



## Indicators\*

\* The data relating to the 2018-2017 period is not comparable, particularly the indicators relating to Employees and the Environment, since the 2017 reporting boundary did not consider the aggregate set of the former Banca Popolare di Vicenza and the former Veneto Banca, included as of the 2018 Statement.  
The data reported in the tables and charts may not add up exactly due to rounding differences.

# Governance and risk management

## GOVERNANCE BODIES

### BOARD OF DIRECTORS\*

	2019
Men	12
Women	7
<=30	0
30-50	3
>50	16
Independent**	14
Meetings	25
Attendance rate [%]	99

\* A member of the Board of Directors and the Management Control Committee has suspended himself since 13 December 2019 and resigned on 2 March 2020.

\*\* Independence requirements pursuant to current legislation and the Articles of Association.

### MANAGEMENT CONTROL COMMITTEE\*

	Members	Independent**	Meetings	Attendance rate [%]
Management Control Committee	5	5	43	98

\* A member of the Board of Directors and the Management Control Committee has suspended himself since 13 December 2019 and resigned on 2 March 2020.

\*\* Independence requirements pursuant to current legislation and the Articles of Association.

### COMMITTEES OF THE BOARD OF DIRECTORS

Committees	Members	Independent*	Meetings	Attendance rate [%]
Remuneration Committee	5	3	20	99
Nomination Committee	5	3	15	99
Risks Committee	5	3	36	99
Related Party Transactions Committee	5	5	13	97

\* Independence requirements pursuant to current legislation and the Articles of Association.

## COMMUNICATION TO THE MARKET

Presentations, roadshows and meetings	2019	2018	2017
Group institutional presentations	58	58	56
Public financial disclosures	179	215	190
Roadshow	69	71	82
Europe	53	57	62
United States	14	12	20
Asia	2	2	0
Meetings with investors and analysts	407	485	589
of which:			
Meetings with investors and analysts on ESG issues*	33	23	26
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	2019	2018	2017
Customers	98	112	93
Employees	31	19	8
Suppliers	1	0	0
Community	0	0	0
<b>Total</b>	<b>130</b>	<b>131</b>	<b>101</b>

## INTEGRITY IN CORPORATE CONDUCT

Whistleblowing	2019	2018	2017
Reports received	17	21	16
Reports identified as not relevant	7	4	6
Reports with specific investigations	10	17	10

Training for the prevention of corruption*	2019		
	Italy	Abroad	Group
Participants [No.]	59,899	9,877	69,776
Hours of specific training [No.]**	183,241	25,345	208,586
Executives [%]	67.1	17.3	50.6
Middle managers [%]	91.3	36.0	82.5
Professional areas [%]	92.0	45.6	77.1
% collaborators who have received specific training on the prevention of corruption	91.3	42.8	78.7
% of hours for specific training on corruption prevention	5.7	2.6	5.0

\* Data recorded in detail as of 2019.

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

Training for the prevention of money laundering*	2019		
	Italy	Abroad	Group
Participants [No.]	46,995	13,177	60,172
Hours of specific training [No.]**	50,984	47,368	98,351
Executives [%]	46.5	23.7	39.0
Middle managers [%]	72.9	50.2	69.3
Professional areas [%]	71.4	60.2	67.8
% collaborators who have received specific training on money laundering prevention	71.6	57.1	67.9
% of hours for specific training on money laundering prevention	1.6	4.8	2.3

\* Data recorded in detail as of 2019.

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

Total training for the prevention of corruption and money laundering	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]*	60,645	16,738	77,383	48,534	17,786	66,320	35,807	14,713	50,520
Hours of specific training [No.]**	234,224	72,713	306,937	278,788	44,454	323,242	71,873	57,089	128,962
Executives [%]	71.1	24.3	55.6	21.6	21.9	21.7	10.5	18.8	13.4
Middle managers [%]	92.5	59.8	87.3	71.8	72.6	72.0	53.2	62.4	54.7
Professional areas [%]	92.9	77.8	88.1	71.7	79.9	74.2	59.5	63.0	60.7
Participants [%]	92.4	72.6	87.3	71.0	76.9	72.5	56.1	61.9	57.7
Hours of specific training/ Total training hours [%]**	7.3	7.4	7.3	10.4	4.4	8.8	3.9	7.4	4.9

\* In order to avoid duplication, the employees who participated in both types of courses (anti-corruption and anti-money laundering) are considered only once.

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

Protection training of free competition	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	54,748	0	54,748	47,499	477	47,976	2,057	176	2,233
Hours of training provided (classroom + remote learning)*	1,149,496	0	1,149,496	71,690	1,248	72,938	2,324	97	2,421

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

Training for consumer protection	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	46,342	1,789	48,131	38,243	1,798	40,041	4,710	5,622	10,332
Hours of training provided (classroom + remote learning)*	1,208,421	4,795	1,213,215	1,195,044	28,157	1,223,201	5,470	13,471	18,941

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

Training for privacy protection	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	59,568	3,260	62,828	46,259	5,637	51,896	7,725	5,410	13,135
Hours of training provided (classroom + remote learning)*	73,038	8,472	81,510	37,119	6,383	43,501	3,205	12,713	15,918

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

## SANCTIONS REGARDING ENVIRONMENTAL AND SOCIAL ISSUES

Sanctions for non-compliance with environmental regulations	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Sanctions	27	1	28	4	3	7	10	1	11
Amount [K euro]	6.4	1.5	7.9	0.6	2.7	3.4	1.0	1.4	2.4

Sanctions for non-compliance with employee health and safety regulations	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Sanctions	20	2	22	7	2	9	5	0	5
Amount [K euro]	42.4	0.5	42.9	11.7	0.1	11.8	4.6	0.0	4.6

## PROCEEDINGS AND DISCIPLINARY MEASURES TAKEN AGAINST EMPLOYEES

Proceedings pending with staff (n.)	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Termination of employment	17	96	113	7	110	117	7	138	145
Establishment and performance of the employment relationship	46	2	48	53	1	54	72	1	73
Duties and qualifications	23	20	43	25	20	45	24	24	48
Welfare and assistance	2	3	5	1	6	7	0	6	6
Remuneration	12	47	59	92	42	134	169	38	207
Anti-union behavior	0	0	0	0	0	0	0	0	0
Causes for mobbing	0	0	0	0	0	0	0	0	0
Various	3	28	31	6	41	47	9	43	52
Requests made by the Provincial Directorate of Labor	1	0	1	1	0	1	0	0	0
Active (promoted by the Bank towards collaborators)	0	110	110	0	115	115	4	181	185

Disciplinary measures	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Written censure and verbal or written reprimand	292	108	400	276	153	429	284	187	471
Reduction in remuneration	0	49	49	1	83	84	0	58	58
Suspension from work with subtraction of remuneration (from 1 to 10 days)	172	0	172	155	0	155	161	0	161
Dismissal for just cause or justified reason	23	90	113	21	122	143	26	135	161
Disciplinary sanctions for corruption against collaborators	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 provides for the information and prior consultation of workers' representatives in the event of significant restructuring, with a procedure within the company lasting 45 days while in the Group lasting 50 days.

# Company value and solidity

## MAIN ECONOMIC AND FINANCIAL RATIOS<sup>1</sup>

Personnel efficiency indexes [m euro]	2019	2018
Loans to customers / Number of employees	4.44	4.27
Operating income / Number of employees	0.20	0.19
Financial assets of customers <sup>2</sup> / Number of employees	10.78	9.88

Capital ratios	2019	2018
Shareholders' equity / Loans to customers	14.2%	13.7%
Shareholders' equity / Financial assets of customers <sup>2</sup>	5.8%	5.9%

Solvency coefficients	2019	2018
Common Equity Tier 1 capital net (CET1) of regulatory adjustments / Risk weighted assets (Common Equity Tier 1 ratio)	13.9%	13.5%
Tier 1 Capital (TIER 1) / Risk-weighted assets	15.3%	15.2%
Total own funds / Risk-weighted assets	17.7%	17.7%

Income ratios	2019	2018
Income for the year / Average shareholders' equity <sup>3</sup>	8.8%	8.8%
Operating costs/ Operating income (Cost income Ratio)	51.4%	53.3%

Risk ratios	2019	2018
Net bad loans / Loans to customers	1.7%	1.8%
Cumulated adjustments on bad loans / Gross bad loans to customers	65.3%	67.2%

1. The ratios were calculated with reference to reclassified statements and figures published in the Intesa Sanpaolo Group's 2019 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.

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]	
		2019	2018
10.	Interest and similar income	10,193	10,486
20.	Interest and similar expense	-3,269	-3,144
40.	Active commissions	9,658	9,548
50.	Passive commissions <sup>1</sup>	-1,471	-1,354
70.	Dividend and similar income	117	94
80.	Profits (Losses) on trading	506	445
90.	Fair value adjustments in hedge accounting	-61	-111
100.	Profits (Losses) on disposal or repurchase of:	1,385	549
	a) financial assets measured at amortised cost	97	-19
	b) financial assets measured at fair value through other comprehensive income	1,218	508
	c) financial liabilities	70	60
110.	Profits (Losses) on other financial assets and liabilities measured at fair value through profit or loss	123	298
	a) financial assets and liabilities designated at fair value	-103	28
	b) other financial assets mandatorily measured at fair value	226	270
115.	Profits (Losses) on financial assets and liabilities pertaining to insurance companies pursuant to IAS 39	3,991	3,240
130.	Net losses/recoveries for credit risks associated with:	-2,201	-2,509
	a) financial assets measured at amortised cost	-2,175	-2,507
	b) financial assets measured at fair value through other comprehensive income	-26	-2
135.	Net losses/recoveries pertaining to insurance companies pursuant to IAS39	-9	-26
140.	Profits (Losses) on changes in contracts without derecognition	-6	-11
160.	Net insurance premiums	10,147	8,180
170.	Other net insurance income (expense)	-12,673	-9,968
230.	Other operating expenses (income)	774	733
250. (partial)	Profits (Losses) on investments in associates and companies subject to joint control (realised gains/losses) <sup>2</sup>	7	10
280.	Profits (Losses) on disposal of investments	96	452
320.	Profit (loss) from discontinued operations after tax	64	48
<b>A</b>	<b>Total economic value generated</b>	<b>17,371</b>	<b>16,960</b>
190.b (partial)	Other administrative expenses (net of indirect taxes and donations and charges for resolution funds and deposit guarantee) <sup>3</sup>	-2,437	-2,731
	ECONOMIC VALUE DISTRIBUTED TO SUPPLIERS	-2,437	-2,731
190.a	Personnel expenses <sup>4</sup>	-6,513	-6,600
	ECONOMIC VALUE DISTRIBUTED TO EMPLOYEES AND COLLABORATORS	-6,513	-6,600
340.	Minority interests	10	-22
	ECONOMIC VALUE DISTRIBUTED TO THIRD PARTIES	10	-22
350. (partial)	Parent Company net income (loss) - Share allocated to Shareholders <sup>5</sup>	-3,362	-3,449
350. (partial)	Parent Company net income (loss) - Share allocated to holders of equity instruments <sup>6</sup>	-218	-199
	ECONOMIC VALUE DISTRIBUTED TO SHAREHOLDERS AND HOLDERS OF EQUITY INSTRUMENTS	-3,580	-3,648
190.b (partial)	Other administrative expenses: indirect taxes	-895	-915
190.b (partial)	Other administrative expenses: charges for resolution funds and deposit guarantee	-526	-422
300. (partial)	Income taxes for the year (current taxes) <sup>7</sup>	-1,724	-474
	ECONOMIC VALUE DISTRIBUTED TO GOVERNMENT, ORGANISATIONS AND INSTITUTIONS	-3,145	-1,811
190.b (partial)	Other administrative expenses: donations <sup>8</sup>	-9	-1
350. (partial)	Parent Company net income (loss) - Share allocated to charity funds <sup>9</sup>	-13	-14
	ECONOMIC VALUE DISTRIBUTED TO THE COMMUNITY AND ENVIRONMENT	-22	-15
<b>B</b>	<b>Totale Total economic value distributed</b>	<b>-15,687</b>	<b>-14,827</b>
<b>C</b>	<b>Total economic value retained (withdrawn) by the corporate system<sup>10</sup></b>	<b>1,684</b>	<b>2,133</b>

\* The 2019 data includes the effects of the application of IFRS 16. For additional details, please refer to the 2019 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. As of 2019, in application of IFRS 16, leasing payments are no longer included, since the charge is represented through the amortisation of the asset relating to the right of use and as interest expense on the debt.
- 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 2019, 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.

