

Indicators⁽¹⁾



⁽¹⁾ The data reported in the tables may not add up exactly due to rounding differences.

Governance and risk management

GOVERNANCE BODIES

BOARD OF DIRECTORS

Composition and diversity	n.	%
Men	11	58%
Women	8	42%
<=30 years of age	0	0
30-50 years of age	0	0
>50 years of age	19	100%
Independent*	14	74%
Meetings	23	-
Attendance rate [%]	-	99%

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

MANAGEMENT CONTROL COMMITTEE

	Members	Independent*	Meetings	Attendance rate [%]
Management Control Committee*	5	5	44	100

* 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	18	100
Nomination Committee	5	3	8	100
Risks and Sustainability Committee	5	3	46	100
Committee for Transactions with Related Parties	5	5	12	97

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

COMMUNICATION TO THE MARKET

Presentations, roadshows and meetings [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Group institutional presentations			64			66			88
Public financial disclosures			175			237			144
Roadshow			51			41			40
Europe			1			11			20
United States			0			3			6
Asia			0			0			1
Other*			50			27			13
Meetings with investors and analysts			377			382			443
of which:									
Meetings with investors and analysts on ESG issues**			50			44			40
Replies to requests received			~12.000			~12.000			~12.000

* Virtual meetings.

** ESG: Environmental, social and governance issues.

SUSTAINABILITY GOVERNANCE

Training on ESG issues*	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]	71,075	17,373	88,448	69,993	16,927	86,920	70,022	16,772	86,794
Hours of training provided (classroom + remote learning) [No.]**	873,986	60,224	934,210	555,701	86,765	642,466	912,431	88,528	1,000,959
Participants on the total [%]	95.2	79.0	91.5	95.8	77.4	91.6	97.5	76.5	92.6
Hours of training provided on the total training hours (classroom + remote learning) [%]**	21.7	6.4	18.8	14.9	7.6	13.2	22.8	7.8	19.4

* The figures also include health and safety and anti-corruption training. To make the figures comparable, the values for 2021 were restated.

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

Code of Ethics: reports of alleged non-compliance [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Customers			76			78			99
Employees			11			27			17
Suppliers			1			1			0
Community			0			0			0
Total			88			106			116

Integrity in corporate conduct

Whistleblowing [n.]	2021	2022	2023*
Reports received	35	28	30
Reports identified as not relevant	2	4	1
Reports with specific investigations	33	24	29

The 2021 data were restated.

* Data referred to the Parent Company's ordinary channel. 8 additional reports were received through the active whistleblowing channels at the Group's international Banks, 4 of which were judged to be not pertinent.

Training for the prevention of corruption*	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]	17,830	12,092	29,922	3,447	14,608	18,055	68,970	14,032	83,002
Hours of specific training [No.]**	17,616	22,520	40,136	3,090	35,952	39,042	28,253	34,811	63,064
Executives [%]	39.3	67.1	46.8	15.6	69.0	30.2	79.9	71.6	77.7
Middle managers [%]	23.9	59.7	28.7	3.8	75.9	13.5	96.3	73.7	93.3
Professional areas [%]	23.4	53.2	31.9	5.1	64.1	22.1	96.3	61.1	85.9
% collaborators who have received specific training on the prevention of corruption	23.9	55.0	30.9	4.7	66.8	19.0	96.0	64.0	88.5
% of hours for specific training on corruption prevention**	0.4	2.4	0.8	0.1	3.2	0.8	0.7	3.1	1.2

* Mandatory training is cyclical and not necessarily annual. Participation figures must therefore be read in continuity with respect to the entire time span represented.

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

Training for the prevention of money laundering*	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]	59,580	13,880	73,460	55,490	16,815	72,305	66,406	17,609	84,015
Hours of specific training [No.]**	178,489	30,113	208,603	214,240	43,945	258,185	261,009	63,647	324,656
Executives [%]	64.4	71.7	66.3	45.8	72.1	53.0	80.3	80.5	80.4
Middle managers [%]	78.0	66.6	76.5	71.9	81.4	73.2	91.6	85.8	90.8
Professional areas [%]	81.5	61.8	75.9	80.1	75.7	78.8	93.5	78.9	89.2
% collaborators who have received specific training on money laundering prevention	79.8	63.1	76.0	76.0	76.9	76.2	92.4	80.4	89.6
% of hours for specific training on money laundering prevention**	4.4	3.2	4.2	5.7	3.9	5.3	6.5	5.6	6.3

* Mandatory training is cyclical and not necessarily annual. Participation figures must therefore be read in continuity with respect to the entire time span represented.

