

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

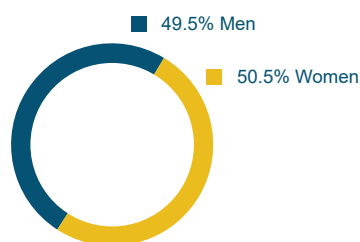
The figures exclude employees with atypical contracts.

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

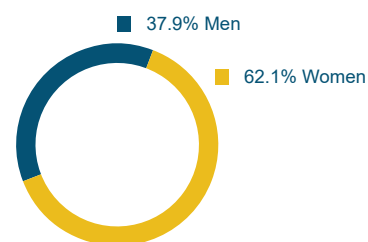
The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

Breakdown of staff by gender

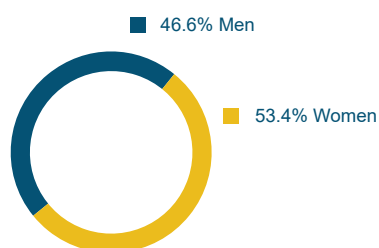
Italy



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.

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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.

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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