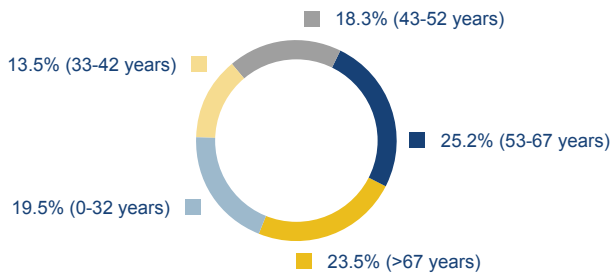
# Society

## CUSTOMERS

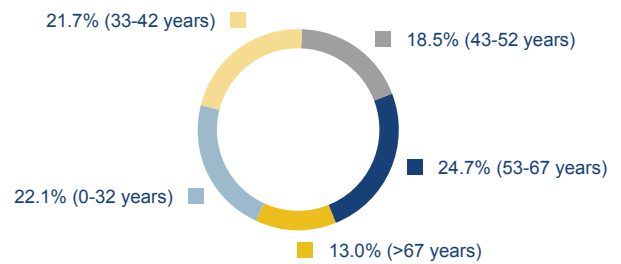
### CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

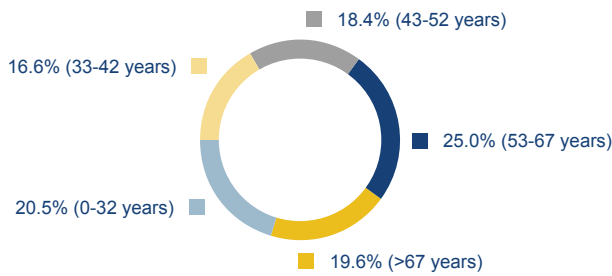
#### Italy



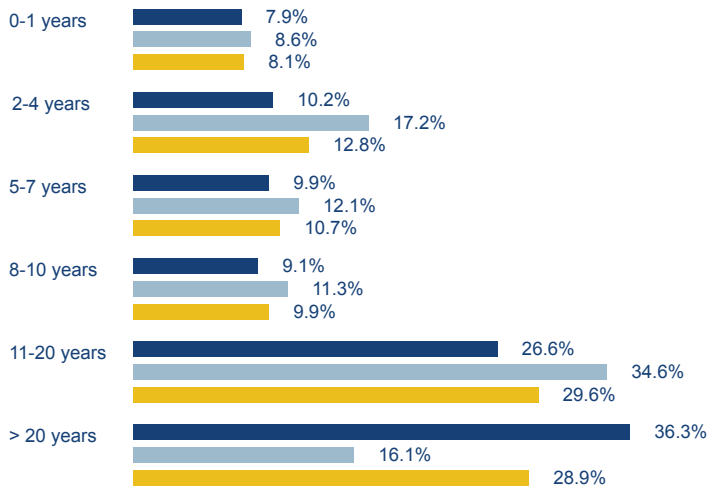
#### Abroad



#### Group



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

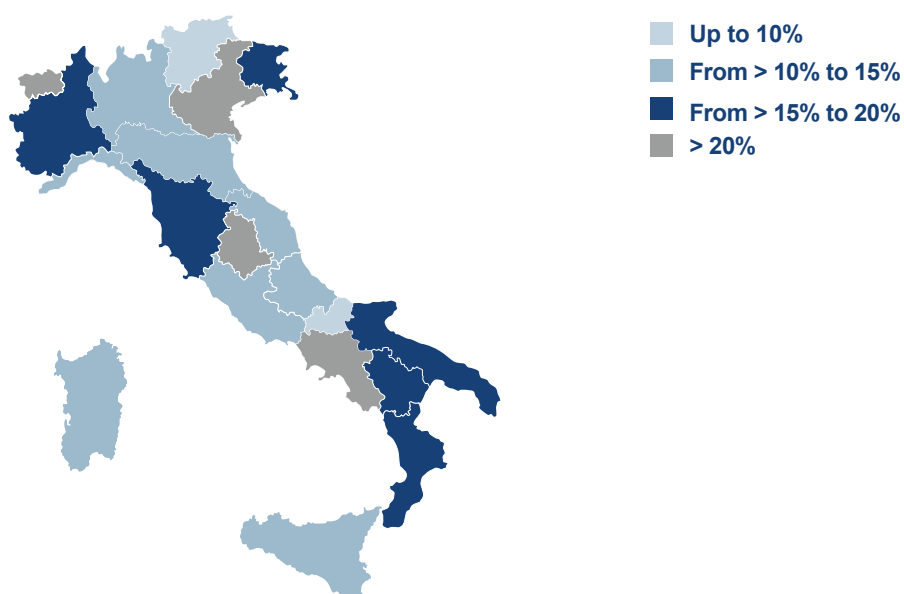


Italy  
Abroad  
Group

Average in Italy: 16 years  
Average abroad: 11 years  
Average for the Group: 14 years



## Market share per region of branches in Italy



Presence in Italian regions with a low population density*	2019		2018		2017	
	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	19	43	20	45	21	46
Basilicata	34	48	44	55	46	36
Sardegna	80	143	84	149	86	151
Molise	9	21	16	25	16	24
Trentino Alto Adige	49	66	53	69	55	69

\* Source: ISTAT 2019 Yearbook, resident population at 01/01/2019 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

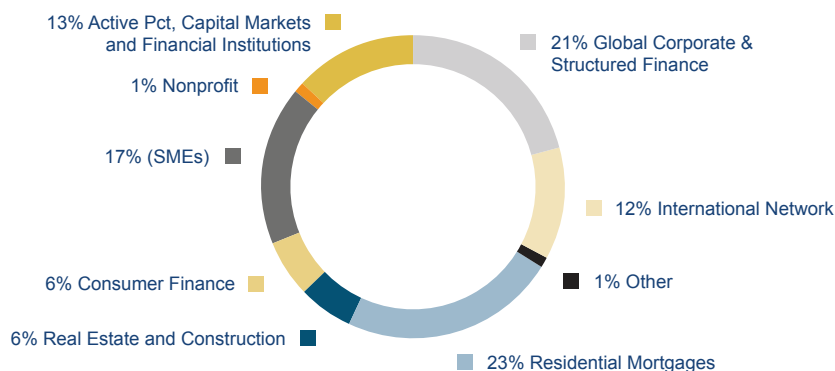
Intesa Sanpaolo Group banks abroad*	2019		2018		2017	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	35	53	34	51	32	49
Croatia	278	1,140	295	1,394	301	962
Romania	33	41	34	43	30	39
Serbia	155	309	154	299	158	289
Slovakia	193	603	202	592	231	577
Slovenia**	0	0	0	0	0	0
Ukraine	45	117	50	157	50	172
Hungary	64	123	68	130	76	137
Moldova	17	64	0	0	0	0
Egypt	175	437	175	375	172	366
Russian Federation	29	43	32	48	37	53

\* 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	2019	2018	2017
<b>Loans of the Italian banks and companies of the Group</b>			
<b>Households</b>	<b>29.0%</b>	<b>29.0%</b>	<b>25.5%</b>
<b>Public Administration</b>	<b>1.9%</b>	<b>1.9%</b>	<b>3.0%</b>
<b>Financial Companies</b>	<b>10.8%</b>	<b>11.3%</b>	<b>9.5%</b>
<b>Non-financial Companies</b> of which:	<b>32.10%</b>	<b>33.0%</b>	<b>33.8%</b>
Services	6.3%	6.1%	5.8%
Distribution	5.4%	5.7%	5.7%
Real Estate	3.3%	3.6%	3.7%
Utilities	2.5%	2.5%	2.9%
Construction	1.9%	2.0%	2.2%
Metals and metal products	1.7%	1.8%	1.9%
Agriculture	1.5%	1.5%	1.6%
Food and drink	1.3%	1.4%	1.4%
Transport	1.3%	1.3%	1.4%
Mechanical	1.0%	1.0%	1.0%
Intermediate industrial products	0.9%	1.0%	1.0%
Fashion	0.8%	0.9%	0.9%
Electrotechnical and electronic	0.6%	0.6%	0.6%
Transportation means	0.5%	0.5%	0.5%
Holding and other	0.5%	0.4%	0.5%
Energy and extraction	0.4%	0.3%	0.4%
Publishing and printing	0.3%	0.3%	0.3%
Material for construction	0.3%	0.3%	0.3%
Base and intermediate chemicals	0.3%	0.3%	0.4%
Non-classified units	0.3%	0.3%	0.1%
Pharmaceutical	0.2%	0.2%	0.2%
Great jobs	0.2%	0.3%	0.3%
Furniture	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%
<b>Rest of the world</b>	<b>10.8%</b>	<b>9.7%</b>	<b>11.6%</b>
<b>Loans of international banks and companies of the Group</b>	<b>11.7%</b>	<b>10.9%</b>	<b>10.0%</b>
<b>Non-performing loans</b>	<b>3.6%</b>	<b>4.2%</b>	<b>6.2%</b>
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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
<b>Total</b>	3	7	1
<b>Sector</b>			
Oil and gas	2	3	
Mining			
Energy		1	1
Infrastructure	1	3	
Other			
<b>Region</b>			
Americas	2	3	
Europe, Middle East and Africa (EMEA)		2	1
Asia and Oceania	1	2	
<b>Type of country***</b>			
Designated	1	7	1
Not designated	2		
<b>Independent audit</b>			
Yes	3	7	1
No			

\* There are no loans to companies for projects that reached financial close in 2019.

\*\* Refers to the number of projects that were financially completed in 2019.

\*\*\* 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. The Equator Principles envisage the assignment of a risk category to the projects to be financed (A is high, B medium and C low).

Projects closed during the year*	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Projects	11	0	11	17	3	20	10	1	11
Economic Value [m euro]	825	0	825	955	38	993	603	9	612

\* Projects that were financially completed in 2019.

## SOCIAL IMPACT LOANS\*

Loans granted for social purposes [K euro]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Micro-finance	16,167	57,699	73,866	25,199	45,535	70,733	29,905	34,886	64,791
Anti-usury loans	1,480	0	1,480	1,680	0	1,680	2,190	0	2,190
Loans to the Third Sector	205,370	0	205,370	252,375	0	252,375	334,908	0	334,908
Products for vulnerable social groups	3,178,120	253,693	3,431,814	3,637,664	295,362	3,933,026	3,415,712	570,924	3,986,636
Support for people hit by disastrous events	136,907	0	136,907	197,090	0	197,090	133,168	0	133,168
<b>Total</b>	<b>3,538,044</b>	<b>311,392</b>	<b>3,849,437</b>	<b>4,114,008</b>	<b>340,897</b>	<b>4,454,904</b>	<b>3,915,883</b>	<b>605,810</b>	<b>4,521,693</b>

\* It includes medium/long term loans provided by Third Sector and by Banks in Italy.

In 2019, the total of high social impact loans represented the 6.6% of the total loans granted by the Group (vs 7.4% in 2018).

The decline in disbursements for social purposes is attributable to the decrease in loans following natural disasters, in disbursements to the Third Sector and in mortgages to young people which in the year in any case recorded a percentage increase compared to the total mortgages granted by the Bank.

