

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

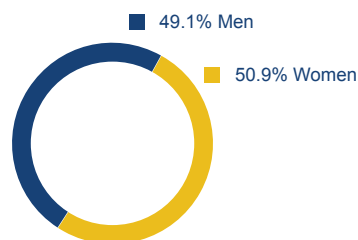
The figures exclude employees with atypical contracts.

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

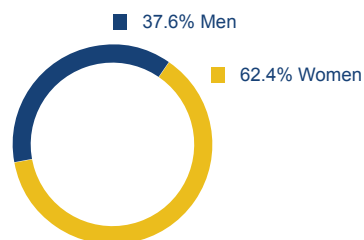
The breakdown by country is based on the parent company head office for international subsidiaries (PBZ in Croatia, VÚB Banka in Slovakia and CIB Bank in Hungary).

Breakdown of staff by gender

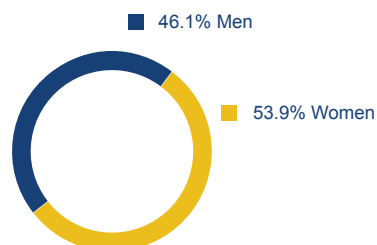
Italy



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
Relationship managers	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