315	682	3,997	1,973	1,159	3,132	2,732	724	3,456
Total non-hazardous waste	t	3,292	621	3,914	1,937	1,148	3,085	2,712	666	3,378
Total hazardous waste	t	23	61	84	36	11	47	20	58	78
Total waste / staff member	kg/staff member	45.6	29.3	41.7	29.2	48.6	34.2	40.4	29.3	37.5

Special non-hazardous waste by disposal method	Unit	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Recycling	t	1,168	554	1,722	767	1,016	1,783	953	506	1,459
Reuse/recovery	t	1,919	65	1,984	1,043	120	1,162	1,508	145	1,652
Landfill	t	171	1	172	85	4	89	145	6	151
Incinerator for energy recovery	t	34	2	36	42	8	51	105	10	115

Figures are in part estimated from information from waste disposal service suppliers.

Special hazardous waste by disposal method	Unità	2018			2017			2016		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Recycling	t	0	0	0	0	0	0	0	0	0
Reuse/recovery	t	8	8	16	20	4	25	3	9	12
Landfill	t	15	53	68	16	7	22	17	49	66
Incinerator for energy recovery	t	0	0	0	0	0	0	0	0	0

Figures are in part estimated from information from waste disposal service suppliers.

Environmental management expenditure [K euro]	2018			2017			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Special waste management	1,481	306	1,788	1,308	295	1,603	1,383	283	1,666
Training	0	200	200	4	167	171	3	103	106
System maintenance	45,276	17,408	62,684	42,185	20,502	62,687	43,378	22,660	66,038
Consulting for EEMS (Environmental and Energy Management System)	95	12	107	115	1	116	91	0	91
Environmental Certifications	55	1	55	45	8	53	84	25	109
Total	46,908	17,926	64,834	43,656	20,974	64,630	44,939	23,071	68,010

GREEN ECONOMY

Environmental Loans [m euro]	2018**			2017*			2016		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Retail Loans	55	11	66	84	22	106	94	54	148
Business and Third sector loans	369	17	386	205	43	248	387	9	396
Leasing	5	0	5	6	0	6	22	0	22
Corporate and Public finance	489	0	489	89	0	89	352	0	352
Project finance	679	297	976	536	271	807	180	631	812
Total	1,596	326	1,922	920	336	1,256	1,035	695	1,730

* Data not comparable for "Business and Third sector loans" and "Corporated and Public Finance" for changes in aggregation criteria.

** Data not comparable for "Project Finance" for change in aggregation criteria.

Methodology used for the estimates: in the limited cases of unavailability of the data, estimates were made using factors derived from the average of the values more responsive to the specificity of the indicator.