## RELATIONS WITH THE THIRD SECTOR

Third Sector Network	2019	2018	2017
Customers [No.]	65,787	64,664	61,837
Customers with loans [No.]	11,993	11,394	10,847
Loans [K euro]	2,098,952	1,899,200	1,796,311
Direct funding [K euro]	4,108,541	3,687,631	3,479,901
Indirect funding [K euro]	1,707,867	1,611,907	2,510,316

## SUSTAINABLE INVESTMENTS

Eurizon SGR: Ethical and ESG Funds	2019	2018	2017
Ethical and ESG Funds: assets [K euro]	8,225,273	5,619,618	3,965,237
Ethical Funds: assets [K euro]	1,621,718	1,152,199	1,096,764
International ethical equity: assets [K euro]	260,613	140,690	109,755
Ethical bonds: assets [K euro]	503,629	430,064	480,648
Diversified Ethical Heritage: assets [K euro]	836,113	581,446	506,361
EIS - Flexible Equity Ethical Selection: assets [K euro]***	21,363	-	-
ESG funds: assets [K euro]	6,603,555	4,467,419	2,868,473
ESG Target 40 Fund (retail customers): assets [K euro]*	106,417	107,294	121,393
Sustainable Global Equity Fund (professional customers): assets [K euro]*	623,300	350,399	289,741
Flexible Equity Fund: assets [K euro]*	3,675,633	3,364,371	2,457,339
Sustainable Discipline ESG Fund: assets [K euro]**	432,862	423,298	0
Absolute Green Bonds Fund: assets [K euro]**	725,119	152,181	0
Bond Corporate Smart ESG Fund: assets [K euro]**	156,567	69,876	0
Equity Contrarian ESG Approach: assets [k euro]***	61,456	0	0
Bond Emerging Markets in local currencies ESG: assets [k euro]***	229,023	0	0
Equity Innovation: assets [k euro]***	77,452	-	-
Equity People Heritage: assets [k euro]***	62,404	-	-
Equity Planet: assets [k euro]***	82,227	-	-
Equity Europe: assets [k euro]***	196,128	-	-
Equity US: assets [k euro]***	174,967	-	-
International Ethical share: gross return [%]	34.1	-3.7	8.5
Ethical Bond Yield: gross return [%]	7.9	-0.1	1.4
Ethical Diversified: gross return [%]	7.0	-0.8	1.5
Target ESG 40 retail customers: gross return [%]*	13.9	-6.3	n.a.
Sustainable Global Equity professional customers: gross return [%]*	26.0	-12.6	
Flexible equity: gross return [%]*	10.4	-5.7	7
ESG Sustainable Discipline: gross return [%]**	9.8	-3.6	
Absolute Green Bonds: gross return [%]**	8.9	-1.5	
Bond Corporate Smart ESG: gross return [%]**	4.8	-0.5	
Contrarian ESG approach: gross return [%]***	2.1	0.0	-
Bond Emerging Markets gross yield in local currencies ESG: gross return [%]***	5.6	0.0	-
On equity innovation: gross return [%]***	2.0	-	-
Equity People: gross return [%]***	1.1	-	-
Equity Planet: gross return [%]***	1.1	-	-
Equity Europe: gross return [%]***	10.6	-	-
Equity US: gross return [%]***	11.6	-	-
Percentage of ethical and ESG funds (under Italian law and delegated) respect to the total assets of Italian law funds [%]	12.0	8.3	5.6
Total fund assets managed with ESG criteria for third parties (mandates of institutional operators) [k euro]	3,522,898	2,570,553	2,389,543

\* Funds offered to the public since 2017

\*\* Funds offered to the public since 2018

\*\*\* Funds offered to the public from 2019

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 [\[i\]](#) Eurizon Diversified Ethical [\[i\]](#) Eurizon Ethical Bond [\[i\]](#) Eurizon Absolute Green Bonds [\[i\]](#) Eurizon Flexible Equity [\[i\]](#)

Eurizon Sustainable Global Equity [\[i\]](#) Eurizon ESG Target 40 [\[i\]](#) Eurizon Sustainable Discipline ESG [\[i\]](#) [\[i\]](#) [\[i\]](#) [\[i\]](#) Eurizon Bond Corporate Smart ESG [\[i\]](#)

<b>Eurizon SGR: engagement initiatives</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
Companies comprising the portfolios*	1,420	1,382	1,552
Companies for which engagement initiatives have been carried out	515	600	665
Companies for which ESG engagement initiatives have been carried out	77	130	135
% of companies included in the portfolios subject to ESG engagement	5.4	9.4	8.7
% of companies for which ESG engagement activities were carried out on the total of the companies subject to engagement	15.0	21.7	20.3

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

<b>Fideuram Ethical and ESG Funds</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
Ethical and ESG funds: assets [k euro]	224,803	115,420	51,640
Ethical Funds: assets [k euro]	57,624	47,909	51,640
Fonditalia Ethical Investment Class R assets [k euro]	26,871	26,447	30,165
Fonditalia Ethical Investment Class T assets [k euro]	30,752	21,462	21,475
ESG funds: assets [k euro]	167,179	67,511	0
Fonditalia Millennial Equity Class R assets [k euro]*	74,311	21,336	0
Fonditalia Millennial Equity Class T assets [k euro]*	92,868	46,175	0
Gross return Fonditalia Ethical Investment Class R [%]	6.9	-3.2	2.9
Gross return Fonditalia Ethical Investment Class T [%]	6.9	-3.2	2.9
Gross return Fonditalia Millenials Equity Class R [%]	36.4	-10.2	0.0
Gross return Fonditalia Millenials Equity Class T [%]	36.7	-10.3	0.0
Total fund assets managed by Fideuram directly and on behalf of third parties [k euro]**	61,092,911	55,418,000	56,653,000

The Fideuram Ethical Funds are governed by Luxembourg law.

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

Fonditalia Ethical Investment Classe R [\[i\]](#) Fonditalia Ethical Investment Classe T [\[i\]](#) Fonditalia Millenials Equity Classe R [\[i\]](#) Fonditalia Millenials Equity Classe T [\[i\]](#)

\* Sub-fund active since June 2018.

\*\* The term "third party houses" refers to asset management companies other than those belonging to the Fideuram Group (Fideuram Investimenti and Fideuram Asset Management Ireland) which establish mutual investment funds which are then placed with customers.

## MULTI-CHANNEL

<b>Distribution channels and automation of operations: Italy</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
Multi-channel contracts (stock)*	9,171,390	8,329,884	7,311,000
Multi-channel contracts (stock)/no of customers*	78.4%	70.9%	61.7%
Bank transfers automation [%]	90.2	88.3	88.1
Securities automation [%]	66.4	67.5	74.9
Remote Banking: active contracts at date	211,645	239,358	164,220
Remote Banking: orders	139,179,355	127,248,285	134,771,167

\* Monitoring of the 2018-2021 Business Plan is performed on customers of the Banca dei Territori Division.

Distribution channels: Abroad	2019		2018	
	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	34,919	16	18,664	9
Croatia	572,631	37	540,333	28
Romania	16,262	26	13,893	20
Serbia	571,424	46	833,571	49
Slovakia	583,873	61	555,682	57
Ukraine	58,985	67	83,479	59
Hungary	316,290	90	316,916	85
Moldova	0	0	0	0
Russian Federation	38,826	27	46,528	21

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	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	43,659	7,770	51,429	3,627	4,653	8,280	28,846	7,194	36,040
Hours of training provided (classroom + remote learning)*	205,281	16,090	221,371	7,560	6,647	14,207	6,716	10,510	17,226

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

The entry into force of the General Data Protection Regulation (GDPR), specific guidelines of the IVASS Regulation and the increasing focus of all Institutions on the IT Security issue led to a significant investment in training on the topic of Cyber Security.

## CUSTOMER EXPERIENCE

Net promoter score (NPS) performance by type of customer	2019*	2018	2017
Retail	19.5	15.9	13.2
Personal	6.5	3.2	2.7
SME	11.2	20.3	20.2

Surveys on customers of the Banca dei Territori Division.

\* In 2019 it was established that the survey channel of reference is the telephone. Therefore, the 2019 NPS is calculated by applying a correction that makes it possible to make the votes collected through different channels comparable with those gathered by telephone. From 2019 the data referring to customers of the aggregate set of former Banca Popolare di Vicenza and former Veneto Banca are included.

## CLAIMS, COMPLAINTS AND APPEALS

Type	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Loans	18,569	4,945	23,514	24,922	4,703	29,625	27,215	5,559	32,774
Payment systems	11,275	24,328	35,603	9,640	20,616	30,256	7,247	20,452	27,669
Organisational issues, Internet site, other	12,873	7,447	20,320	10,365	7,082	17,447	8,457	8,269	16,726
Insurance products	8,289	115	8,404	6,088	150	6,238	5,650	285	5,935
Current accounts, deposits and securities dossier	4,327	6,333	10,660	5,997	5,336	11,333	3,315	5,510	8,825
Investments	3,391	165	3,556	2,997	209	3,206	1,823	351	2,174
Total	58,724	43,333	102,057	60,009	38,096	98,105	53,707	40,426	94,133

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' (2,834 complaints in total).

With regard to requests received from customers on personal data protection in Italy, 77 reports were received for an alleged violation of the Privacy Code in 2019 (115 in 2018), together with 9 request from the Italian Data Protection Authority.

## COMMUNITY

### CONTRIBUTION TO THE COMMUNITY

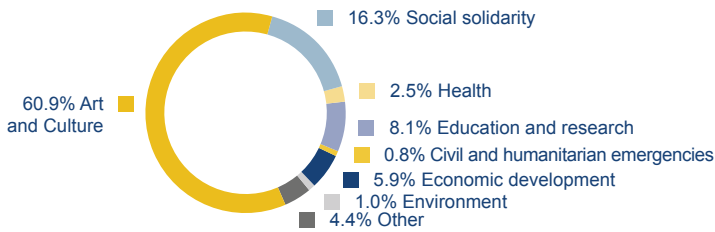
Contribution to the community by type [K euro]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Monetary contribution to the community	83,304	2,820	86,124	58,964	2,721	61,685	46,775	2,862	49,637
Goods and services donated to the community	0	23	23	0	17	17	0	0	0
Time contributions	73	99	172	125	89	214	56	162	218
Operating costs	5,871	331	6,203	4,558	253	4,811	3,414	155	3,569
<b>Overall contribution to the community</b>	<b>89,248</b>	<b>3,273</b>	<b>92,521</b>	<b>63,647</b>	<b>3,080</b>	<b>66,727</b>	<b>50,245</b>	<b>3,179</b>	<b>53,424</b>

Contribution to the community: geographic distribution [K euro]*	2019	2018	2017
European Union	90,977	65,307	52,006
Other European countries	646	612	671
Africa	896	789	724
South America	2	19	23
<b>Total contribution to the community</b>	<b>92,521</b>	<b>66,727</b>	<b>53,424</b>

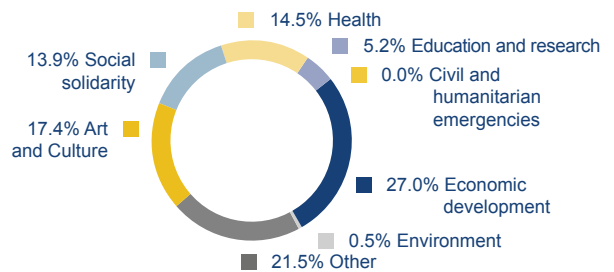
\* Data recorded based on the geographic area of the Group Bank making the contribution.