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

Total training for the prevention of corruption and money laundering	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants [No.]*	61,009	14,884	75,893	55,981	18,558	74,539	69,526	18,959	88,485
Hours of specific training [No.]**	196,105	52,634	248,739	217,330	79,897	297,227	289,262	98,459	387,721
Executives [%]	71.0	71.0	71.0	53.9	83.5	62.0	94.1	89.8	93.0
Middle managers [%]	80.3	72.7	79.3	72.4	89.9	74.8	97.0	91.5	96.3
Professional areas [%]	83.1	66.1	78.3	80.6	83.4	81.4	96.7	85.1	93.2
Participants [%]	81.7	67.7	78.5	76.6	84.8	78.5	96.8	86.5	94.4
Hours of specific training/ Total training hours [%]**	4.9	5.6	5.0	5.8	7.0	6.1	7.2	8.6	7.5

* 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.

Training for the protection of free competition [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	64,670	666	65,336	69,700	4,262	73,962	59,260	908	60,168
Hours of training provided (classroom + remote learning)*	1,531,449	550	1,532,000	1,515,307	4,968	1,520,274	1,339,304	1,033	1,340,337

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

Training for consumer protection [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	69,126	6,595	75,721	57,415	9,871	67,286	67,673	9,259	76,932
Hours of training provided (classroom + remote learning)*	1,832,636	20,786	1,853,422	1,646,811	25,941	1,672,752	1,541,583	25,544	1,567,128

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

Training for privacy protection [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	54,660	7,881	62,541	50,184	7,512	57,696	69,430	6,975	76,405
Hours of training provided (classroom + remote learning)**	74,524	12,108	86,632	55,964	11,263	67,228	106,850	10,469	117,319

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

SANCTIONS REGARDING ENVIRONMENTAL AND SOCIAL ISSUES

Sanctions for non-compliance with environmental regulations	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Sanctions [No.]	15	0	15	11	0	11	14	0	14
Amount [K euro]	3.6	0.0	3.6	1.1	0.0	1.1	2.2	0.0	2.2

Sanctions for non-compliance with employee health and safety regulations	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Sanctions [No.]	14	1	15	4	0	4	13	0	13
Amount [K euro]	31.0	0.4	31.4	6.0	0.0	6.0	23.0	0.0	23.0

PROCEEDINGS AND DISCIPLINARY MEASURES TAKEN AGAINST EMPLOYEES

Proceedings pending with staff [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Termination of employment	8	50	58	15	45	60	21	53	74
Establishment and performance of the employment relationship	40	7	47	38	6	44	29	0	29
Duties and qualifications	20	2	22	16	1	17	20	1	21
Welfare and assistance	1	1	2	2	2	4	6	0	6
Remuneration	11	31	42	31	28	59	33	23	56
Anti-union behavior	0	0	0	0	0	0	0	0	0
Various	3	8	11	2	6	8	4	19	23
Requests made by the Provincial Directorate of Labor	0	0	0	1	0	1	5	0	5
Active (promoted by the Bank towards collaborators)	3	9	12	4	9	13	3	1	4

There are no cases of mobbing ascertained with a final judgement.

Disciplinary measures [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Written censure and verbal or written reprimand	191	90	281	207	102	309	229	74	303
Reduction in remuneration	0	89	89	0	45	45	0	81	81
Suspension from work with subtraction of remuneration (from 1 to 10 days)	139	0	139	157	3	160	167	3	170
Dismissal for just cause or justified reason	13	69	82	22	71	93	30	65	95
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