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

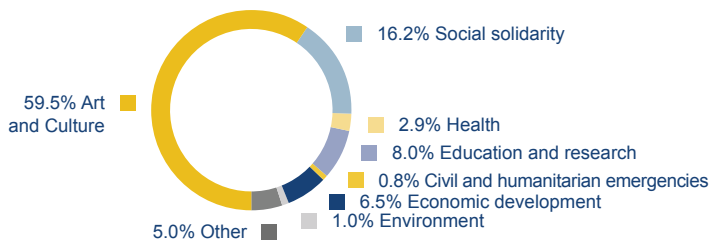
#### Italy



#### Abroad



#### Group



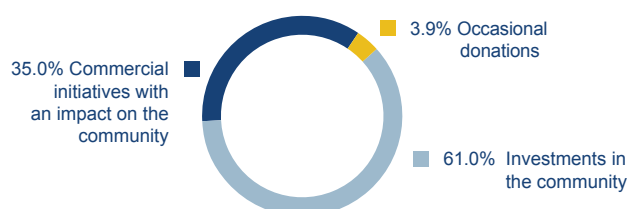


Monetary contribution to the community by area of activity [K euro]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	50,753	491	51,243	30,417	468	30,885	27,551	786	28,337
Social solidarity	13,584	392	13,976	8,786	278	9,064	5,335	167	5,502
Health	2,113	408	2,521	1,803	246	2,048	1,796	319	2,115
Education and research	6,772	146	6,918	8,790	242	9,032	4,386	301	4,687
Civil and humanitarian emergencies	705	0	705	798	3	801	780	0	780
Economic development	4,879	762	5,641	4,616	776	5,391	4,274	434	4,709
Environment	831	15	847	25	5	30	120	15	134
Other	3,667	605	4,272	3,730	703	4,433	2,533	840	3,373
<b>Total monetary contribution to the community</b>	<b>83,304</b>	<b>2,820</b>	<b>86,124</b>	<b>58,964</b>	<b>2,721</b>	<b>61,685</b>	<b>46,775</b>	<b>2,862</b>	<b>49,637</b>

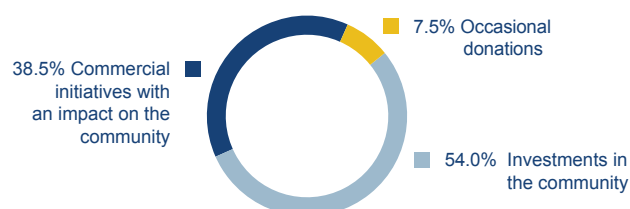
Monetary contribution to the community by reason [K euro]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	3,274	210	3,485	3,218	385	3,603	3,469	497	3,966
Investments in the community	50,842	1,523	52,366	32,428	1,430	33,858	25,899	1,310	27,209
Commercial initiatives with an impact on the community	29,188	1,086	30,274	23,318	906	24,224	17,407	1,055	18,462
<b>Total monetary contribution to the community</b>	<b>83,304</b>	<b>2,820</b>	<b>86,124</b>	<b>58,964</b>	<b>2,721</b>	<b>61,685</b>	<b>46,775</b>	<b>2,862</b>	<b>49,637</b>

## Monetary contribution to the community by reason [%]

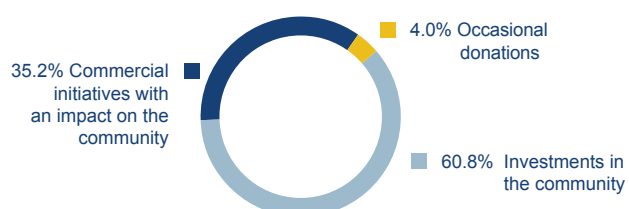
### Italy



### Abroad



### Group



Company voluntary work	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total monetary contribution of hours of company voluntary work [K euro]	73	99	172	125	89	214	56	162	218
Hours of company voluntary work	2,190	8,142	10,332	2,897	9,626	12,523	1,843	15,213	17,056
Staff involved in company voluntary work [No.]	295	1,198	1,493	393	931	1,324	252	1,295	1,547

## MEDIA RELATIONS

Type [No.]	2019	2018	2017
Press releases and analysis	1,988	1,461	810
Press conferences and interviews	963	709	117
Speeches by managers at events covered by the press office	480	351	134

The 2019 and 2018 figures are not comparable with those of 2017 as the latter in the Press Releases item do not consider the details, in the Press Conferences item they do not include the interviews and in the Product and initiatives Presentation item they do not include all the interventions of managers at events public followed by the Press Office.

## SUPPLIERS

Total gross revenue (Group)	2019	2018
Total gross revenue [K euro]	2,488,000	2,784,000

Suppliers - Supplier Gate*	2019	2018
Suppliers [No.]	5,569	3,161
of which:		
Italy [No.]	3,572	2,860
Europe (excluding Italy) [No.]	1,871	239
Rest of the world [No.]	126	62
Share of orders from Europe to (Breakdown by supplier registered office)		
Europe [%]	98	98
Rest of the world [%]	2	2

\* The figures refer exclusively to suppliers whose registration with the Intesa Sanpaolo Group's Supplier Gate is ongoing or has been completed.

# Employees

## COMPOSITION

Group staff breakdown by country	2019		
	Total	Men	Women
Italy	65,612	32,188	33,424
Luxembourg	211	133	78
Ireland	28	16	12
Egypt	4,494	3,333	1,161
Albania	663	193	470
Croatia	5,209	1,496	3,713
Romania	564	160	404
Serbia	3,106	832	2,274
Hungary	2,263	710	1,553
Slovakia	4,151	1,161	2,990
Ukraine	875	187	688
Russian Federation	1,111	302	809
Brazil	36	26	10
Moldova	359	123	236
Group	88,682	40,860	47,822

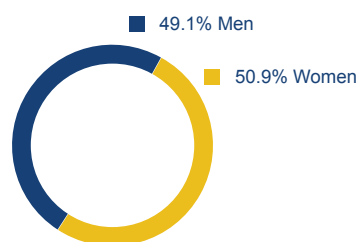
The figures exclude employees with atypical contracts.

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

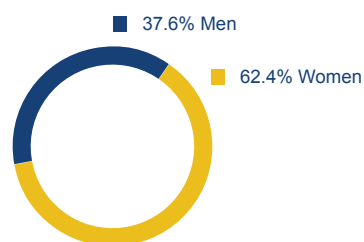
The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

## Breakdown of staff by gender

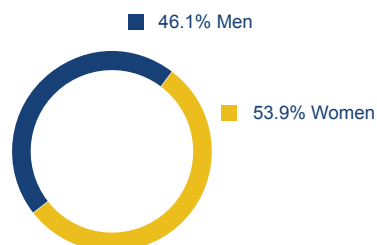
### Italy



### Abroad



### Group



Female bank employees in Italy account for 46.2% of staff, against 53.8% male employees.

Employees by type of contract and gender [no.]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	65,593	20,300	85,893	68,343	20,704	89,047	63,756	21,582	85,338
Men	32,178	7,516	39,694	33,809	7,697	41,506	31,346	8,083	39,429
Women	33,415	12,784	46,199	34,534	13,007	47,541	32,410	13,499	45,909
Fixed-term contracts	19	2,654	2,673	47	2,312	2,359	60	2,068	2,128
Men	10	1,114	1,124	26	1,034	1,060	27	924	951
Women	9	1,540	1,549	21	1,278	1,299	33	1,144	1,177
Apprenticeships	0	116	116	2	118	120	43	112	155
Men	0	42	42	0	40	40	19	41	60
Women	0	74	74	2	78	80	24	71	95
Access-to-work contract	0	0	0	0	0	0	0	1	1
Men	0	0	0	0	0	0	0	0	0
Women	0	0	0	0	0	0	0	1	1

Employees by type of contract and gender [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	99.97	87.99	96.86	99.93	89.50	97.29	99.84	90.82	97.39
Men	49.04	32.58	44.76	49.43	33.27	45.35	49.09	34.02	45.00
Women	50.93	55.41	52.10	50.49	56.22	51.94	50.75	56.81	52.39
Fixed-term contracts	0.03	11.50	3.01	0.07	9.99	2.58	0.09	8.70	2.43
Men	0.02	4.83	1.27	0.04	4.47	1.16	0.04	3.89	1.09
Women	0.01	6.68	1.75	0.03	5.52	1.42	0.05	4.81	1.34
Apprenticeships	0.00	0.50	0.13	0.00	0.51	0.13	0.07	0.47	0.18
Men	0.00	0.18	0.05	0.00	0.17	0.04	0.03	0.17	0.07
Women	0.00	0.32	0.08	0.00	0.34	0.09	0.04	0.30	0.11
Access-to-work contract	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00

Figures for Italy for bank staff are as follows: Open-ended contracts (98.6%), Fixed-term contracts (0.8%) and Apprenticeships (0.6%).

Other types of work	2019	2018	2017
Employees adhering to flexible work [No.]	17,250	11,500	8,200
Employees hired with mixed employment contracts [No.]*	153	50	18

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

Atypical contracts and work placements	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Temporary agency employment contracts	18	117	135	31	107	138	22	102	124
Men	6	42	48	11	44	55	12	29	41
Women	12	75	87	20	63	83	10	73	83
Temporary employment contracts	24	0	24	28	0	28	61	0	61
Men	21	0	21	26	0	26	55	0	55
Women	3	0	3	2	0	2	6	0	6
Work placements	304	133	437	236	132	368	148	127	275
Men	176	51	227	130	62	192	92	64	156
Women	128	82	210	106	70	176	56	63	119

Financial advisors	Italy		
	2019	2018	2017
Financial advisors	5,834	5,995	5,950
Men	4,590	4,740	4,735
Women	1,244	1,255	1,215

Overall workforce	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Overall workforce	71,792	23,320	95,112	74,682	23,373	98,055	70,040	23,992	94,032
Men	36,981	8,765	45,746	38,742	8,877	47,619	36,286	9,141	45,427
Women	34,811	14,555	49,366	35,940	14,496	50,436	33,754	14,851	48,605

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

Employees by category and gender [% of total employees]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.6	2.2	1.7	1.5	2.3	1.7	1.5	2.1	1.6
Men	1.2	1.3	1.3	1.2	1.4	1.3	1.2	1.3	1.2
Women	0.3	0.9	0.5	0.3	0.9	0.5	0.3	0.8	0.4
Middle managers	42.4	22.8	37.3	42.5	23.4	37.7	43.1	22.9	37.6
Men	25.6	12.9	22.3	25.8	13.8	22.8	25.7	13.7	22.5
Women	16.7	9.8	14.9	16.6	9.6	14.9	17.4	9.2	15.1
Professional areas	56.1	75.0	61.0	56.0	74.3	60.6	55.4	75.0	60.8
Men	22.2	23.3	22.5	22.4	22.7	22.5	22.2	23.1	22.5
Women	33.9	51.7	38.5	33.6	51.6	38.1	33.2	51.9	38.3

Figures for Italy for bank staff are as follows: executives (2.3%), middle managers (41.5%) and professional areas (56.3%).

Employees - Breakdown by category and gender [% of the category total]	2019		2018		2017	
	Men	Women	Men	Women	Men	Women
Executives	73.4	26.6	73.9	26.1	75.2	24.8
Middle managers	60.0	40.0	60.5	39.5	59.7	40.3
Executives + Middle managers	60.6	39.4	61.1	38.9	60.4	39.6
Professional areas	36.8	63.2	37.1	62.9	37.0	63.0

Part time employees by gender	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Number of part time employees/total staff [%]	15.7	1.3	11.9	15.4	1.1	11.8	15.3	1.0	11.5
Breakdown of part time employees by gender [No.]	10,287	290	10,577	10,531	248	10,779	9,802	240	10,042
Men	724	49	773	678	29	707	638	32	670
Women	9,563	241	9,804	9,853	219	10,072	9,164	208	9,372

In Italy, part time personnel account for 15.7%, about 3.3% more than the Italian figure for the banking sector (12.4%).

Average age of employees	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Average age of employees	48.2	41.0	46.3	47.9	41.5	46.3	48.1	41.2	46.2
Men	49.4	41.8	47.8	49.2	42.6	47.9	49.6	42.6	48.0
Women	47.0	40.6	45.1	46.7	40.8	44.9	46.7	40.4	44.7
Executives	53.3	46.2	50.9	52.8	45.4	50.3	52.5	45.1	49.8
Middle managers	51.3	46.4	50.5	51.0	46.6	50.4	51.2	46.4	50.4
Professional areas	45.7	39.3	43.6	45.4	39.7	43.7	45.6	39.5	43.5

Figures for Intesa Sanpaolo and Italy for leading banks are comparable: average age of employees (47), men (48.1), women (45.7), executives (52.3), middle managers (50) and professional areas (44.5).

Employees by age bracket [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
≤30	3.1	16.7	6.6	3.1	14.6	6.0	3.2	15.5	6.5
Men	1.7	6.4	2.9	1.6	5.4	2.6	1.7	5.5	2.7
Women	1.4	10.3	3.7	1.4	9.2	3.4	1.5	10.0	3.8
31-50	52.0	62.0	54.6	53.3	62.4	55.6	51.9	62.1	54.7
Men	21.9	21.1	21.7	22.6	21.1	22.2	21.4	21.0	21.3
Women	30.1	40.9	32.9	30.7	41.3	33.4	30.5	41.1	33.4
>50	44.9	21.3	38.8	43.6	23.0	38.4	44.9	22.4	38.8
Men	25.5	10.1	21.5	25.2	11.4	21.8	26.0	11.5	22.1
Women	19.4	11.2	17.3	18.4	11.6	16.7	18.9	10.9	16.7

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (4.4%), 31 - 50 (55.7%) e > 50 (39.9%).

Foreign Banks: senior manager hired in the local community	2019		
	First line managers	First line managers (local recruitment)	Front line managers hired in the local community/front line managers [%]
Albania	12	11	91.7
Croatia	39	35	89.7
Romania	11	9	81.8
Serbia	15	14	93.3
Slovakia	20	16	80.0
Ukraine	13	9	69.2
Hungary	11	9	81.8
Moldova	1	1	100.0
Egypt	15	13	86.7
Russian Federation	18	17	94.4

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 [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Graduates	40.2	71.3	48.3	38.5	69.3	46.3	35.7	67.9	44.4
Men	19.5	28.8	21.9	18.8	28.5	21.3	17.3	27.9	20.2
Women	20.7	42.5	26.4	19.7	40.8	25.0	18.4	40.0	24.2
High school certificate	55.0	26.1	47.5	56.6	26.6	49.0	58.1	27.2	49.7
Men	26.1	7.2	21.2	27.1	7.4	22.1	27.5	7.2	22.0
Women	28.9	18.8	26.2	29.5	19.2	26.9	30.6	20.0	27.7
Other	4.8	2.6	4.3	4.9	4.1	4.7	6.2	4.9	5.8
Men	3.4	1.6	3.0	3.5	2.0	3.2	4.3	2.9	3.9
Women	1.4	1.0	1.3	1.4	2.1	1.5	1.9	2.0	1.9

Intesa Sanpaolo and Italian industry figures for education of leading banks are comparable: graduates and post-graduates (42.3%), high school certificate (52.1%), other (5.6%).

Average employee seniority [years]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total average seniority	21.6	12.7	19.3	21.6	13.3	19.5	22.2	13.0	19.7
Men	22.0	13.1	20.1	22.0	14.1	20.4	23.0	14.2	21.0
Women	21.3	12.5	18.6	21.1	12.8	18.7	21.5	12.2	18.6
Executives	20.5	13.3	18.1	20.1	12.8	17.6	20.1	12.1	17.3
Middle managers	24.6	18.5	23.6	24.6	18.8	23.7	25.5	18.7	24.4
Professional areas	19.4	11.0	16.7	19.3	11.6	16.9	19.8	11.3	16.9

Employees belonging to protected categories [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Disabled persons	4.8	1.7	4.0	4.7	1.8	4.0	4.6	1.4	3.8
Men	2.7	0.6	2.1	2.7	0.7	2.2	2.7	0.6	2.2
Women	2.1	1.1	1.9	2.0	1.1	1.8	1.9	0.8	1.6
Protected categories	1.4	1.0	1.3	1.4	1.0	1.3	1.6	0.1	1.1
Men	0.7	0.1	0.6	0.8	0.0	0.6	0.9	0.0	0.6
Women	0.6	1.0	0.7	0.6	1.0	0.7	0.7	0.1	0.5

Employment by gender and age [no.]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1,196	3,225	4,421	1,073	2,901	3,974	1,244	2,741	3,985
Men	678	1,211	1,889	609	1,079	1,688	721	1,066	1,787
Women	518	2,014	2,532	464	1,822	2,286	523	1,675	2,198
≤30	631	1,807	2,438	522	1,436	1,958	701	1,419	2,120
31-50	531	1,336	1,867	504	1,365	1,869	506	1,233	1,739
>50	34	82	116	47	100	147	37	89	126

Employment rate by gender and age [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.8	14.0	5.0	1.6	12.5	4.3	1.9	11.5	4.5
Men	2.1	14.0	4.6	1.8	12.3	4.0	2.3	11.8	4.4
Women	1.5	14.0	5.3	1.3	12.7	4.7	1.6	11.4	4.7
≤30	31.5	46.9	41.7	25.0	42.5	35.8	34.4	38.6	37.1
31-50	1.6	9.3	3.9	1.4	9.5	3.7	1.5	8.4	3.6
>50	0.1	1.7	0.3	0.2	1.9	0.4	0.1	1.7	0.4

Termination by gender and age [No.]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	3,819	3,599	7,418	4,360	3,949	8,309	1,267	3,613	4,880
Men	2,206	1,426	3,632	2,560	1,474	4,034	769	1,298	2,067
Women	1,613	2,173	3,786	1,800	2,475	4,275	498	2,315	2,813
≤30	159	796	955	187	916	1,103	96	840	936
31-50	460	1,818	2,278	451	2,169	2,620	282	2,046	2,328
>50	3,200	985	4,185	3,722	864	4,586	889	727	1,616

Termination rate by gender and age [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	5.8	15.6	8.4	6.4	17.1	9.1	2.0	15.2	5.6
Men	6.9	16.4	8.9	7.6	16.8	9.5	2.4	14.3	5.1
Women	4.8	15.1	7.9	5.2	17.2	8.7	1.5	15.7	6.0
≤30	7.9	20.7	16.3	8.9	27.1	20.2	4.7	22.9	16.4
31-50	1.3	12.7	4.7	1.2	15.0	5.1	0.9	13.9	4.9
>50	10.9	20.0	12.2	12.5	16.2	13.0	3.1	13.6	4.8

Termination by reason [No.]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Employment ended in the year	3,819	3,599	7,418	4,360	3,949	8,309	1,267	3,613	4,880
Resignation	619	1,382	2,001	601	1,394	1,995	344	1,274	1,618
Retirement	162	187	349	71	206	277	27	257	284
Exit incentives	2,838	0	2,838	3,446	0	3,446	724	0	724
Death	86	22	108	78	26	104	74	31	105
Other reasons - with incentives	14	824	838	23	902	925	9	540	549
Other reasons - without incentives	55	1,014	1,069	68	1,199	1,267	70	1,333	1,403
Expiry of fixed-term contracts	45	170	215	73	222	295	19	178	197

Turnover by gender and age	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-2,623	-374	-2,997	-3,287	-1,048	-4,335	-23	-872	-895
Men	-1,528	-215	-1,743	-1,951	-395	-2,346	-48	-232	-280
Women	-1,095	-159	-1,254	-1,336	-653	-1,989	25	-640	-615
≤30	472	1,011	1,483	335	520	855	605	579	1,184
31-50	71	-482	-411	53	-804	-751	224	-813	-589
>50	-3,166	-903	-4,069	-3,675	-764	-4,439	-852	-638	-1,490

Turnover rate by gender and age [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-3.8	-1.6	-3.3	-4.6	-4.3	-4.5	0.0	-3.5	-1.0
Men	-4.5	-2.4	-4.1	-5.5	-4.3	-5.2	-0.2	-2.5	-0.7
Women	-3.2	-1.1	-2.6	-3.7	-4.3	-3.9	0.1	-4.2	-1.3
≤30	30.8	35.6	33.9	19.1	18.2	18.5	42.2	18.7	26.1
31-50	0.2	-3.3	-0.8	0.1	-5.3	-1.5	0.7	-5.2	-1.2
>50	-9.7	-15.5	-10.6	-11.0	-12.6	-11.2	-2.9	-10.7	-4.2

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



## PROFESSIONAL DEVELOPMENT

Number of promotions by gender	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	2,958	2,960	5,918	2,773	2,901	5,674	3,327	2,209	5,536
Men	1,414	1,463	2,877	1,352	1,645	2,997	1,547	1,170	2,717
Women	1,544	1,497	3,041	1,421	1,256	2,677	1,780	1,039	2,819
Staff promoted [%]	4.5	12.8	6.7	4.1	12.5	6.2	5.2	9.3	6.3

Average gross base salary by category and gender - FTE* [K euro]	2019			2018		
	Italy	Abroad	Group	Italy	Abroad	Group
Executives	153.3	70.6	125.8	146.6	69.4	122.1
Men	159.4	79.3	137.0	150.6	79.7	132.0
Women	129.7	56.5	94.7	129.1	52.3	91.9
Middle managers	58.4	22.2	52.6	58.4	19.9	52.3
Men	60.4	20.6	54.3	60.4	18.8	54.0
Women	55.2	24.4	49.9	55.2	21.5	49.7
Professional areas	39.4	13.6	30.8	39.4	12.9	31.0
Men	39.4	14.3	32.4	39.5	13.5	32.7
Women	39.4	13.3	29.9	39.4	12.6	29.9

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 2017 figures were omitted as they are not comparable.

Average remuneration by category and gender - FTE* [K euro]	2019			2018		
	Italy	Abroad	Group	Italy	Abroad	Group
Male executives	256.2	112.6	215.9	224.9	103.2	192.9
Female executives	205.4	71.5	141.5	188.5	63.4	127.9
Male middle managers	67.9	26.4	61.5	66.9	22.2	60.0
Female middle managers	61.5	27.6	55.6	60.5	24.5	54.6
Male professional areas	42.0	16.0	34.8	41.9	15.0	34.8
Female professional areas	42.1	14.4	32.0	41.7	13.9	31.8
Average annual remuneration of all employees	55.5	19.5	45.9	54.5	18.0	45.2
Ratio between the CEO's remuneration and the average remuneration of all employees**	77.9			75.2		
Median annual total compensation of all employees	49.0			48.8		
Ratio between the CEO's remuneration and the median annual total compensation for all employees**	88.2			84.0		

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

\* Since 2018, the reported figures have been calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category. For this reason, the 2017 figures were omitted as they are not comparable.

\*\* Despite the salary growth of employees - both in terms of the average and median level of remuneration - recorded from 2018 to 2019, the increase in the ratio between the CEO's remuneration and that of all the employees in Italy is exclusively determined by the increase in the variable components paid during 2019 and resulting from incentive systems of previous years. Further information is available in the Report on Remuneration.

Women/men base salary and remuneration ratio - FTE*	2019			2018		
	Italy	Abroad	Group	Italy	Abroad	Group
Ratio of gross base salary - women vs. men - FTE						
Executives	0.8	0.7	0.7	0.9	0.7	0.7
Middle managers	0.9	1.2	0.9	0.9	1.1	0.9
Professional areas	1.0	0.9	0.9	1.0	0.9	0.9
Ratio of total remuneration - women vs. men - FTE						
Executives	0.8	0.6	0.7	0.8	0.6	0.7
Middle managers	0.9	1.0	0.9	0.9	1.1	0.9
Professional areas	1.0	0.9	0.9	1.0	0.9	0.9

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

\* 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 2017 figures were omitted as they are not comparable.

Ratios of standard salary of new employee* by gender compared to local minimum wage**	2019	
	Man	Woman
Italy	1.0	1.0
Luxembourg	1.0	1.1
Ireland	2.0	2.2
Egypt	1.0	1.0
Albania	1.0	1.0
Croatia	1.8	1.8
Bosnia	1.8	1.8
Slovenia	1.0	1.0
Romania	1.2	1.2
Serbia	1.1	1.1
Hungary	1.2	1.1
Slovakia	1.3	1.1
Ukraine	1.0	1.0
Russian Federation	2.1	2.1
Brazil	5.2	4.4
Moldova	2.2	2.2

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

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

Performance evaluation	Abroad		
	2019	2018	2017
Employees subject to annual performance assessment [%]	85.9	86.2	88.0
Men	92.3	93.6	94.6
Women	82.0	81.7	83.9
Executives [%]	95.7	n.a	n.a
Men	98.7	n.a	n.a
Women	91.0	n.a	n.a
Middle managers [%]	93.1	n.a	n.a
Men	96.4	n.a	n.a
Women	88.6	n.a	n.a
Professional areas [%]	83.4	n.a	n.a
Men	89.6	n.a	n.a
Women	80.6	n.a	n.a
Employees subject to annual performance assessment [No.]	19,812	19,945	20,907
Men	8,003	8,208	8,560
Women	11,809	11,737	12,347
Executives [No.]	488	n.a	n.a
Men	306	n.a	n.a
Women	182	n.a	n.a
Middle managers [No.]	4,885	n.a	n.a
Men	2,879	n.a	n.a
Women	2,006	n.a	n.a
Professional areas [No.]	14,439	n.a	n.a
Men	4,818	n.a	n.a
Women	9,621	n.a	n.a

In Italy, all staff have a performance appraisal.

Breakdown of branch personnel by category and gender [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Directors	11.9	9.2	11.2	12.2	9.3	11.5	12.2	9.1	11.5
Men	7.6	4.0	6.7	8.0	4.1	7.1	7.9	3.9	6.9
Women	4.2	5.3	4.5	4.2	5.2	4.4	4.3	5.2	4.6
Executive directors	60.4	36.6	54.5	59.8	46.5	56.7	60.8	45.5	57
Men	21.0	12.0	18.8	21.1	12.7	19.1	20.6	13.3	18.8
Women	39.4	24.6	35.7	38.7	33.9	37.6	40.2	32.2	38.2
Other	27.8	54.2	34.3	28.0	44.1	31.8	26.9	45.4	31.6
Men	14.1	14.3	14.1	14.5	14.7	14.6	14.7	14.3	14.6
Women	13.7	39.9	20.2	13.5	29.4	17.2	12.2	31.1	17.0

## TRAINING

Training by professional category (hours)	2019			2018*			2017*		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	63,340	27,981	91,321	34,552	36,878	71,430	26,082	20,198	46,280
Men	49,745	16,015	65,761	28,010	20,661	48,671	21,215	12,707	33,922
Women	13,595	11,965	25,560	6,542	16,217	22,759	4,867	7,491	12,358
Middle managers	3,642,927	244,972	3,887,899	2,922,599	288,149	3,210,748	1,863,133	229,600	2,092,733
Men	2,146,559	113,636	2,260,195	1,721,452	147,074	1,868,526	1,049,237	125,430	1,174,667
Women	1,496,367	131,336	1,627,703	1,201,147	141,075	1,342,222	813,896	104,170	918,066
Professional areas	5,102,961	1,221,379	6,324,339	4,182,800	1,214,975	5,397,775	2,565,895	842,198	3,408,093
Men	1,940,807	307,251	2,248,058	1,578,504	317,566	1,896,070	968,497	263,314	1,231,811
Women	3,162,154	914,128	4,076,282	2,604,296	897,409	3,501,705	1,597,398	578,884	2,176,282
Total**	8,809,227	1,494,331	10,303,559	7,139,951	1,540,002	8,679,953	4,455,110	1,091,996	5,547,106
Men	4,137,112	436,902	4,574,014	3,327,966	485,302	3,813,268	2,038,949	401,450	2,440,399
Women	4,672,116	1,057,429	5,729,545	3,811,985	1,054,700	4,866,685	2,416,161	690,546	3,106,707

\* International comparative data have been restated, in line with 2019 and within Italy, on the basis of a recalculation that takes into account training effectiveness parameters.

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

Training by professional category (No. of participants)	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	961	436	1,397	925	451	1,376	808	442	1,250
Men	767	266	1,033	751	275	1,026	662	276	938
Women	194	170	364	174	176	350	146	166	312
Middle managers	26,627	4,594	31,221	27,167	5,120	32,287	25,044	4,706	29,750
Men	16,150	2,598	18,748	16,486	3,136	19,622	14,786	2,948	17,734
Women	10,477	1,996	12,473	10,681	1,984	12,665	10,258	1,758	12,016
Professional areas	35,686	15,129	50,815	35,415	14,840	50,255	31,390	14,240	45,630
Men	13,910	4,665	18,575	13,817	4,389	18,206	12,134	4,570	16,704
Women	21,776	10,464	32,240	21,598	10,451	32,049	19,256	9,670	28,926
Total	63,274	20,159	83,433	63,507	20,411	83,918	57,242	19,388	76,630
Men	30,827	7,529	38,356	31,054	7,800	38,854	27,582	7,794	35,376
Women	32,447	12,630	45,077	32,453	12,611	45,064	29,660	11,594	41,254

Training by content [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Managerial	5.9	7.8	6.4	6.1	6.9	6.3	6.1	9.9	7.2
Commercial	4.0	16.2	6.8	5.6	13.4	7.7	7.1	18.9	10.6
Operational	41.9	27.5	38.5	36.7	24.8	33.4	29.4	26.5	28.5
Credit	1.9	6.5	3.0	3.5	8.9	5.0	2.6	6.6	3.8
Finance	36.7	10.1	30.4	41.5	10.5	33.1	34.8	3.2	25.4
Abroad	0.1	0.1	0.1	0.2	0.2	0.2	0.4	0.8	0.5
IT	0.7	2.7	1.2	1.7	4.5	2.5	3.9	2.7	3.6
Specialist	1.9	24.1	7.1	2.4	25.8	8.8	7.3	24.5	12.4
Language	6.9	5.1	6.5	2.4	5.0	3.1	8.5	6.9	8.0

Aid and benefits received relative to personnel [K euro]	2019			2018			2017		
	Italy	Abroad*	Group	Italy	Abroad*	Group	Italy	Abroad*	Group
Total	3,506	101	3,607	9,243	87	9,330	5,137	109	5,246
of which training funded amount (Italy only)	3,506	0	3,506	9,243	0	9,243	5,137	0	5,137
of which other	0	101	101	0	87	87	0	109	109

\* The amount refers only to Banca Intesa Russia.

Training by category and gender [average hours]*	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executive	33.8	41.0	36.2	25.1	48.2	32.8	24.2	36.2	28.5
Men	33.0	39.4	34.8	24.7	46.7	30.7	23.6	36.0	27.3
Women	36.9	43.4	40.1	26.5	50.5	39.0	27.0	36.5	32.3
Middle managers	47.9	33.3	45.6	38.4	37.4	38.2	26.8	34.2	28.0
Men	47.0	28.5	44.2	37.7	34.1	37.2	25.7	31.2	26.6
Women	49.3	39.6	47.7	39.4	42.2	39.9	28.4	38.6	30.1
Professional areas	50.0	45.7	48.6	40.3	45.1	41.8	30.3	32.0	30.9
Men	49.0	41.5	46.9	39.4	44.3	40.6	30.2	36.1	31.8
Women	50.6	47.6	49.6	41.0	45.5	42.5	30.5	30.1	30.3
Hours of training per employee [No.]*	48.8	42.8	47.3	39.3	43.4	40.3	28.7	32.6	29.8

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

Training by procedure	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	4.6	49.0	11.0	6.4	48.0	13.7	11.4	55.8	20.3
Remote training [% of hours]*	95.4	51.0	89.0	93.6	52.0	86.3	88.6	44.2	79.7
Number of persons registered	63,274	20,159	83,433	63,507	20,411	83,918	57,242	19,388	76,630
Hours of training provided (classroom + remote learning) [No.]*	8,809,227	1,494,332	10,303,559	7,139,951	1,540,002	8,679,953	4,455,110	1,091,996	5,547,106

\* International comparative data have been restated, in line with 2019 and within Italy, on the basis of a recalculation that takes into account training effectiveness parameters. The figures do not include the hours of training provided to employees that left during the year, as well as the training provided via Web TV.

Training costs	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training costs [K euro]	20,925	6,503	27,428	30,613	6,547	37,160	24,392	6,198	30,590
Training costs per staff member [euro]	319	282	309	448	283	406	382	261	349

## EMPLOYEE SATISFACTION AND COMMUNICATION

Company climate	2019		2018		2017	
	Italy	Abroad	Italy	Abroad	Italy	Abroad
Climate analysis (% taking part in the survey out of the selected sample)	54.8	48.7	-	-	-	-
Employee satisfaction index [%]	69.0*	78.0	-	-	-	-
Change in the employee satisfaction index compared to the previous period	-9.0	1.0	-	-	-	-
Climate analysis**	1	1	-	-	-	-
Internal communication events	176	327	148	336	100	339
Focus groups	13	2	12	16	7	23
Participants in focus groups	130	16	120	580	70	380

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

\*\* No climate surveys were conducted in 2018 and 2017.

Web Tv Access and House organ	2019	2018	2017
Web Tv total access*	497,454	661,680	1,025,931
House organ: total number of online visits	438,500	473,000	468,000

\* The average daily unique accesses to the company intranet in 2019 are 61,500.

## FREEDOM OF COLLECTIVE BARGAINING

Trade union freedom	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Employees registered with a trade union [No.]	47,684	7,288	54,972	50,603	7,158	57,761	47,435	7,856	55,291
Executives	173	65	238	190	58	248	160	52	212
Middle managers	19,350	2,458	21,808	20,528	2,470	22,998	19,712	2,631	22,343
Professional areas	28,160	4,765	32,925	29,885	4,630	34,515	27,563	5,173	32,736
Employees registered with a trade union [%]*	76.6**	32.3	64.8	77.7	31.9	66.0	77.9	33.7	65.6
Days' absence for trade union reasons (all permits for trade unionists)	92,987	683	93,670	96,336	607	96,943	90,474	575	91,049
Days' absence for meetings/strikes (also employees who are not trade unionists)	7,193	208	7,401	6,514	126	6,640	2,437	112	2,549
Men	3,314	145	3,459	3,004	67	3,071	1,196	47	1,243
Women	3,879	63	3,942	3,510	59	3,569	1,241	65	1,306
Days' absence for involvement in strikes	102	0	102	136	0	136	156	0	156
Men	49	0	49	68	0	68	74	0	74
Women	53	0	53	68	0	68	82	0	82
Days' absence for meetings	7,091	835	7,926	6,378	126	6,504	2,282	112	2,394
Men	3,266	400	3,666	2,936	67	3,003	1,122	47	1,169
Women	3,826	435	4,261	3,442	59	3,501	1,160	65	1,225

The National Collective Bargaining Agreement for the sector covers all employees in Italy and 53.2% of employees abroad.

\* The 2018 and 2017 data, consistent with 2019, were recalculated on the basis of the Full Time Equivalents - FTEs.

\*\* The percentage of employees in Italy covered by the collective bargaining agreement for the credit sector that are members of a trade union is 77.3%.

## COMPANY WELFARE, HEALTH AND SAFETY

Contributions for staff [K euro]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Insurance and accident policies	15,960	791	16,752	20,296	671	20,967	17,258	753	18,011
Loyalty bonus	11,702	223	11,925	16,801	306	17,107	17,747	251	17,998
Study contributions for employees' children	3,621	84	3,705	3,602	107	3,709	3,118	67	3,185
Recreational and cultural activities	2,911	1,689	4,599	3,819	1,513	5,332	1,866	1,000	2,866
Contributions for employees' children with disabilities	3,068	25	3,093	2,742	18	2,760	2,333	13	2,346

Supplementary healthcare and welfare	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Contributions paid by the Bank for supplementary healthcare assistance [K euro]	78,429	2,972	81,400	76,638	2,495	79,133	71,767	2,007	73,774
Health assistance: persons assisted	67,114	9,930	77,044	70,985	10,179	81,164	63,920	7,246	71,166
Contributions paid by the Bank for supplementary retirement benefits [K euro]	144,497	3,405	147,903	150,787	3,517	154,304	133,406	4,184	137,590
Supplementary retirement benefits: persons assisted	65,172	3,551	68,723	68,545	3,529	72,074	61,872	5,724	67,596

Credit facilities for staff	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Mortgages [No.]	2,983	979	3,962	3,487	876	4,363	3,484	1,017	4,501
Total mortgages disbursed [K euro]	478,433	52,612	531,045	542,911	60,822	603,733	550,396	67,594	617,990
Loans [No.]	17,295	5,429	22,724	16,689	5,188	21,877	13,842	6,055	19,897
Total loans disbursed [K euro]	161,137	36,272	197,409	175,001	36,440	211,441	159,055	36,452	195,507

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 - FTE	Italy		
	2019	2018	2017
Employees entitled to parental leave	62,257	65,110	63,196
Men	31,371	33,144	31,059
Women	30,886	31,966	32,137
Employees using parental leave	3,061	3,528	3,397
Men	257	277	272
Women	2,804	3,251	3,125
Employees returning to work after leave	2,346	2,656	2,657
Men	251	268	263
Women	2,095	2,388	2,394
Employees returning to work, who are still bank employees in the following 12 months	2,332	2,644	2,668
Men	250	258	255
Women	2,082	2,386	2,413

Parental leave - Rates [%]	Italy		
	2019	2018	2017
Rate of return to work after parental leave*	76.6	75.3	78.2
Men	97.7	96.8	96.7
Women	74.7	73.5	76.6

\* Calculated as the number of employees returning to work after leave out of the number of employees using parental leave. The rate considers only employees on the workforce whose parental leave period ended by the end of the reporting year as having returned to work.  
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.]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absences	1,036,995	707,917	1,744,912	1,141,276	810,122	1,951,398	1,084,975	863,362	1,948,337
Illness	531,596	145,088	676,684	584,675	161,661	746,337	525,447	154,992	680,439
Men	242,421	21,902	264,322	268,465	26,978	295,443	243,171	25,349	268,520
Women	289,175	123,186	412,362	316,211	134,683	450,893	282,276	129,643	411,919
Injury	14,800	4,116	18,916	17,738	4,313	22,051	15,840	3,049	18,889
Men	6,515	968	7,483	7,727	703	8,430	6,855	663	7,518
Women	8,285	3,148	11,433	10,012	3,610	13,622	8,985	2,386	11,371
Child care	209,152	350,920	560,072	246,325	383,551	629,876	235,570	463,484	699,054
Men	8,743	5,304	14,047	8,853	4,485	13,337	6,456	3,332	9,789
Women	200,409	345,616	546,025	237,472	379,067	616,539	229,114	460,152	689,266
Personal and family reasons	111,537	190,344	301,881	116,398	233,361	349,760	145,868	215,848	361,716
Men	46,506	102,737	149,243	44,337	136,535	180,872	49,174	129,853	179,027
Women	65,031	87,607	152,638	72,061	96,826	168,887	96,694	85,995	182,689
Leave for public positions	9,032	792	9,824	9,598	846	10,444	7,474	448	7,922
Men	6,349	382	6,731	6,727	396	7,123	5,107	99	5,206
Women	2,683	410	3,093	2,871	450	3,321	2,367	348	2,715
Leave for blood and other donations	9,201	306	9,507	9,675	348	10,024	9,002	171	9,173
Men	6,753	134	6,888	7,022	174	7,195	6,572	65	6,637
Women	2,447	172	2,619	2,653	175	2,828	2,430	106	2,536
Disability	135,267	1,796	137,062	137,502	1,921	139,423	129,648	1,014	130,662
Men	57,350	190	57,539	57,730	353	58,083	55,709	494	56,203
Women	77,917	1,606	79,523	79,772	1,568	81,340	73,939	520	74,459
Other	16,411	14,556	30,966	19,364	24,120	43,484	16,127	24,356	40,482
Men	10,250	3,016	13,266	10,858	4,139	14,997	8,641	3,542	12,183
Women	6,161	11,539	17,700	8,506	19,981	28,487	7,485	20,814	28,299

Days lost are calculated based on calendar business days.

Absence by reason and gender [%]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absence/theoretical working days	7.18	13.95	8.94	7.59	15.92	9.69	7.73	16.52	10.11
Men	2.67	2.65	2.66	2.74	3.41	2.91	2.72	3.13	2.83
Women	4.52	11.30	6.28	4.85	12.50	6.78	5.01	13.39	7.28
Illness	3.68	2.86	3.47	3.89	3.18	3.71	3.74	2.96	3.53
Men	1.68	0.43	1.35	1.78	0.53	1.47	1.73	0.48	1.39
Women	2.00	2.43	2.11	2.10	2.65	2.24	2.01	2.48	2.14
Injury	0.10	0.08	0.10	0.12	0.08	0.11	0.11	0.06	0.10
Men	0.05	0.02	0.04	0.05	0.01	0.04	0.05	0.01	0.04
Women	0.06	0.06	0.06	0.07	0.07	0.07	0.06	0.05	0.06
Child care	1.45	6.91	2.87	1.64	7.54	3.13	1.68	8.87	3.63
Men	0.06	0.10	0.07	0.06	0.09	0.07	0.05	0.06	0.05
Women	1.39	6.81	2.80	1.58	7.45	3.06	1.63	8.80	3.58
Personal and family reasons	0.77	3.75	1.55	0.77	4.59	1.74	1.04	4.13	1.88
Men	0.32	2.02	0.76	0.29	2.68	0.90	0.35	2.48	0.93
Women	0.45	1.73	0.78	0.48	1.90	0.84	0.69	1.64	0.95
Leave for public positions	0.06	0.02	0.05	0.06	0.02	0.05	0.06	0.01	0.04
Men	0.04	0.01	0.03	0.04	0.01	0.04	0.04	0.00	0.03
Women	0.02	0.01	0.02	0.02	0.01	0.02	0.02	0.01	0.01
Leave for blood and other donations	0.06	0.01	0.05	0.06	0.01	0.05	0.06	0.00	0.05
Men	0.05	0.00	0.04	0.05	0.00	0.04	0.05	0.00	0.03
Women	0.02	0.00	0.01	0.02	0.00	0.01	0.02	0.00	0.01
Disability	0.94	0.04	0.70	0.91	0.04	0.69	0.92	0.02	0.68
Men	0.40	0.00	0.29	0.38	0.01	0.29	0.40	0.01	0.29
Women	0.54	0.03	0.41	0.53	0.03	0.40	0.53	0.01	0.39
Other	0.11	0.29	0.16	0.13	0.47	0.22	0.11	0.47	0.21
Men	0.07	0.06	0.07	0.07	0.08	0.07	0.06	0.07	0.06
Women	0.04	0.23	0.09	0.06	0.39	0.14	0.05	0.40	0.15

Absenteeism and occupational disease - rates	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Rate of absenteeism*	4.90	3.00	4.40	5.09	3.32	4.64	4.91	3.06	4.41
Men	4.56	1.24	3.85	4.71	1.49	4.05	4.61	1.34	3.88
Women	5.23	4.06	4.88	5.46	4.45	5.16	5.20	4.11	4.86
Rate of occupational disease**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* The absentee rate is the ratio between the number of days lost for illness, injuries (including injuries requiring first aid), public office, blood donation and other leave, disability, meeting / strikes and theoretical working days.

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



Injuries by year and gender	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries in the year [No.]	712	119	831	764	109	873	719	88	807
Men	272	24	296	304	25	329	284	23	307
Women	440	95	535	460	84	544	435	65	500
Injury rate*	7.69	3.66	6.63	7.94	3.41	6.80	8.01	2.70	6.59
Men	5.58	1.95	4.87	5.95	2.06	5.23	6.00	1.85	5.16
Women	10.03	4.69	8.30	10.18	4.25	8.32	10.25	3.23	7.93
Working days lost [No.]	14,800	4,116	18,916	17,738	4,313	22,051	15,840	3,049	18,889
Men	6,515	968	7,483	7,727	703	8,430	6,855	663	7,518
Women	8,285	3,148	11,433	10,012	3,610	13,622	8,985	2,386	11,371
Rate of working days lost (severity index)**	0.15	0.11	0.14	0.17	0.11	0.16	0.16	0.08	0.14
Men	0.12	0.07	0.11	0.14	0.05	0.12	0.13	0.04	0.11
Women	0.18	0.13	0.16	0.20	0.15	0.19	0.20	0.10	0.16
Injuries / Total employees [%]	1.1	0.5	0.9	1.1	0.5	1.0	1.1	0.4	0.9

\* 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	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Injuries at work [No.]	217	51	268	229	31	260	230	27	257
Men	67	8	75	79	2	81	85	5	90
Women	150	43	193	150	29	179	145	22	167
Rate of injuries at work*	2.34	1.57	2.14	2.38	0.97	2.03	2.56	0.83	2.10
Men	1.37	0.65	1.23	1.55	0.16	1.29	1.80	0.40	1.51
Women	3.42	2.12	2.99	3.32	1.47	2.65	3.42	1.09	2.65
Injuries on the way to/from work [No.]	495	68	563	535	78	613	489	61	550
Men	205	16	221	225	23	248	199	18	217
Women	290	52	342	310	55	365	290	43	333
Rate of injuries on the way to/from work**	5.35	2.09	4.49	5.56	2.44	4.78	5.45	1.87	4.49
Men	4.21	1.30	3.63	4.41	1.89	3.94	4.21	1.45	3.65
Women	6.61	2.57	5.30	6.86	2.78	5.58	6.83	2.14	5.28

\* 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	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries	712	119	831	764	109	873	719	88	807
Injuries while driving	328	15	343	352	23	375	308	10	318
Falls/slipping	85	48	133	105	39	144	255	34	289
Robberies	3	12	15	3	5	8	5	6	11
Other	296	44	340	304	42	346	151	38	189

Serious injuries and deaths	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Cases presented for occupational disease	8	0	8	5	0	5	6	0	6
Serious/very serious injuries	94	8	102	165	8	173	145	7	152
Injuries at work	28	1	29	41	2	43	47	2	49
Injuries on the way to/from work	66	7	73	124	6	130	98	5	103
Serious/very serious injuries with res judicata sentence	0	0	0	0	0	0	0	1	1
Deaths at work, with res judicata sentence	0	0	0	0	0	0	0	0	0

Training on health and safety	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety*	138,164	8,321	146,485	34,224	10,655	44,879	101,974	15,134	117,109
Employees who have attended health and safety training [No.]	26,147	2,747	28,894	5,895	3,476	9,371	15,685	5,009	20,694
Employees who have attended health and safety training [%]	40	12	33	9	15	10	25	21	24
Costs of health and safety training [K euro]	649	19	667	336	1,417	1,753	265	273	538
Hours of health and safety training per employee	2.1	0.4	1.7	0.5	0.5	0.5	1.6	0.6	1.3

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

Robberies	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Robberies	13	7	20	12	1	13	15	8	23
Robberies for every 100 bank counters	0.4	0.7	0.5	0.3	0.1	0.3	0.4	0.8	0.5
Interviews of psychological counselling to employees who have suffered robberies	73	0	73	156	0	156	126	0	126
On-site inspections on workplaces to assess risks for robbery	694	0	694	836	0	836	809	0	809

# Environment

## DIRECT ENVIRONMENTAL IMPACTS

Parameters	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Operators = Staff + Consultants	No.	70,834	24,379	95,213	72,680	23,244	95,924	67,606	23,876	91,482
Staff	No.	65,612	23,070	88,682	68,392	23,134	91,526	63,859	23,763	87,622
Consultants	No.	5,222	1,309	6,531	4,288	110	4,398	3,747	113	3,860
Total transfers	No.	609,980	21,210	631,190	654,263	21,225	675,488	626,149	20,961	647,110
Total transport	thousands of km	140,679	32,678	173,357	145,128	33,895	179,023	137,339	32,442	169,781
Floor area	thousands of m <sup>2</sup>	2,971	648	3,619	3,169	626	3,795	2,828	658	3,485

Greenhouse gas emissions [CO <sub>2</sub> e]	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
<b>Direct emissions (Scope1)</b>	<b>tCO<sub>2</sub>e</b>	<b>37,521</b>	<b>7,877</b>	<b>45,398</b>	<b>51,581</b>	<b>5,584</b>	<b>57,165</b>	<b>34,239</b>	<b>6,510</b>	<b>40,749</b>
Natural gas emissions for independent heating	tCO <sub>2</sub> e	22,567	3,026	25,592	30,422	1,847	32,268	24,257	2,964	27,221
Natural gas emissions for cogeneration	tCO <sub>2</sub> e	5,110	524	5,634	6,826	418	7,244	2,150	0	2,150
Diesel emissions for independent heating	tCO <sub>2</sub> e	925	122	1,046	1,407	55	1,462	1,861	354	2,216
HFC emissions	tCO <sub>2</sub> e	1,824	266	2,090	5,720	159	5,879	n.a.	n.a.	n.a.
Gasoline emissions for company fleet	tCO <sub>2</sub> e	10	901	911	20	562	582	33	696	730
Diesel emissions for company fleet	tCO <sub>2</sub> e	7,086	3,039	10,124	7,186	2,544	9,729	5,938	2,495	8,433
<b>Indirect emissions (Scope2 Market-based)</b>	<b>tCO<sub>2</sub>e</b>	<b>5,735</b>	<b>27,974</b>	<b>33,709</b>	<b>8,135</b>	<b>35,326</b>	<b>43,461</b>	<b>5,055</b>	<b>33,181</b>	<b>38,235</b>
Electricity emissions (excluding cogeneration)	tCO <sub>2</sub> e	2,310	27,167	29,478	3,926	33,286	37,212	1,470	30,734	32,204
Natural gas emissions for building heating (including district heating)	tCO <sub>2</sub> e	3,424	765	4,189	3,752	1,949	5,701	2,948	2,354	5,302
Diesel emissions for building heating	tCO <sub>2</sub> e	0	42	42	456	91	548	637	93	730
<b>Total direct + indirect emissions (Scope1 + 2 Market-based)</b>	<b>tCO<sub>2</sub>e</b>	<b>43,256</b>	<b>35,851</b>	<b>79,107</b>	<b>59,716</b>	<b>40,911</b>	<b>100,626</b>	<b>39,294</b>	<b>39,691</b>	<b>78,985</b>
Total direct + indirect emissions per staff member	tCO <sub>2</sub> e/staff member	0.6	1.5	0.8	0.8	1.8	1.0	0.6	1.7	0.9
Total direct + indirect emissions per square meter	kgCO <sub>2</sub> e/m <sup>2</sup>	14.6	55.3	21.9	18.8	65.3	26.5	13.9	60.3	22.7
<b>Total direct + indirect emissions (Scope1 + 2 Location-based)</b>	<b>tCO<sub>2</sub>e</b>	<b>151,279</b>	<b>39,090</b>	<b>190,369</b>	<b>177,395</b>	<b>38,515</b>	<b>215,910</b>	<b>156,817</b>	<b>44,996</b>	<b>201,813</b>
<b>Other indirect emissions (Scope3)</b>	<b>tCO<sub>2</sub>e</b>	<b>38,209</b>	<b>19,270</b>	<b>57,479</b>	<b>60,507</b>	<b>29,027</b>	<b>89,534</b>	<b>51,116</b>	<b>29,310</b>	<b>80,425</b>
Business trips	tCO <sub>2</sub> e	8,015	1,514	9,528	8,614	2,258	10,871	8,510	1,725	10,235
Purchased paper	tCO <sub>2</sub> e	2,911	1,673	4,584	3,981	1,881	5,861	3,876	1,783	5,659
Waste	tCO <sub>2</sub> e	252	26	279	260	12	272	147	22	170
Office machinery	tCO <sub>2</sub> e	4,293	1,509	5,802	6,537	2,211	8,748	14,089	5,243	19,332
Internet banking*	tCO <sub>2</sub> e	116	100	217	123	53	176	114	122	236
Energy carriers**	tCO <sub>2</sub> e	14,684	11,444	26,128	32,822	19,400	52,222	24,379	20,414	44,794
Cash-in-transit (CIT)	tCO <sub>2</sub> e	7,938	3,003	10,942	8,172	3,212	11,383	n.a.	n.a.	n.a.

\* In 2017 the methodology was made consistent at Group level, limiting the perimeter to the main transactions.

\*\* Scope3 emissions 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 <sub>x</sub> , SO <sub>2</sub> )	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
NO <sub>x</sub> emissions	t	39	38	78	50	46	96	38	39	77
SO <sub>2</sub> emissions	t	1	29	30	2	40	42	2	62	64

Energy consumption broken down by source	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
<b>Direct primary energy consumption (Scope1)</b>	<b>GJ</b>	<b>580,864</b>	<b>113,205</b>	<b>694,069</b>	<b>754,041</b>	<b>81,572</b>	<b>835,613</b>	<b>568,502</b>	<b>102,964</b>	<b>671,466</b>
Natural gas consumption for independent heating	GJ	389,239	54,003	443,242	524,052	32,969	557,020	421,325	52,948	474,273
Natural gas consumption for cogeneration	GJ	88,138	9,381	97,519	117,587	7,502	125,089	37,348	0	37,348
Diesel consumption for independent heating	GJ	12,444	1,717	14,161	18,935	774	19,709	25,053	5,067	30,120
Gasoline consumption for the fleet	GJ	105	9,106	9,211	267	7,338	7,605	452	9,511	9,964
Diesel consumption for the fleet	GJ	90,938	38,998	129,935	93,199	32,990	126,189	84,324	35,437	119,761
<b>Indirect primary energy consumption (Scope2)</b>	<b>GJ</b>	<b>1,311,966</b>	<b>396,154</b>	<b>1,708,120</b>	<b>1,431,655</b>	<b>395,749</b>	<b>1,827,404</b>	<b>1,343,790</b>	<b>431,044</b>	<b>1,774,833</b>
Renewable electricity consumption	GJ	1,235,569	81,177	1,316,746	1,328,804	49,329	1,378,132	1,266,716	64,298	1,331,014
Non renewable electricity consumption (except cogeneration)	GJ	17,328	220,543	237,870	30,007	255,015	285,022	15,847	257,528	273,375
Natural gas consumption for building heating (including remote district heating)	GJ	59,069	93,840	152,910	66,703	90,120	156,822	52,658	107,912	160,569
Diesel consumption for building heating	GJ	0	594	594	6,142	1,285	7,427	8,569	1,306	9,875
<b>Total direct + indirect energy (Scope1 + 2)</b>	<b>GJ</b>	<b>1,892,830</b>	<b>509,359</b>	<b>2,402,189</b>	<b>2,185,696</b>	<b>477,321</b>	<b>2,663,017</b>	<b>1,912,292</b>	<b>534,008</b>	<b>2,446,299</b>
Total direct + indirect energy per staff member	GJ/ staff member	26.7	20.9	25.2	30.1	20.5	27.8	28.3	22.4	26.7
<b>Other indirect primary energy consumption (Scope3)</b>	<b>GJ</b>	<b>787,916</b>	<b>734,636</b>	<b>1,522,552</b>	<b>2,766,400</b>	<b>952,013</b>	<b>3,718,413</b>	<b>979,260</b>	<b>950,595</b>	<b>1,929,855</b>
Business trips	GJ	121,896	20,782	142,677	128,283	30,131	158,415	127,457	23,728	151,185
Purchased paper	GJ	91,034	76,353	167,388	107,232	72,411	179,643	104,476	68,837	173,313
Waste	GJ	3,377	361	3,737	3,514	176	3,690	1,987	312	2,299
Office machinery	GJ	66,502	23,383	89,884	98,815	33,425	132,240	205,960	76,641	282,601
Internet Banking*	GJ	2,034	2,388	4,422	2,068	1,323	3,391	1,930	2,443	4,374
Energy carriers**	GJ	379,562	564,642	944,203	2,299,445	764,618	3,064,063	537,450	778,634	1,316,084
Cash-in-transit (CIT)	GJ	123,512	46,728	170,239	127,043	49,929	176,972	n.a.	n.a.	n.a.

\* In 2017 the methodology was made consistent at Group level, limiting the perimeter to the main transactions.

\*\* Scope3 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	2019			2018			2017		
		Italy	Abroad	Group	Italia	Abroad	Group	Italia	Abroad	Group
Electricity per staff member	kWh/ staff member	5,045	3,496	4,648	5,359	3,701	4,957	5,326	3,744	4,913
Electricity per square meter	kWh/m <sup>2</sup>	120	132	122	123	137	125	127	136	129
Purchased from renewable sources	%	95.7	26.4	82.4	94.5	15.8	80.3	97.4	19.9	82.0
Self-produced from renewable sources (photovoltaic)	%	0.3	0.1	0.2	0.3	0.1	0.2	0.3	0.1	0.3
Purchased from non- renewable sources	%	1.4	71.9	14.9	2.1	82.4	16.7	1.2	80.0	16.9
Self-produced from non-renewable sources (cogeneration)	%	2.6	1.6	2.5	3.1	1.7	2.8	1.1	0.0	0.8

Transport	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italia	Abroad	Group	Italia	Abroad	Group
Air travel	thousands of km	37,201	6,126	43,327	40,044	5,064	45,108	40,191	5,212	45,403
Train travel	thousands of km	51,234	458	51,692	48,552	642	49,195	44,392	265	44,657
Company fleet	thousands of km	40,765	21,215	61,981	44,440	18,013	62,453	40,278	20,177	60,455
Personal Cars	thousands of km	11,478	4,879	16,357	12,091	10,175	22,266	12,477	6,789	19,266
Remote connections	thousands	44,298	32	44,330	63,070	31	63,101	56,664	4	56,668
Distance covered for business trip per employee	km/ employee	231	1,541	275	222	1,597	265	219	1,548	262

Paper consumption	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italia	Abroad	Group	Italia	Abroad	Group
Purchased paper	t	4,258	1,916	6,175	4,996	1,809	6,805	4,863	1,711	6,574
Purchased paper / staff member	kg/staff member	60.1	78.6	64.8	68.7	77.8	70.9	71.9	71.7	71.9
Certified recycled paper	%	70.7	17.6	54.2	69.2	22.9	56.9	69.1	22.5	57.0
Eco-sustainable certified paper (not recycled)	%	26.5	41.5	31.2	25.3	52.9	32.7	25.1	50.8	31.8

Toner consumption	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italia	Abroad	Group	Italia	Abroad	Group
Toner: total	kg		90,505			23,600			114,105	
Toner: remanufactured cartridges	%		71.5			19.1			60.7	
Toner: traditional cartridges	%		28.5			80.9			39.3	

Water consumption	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italia	Abroad	Group	Italia	Abroad	Group
Total water consumed	thousands of m <sup>3</sup>	1,131	570	1,700	1,428	546	1,974	1,242	515	1,757
Total water consumed / staff member	m <sup>3</sup> /staff member	16.0	23.4	17.9	19.6	23.5	20.6	18.4	21.6	19.2

Special waste by type	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italia	Abroad	Group	Italia	Abroad	Group
Total waste	t	3,288	1,002	4,290	3,315	682	3,997	1,973	1,159	3,132
Total non-hazardous waste	t	3,240	894	4,134	3,292	621	3,914	1,937	1,148	3,085
Total hazardous waste	t	47	109	156	23	61	84	36	11	47
Total waste / staff member	kg/staff member	46.4	41.1	45.1	45.6	29.3	41.7	29.2	48.6	34.2

Special non-hazardous waste by disposal method	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Recycling	t	1,276	748	2,024	1,168	554	1,722	767	1,016	1,783
Reuse/recovery	t	1,779	138	1,917	1,919	65	1,984	1,043	120	1,162
Landfill	t	163	6	170	171	1	172	85	4	89
Incinerator for energy recovery	t	22	1	23	34	2	36	42	8	51

Figures are partially estimated from data provided by waste disposal service suppliers.

Special hazardous waste by method of disposal	Unit	2019			2018			2017		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Recycling	t	0	0	0	0	0	0	0	0	0
Reuse/recovery	t	16	17	33	8	8	16	20	4	25
Landfill	t	31	91	123	15	53	68	16	7	22
Incinerator for energy recovery	t	0	0	0	0	0	0	0	0	0

Figures are partially estimated from data provided by waste disposal service suppliers.

Expenditure for environmental management [K euro]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Management of special waste	1,302	291	1,592	1,481	306	1,788	1,308	295	1,603
Training	0	252	252	0	200	200	4	167	171
System maintenance	45,211	8,095	53,306	45,276	17,408	62,684	42,185	20,502	62,687
Monitoring and certification of EEMS (Environmental and Energy Management System)	1,472	17	1,490	150	12	162	160	9	169
Total	47,985	8,655	56,640	46,908	17,926	64,834	43,656	20,974	64,630

## GREEN ECONOMY

Loans disbursed for the Green Economy [m euro]	2019			2018			2017		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Retail	46	7	53	55	11	66	84	22	106
Businesses and Third Sector	156	32	188	374	17	391	211	43	254
Corporate & Project finance	1,143	35	1,178	1,168	297	1,465	625	271	896
of which Project finance	684	34	718	679	297	976	536	271	807
Total	1,345	74	1,419	1,596	326	1,922	920	336	1,256

Data not comparable for changes that occurred over the years in the aggregation criteria.

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