INFORMATION ON TAXES - COUNTRY-BY-COUNTRY REPORTING

Country	Full-time equivalent employees	Revenues from third party sales (figures in thousands of euro)	Revenues from intra-group transactions (figures in thousands of euro)*	Profit/loss before tax (figures in thousands of euro)	Tangible assets other than cash and cash equivalents (figures in thousands of euro)	Corporate income tax paid on a cash basis (figures in thousands of euro)	Corporate income tax accrued on profit/loss (figures in thousands of euro)
ALBANIA	700	55,491	913	12,784	27,778	- 693	- 1,820
AUSTRALIA**	13	34,926	145	4,225	845	- 1,847	- 2,447
BELGIUM	13	3,384	-	1,557	231	- 292	- 124
BOSNIA AND HERZEGOVINA	545	57,248	185	15,836	11,708	- 2,768	- 1,731
BRAZIL	47	61,530	-	22,440	804	- 4,446	- 7,043
CZECH REPUBLIC	21	58,015	18,256	14,338	955	- 1,724	- 2,618
CHINA**	254	120,554	69,180	2,023	9,140	- 2,287	- 4,267
CROATIA	3,813	518,990	50,793	251,957	206,194	- 31,253	- 40,476
EGYPT	4,330	743,506	367	191,319	147,026	- 19,367	- 62,735
UNITED ARAB EMIRATES**	49	125,233	13,451	38,008	3,668	- 13	- 13
FRANCE**	43	62,920	8,084	20,441	1,227	- 14,361	- 7,925
GERMANY**	40	70,638	8,600	42,114	4,391	- 8,525	- 9,073
JAPAN**	16	11,939	4,302	5,399	586	- 982	- 2,026
IRELAND	162	2,642,795	307,512	274,093	8,691	- 55,643	- 30,910
ITALY	68,831	30,046,439	5,465,085	7,730,302	9,622,917	- 197,499	- 702,972
LUXEMBOURG	452	1,649,391	135,012	524,138	223,088	- 89,316	- 121,922
MOLDOVA	365	24,443	235	3,825	12,184	-	- 447
HOLLAND**	-	34,243	11,679	16,496	34	- 4,500	- 5,509
POLAND**	11	53,170	7,880	14,193	268	- 2,873	- 2,873
QATAR**	9	3	-	- 1,544	512	- 8	- 2
UNITED KINGDOM**	224	141,809	110,189	94,761	13,075	- 30,946	- 28,845
ROMANIA	570	72,045	- 987	5,633	22,816	-	- 281
RUSSIA	907	125,776	- 367	- 115,864	15,014	- 1,088	- 3,738
SERBIA	3,186	410,934	11,200	127,865	84,362	- 15,345	- 16,879
SINGAPORE**	45	90,799	2,363	31,469	1,303	- 2,217	- 4,336
SLOVAKIA	3,705	586,041	12,300	177,250	117,753	- 40,031	- 46,485
SLOVENIA	660	93,467	3,429	19,809	29,023	- 4,350	- 3,703
SPAIN**	27	80,799	8,424	49,877	666	- 13,935	- 14,922
SWITZERLAND	320	140,930	- 77	- 22,325	29,236	-	- 433
TURKEY**	26	61,235	5,356	48,651	223	- 9,559	- 12,507
U.S.A.**	189	455,101	128,825	145,588	668	- 12,340	- 36,694
UKRAINE	728	22,905	-	- 127,956	7,808	-	-
HUNGARY	2,251	563,175	36,971	112,963	59,305	- 36,209	- 14,343
Total Intesa Sanpaolo Group companies	92,552			9,731,665			
Consolidation adjustments				3,724,064			
Intesa Sanpaolo Group consolidated	92,552			6,007,601			

The figures indicated relate to the 2022 tax period; this is because, in order to meet the GRI standard, the ISP Group also uses the data collected for the Country by Country Reporting introduced, in line with the OECD work relating to the Base Erosion and Profit Shifting project (BEPS), by Italian tax legislation (article 1, paragraph 145 of law no. 208/2015) which must be sent to the local tax authorities within 12 months of the end of the relevant tax period ("OECD CbCR").

As regards the source of the OECD CbCR data, they are mainly derived from the process for the preparation of the consolidated financial statements ("reporting package"). In line with OECD guidelines, the values of the columns "Revenues from third party sales", "Revenues from intra-group transactions or with other tax jurisdictions", "Tangible assets other than cash and cash equivalents", "Corporate income tax accrued on profit/loss" drawn from the OECD CbCR, not being subject to consolidation adjustments, are not reconciled with the data included in the consolidated financial statements.

The value referring to the "Corporate income tax paid on a cash basis" is not included in the reporting package of the consolidated financial statements; consequently, an additional form was sent to all group entities.

The values indicated in the "Profit/loss before tax" column are instead drawn from the Country by Country Reporting required by the CRD IV Directive [1] and are reconciled with the data included in the consolidated financial statements.

The values indicated in the "Full-time equivalent employees" column are also drawn from the Country by Country Reporting required by the CRD IV Directive. Compared to the disclosure included in the consolidated financial statements, the values are calculated on a full-time equivalent basis, according to the specific instructions given by the Bank of Italy on Country by Country Reporting (Circ. 285, Title III, Chap. 2).

With regard to the differences between the tax on income accrued on profits and the tax due, it is noted that these are mainly due to the effects of the participation exemption; to the reversal of taxes on "consolidated" dividends; to the adjustments of prepaid/deferred taxes also to take into account the filing of supplementary returns relating to previous years; to local tax increases or decreases.

For further information, reference is made to section 21 of the Notes to the consolidated financial statements - Part C - of the Consolidated Financial Statements of the Intesa Sanpaolo Group at 31 December 2022 (page 416).

* Please consider that, in line with the OECD guidelines related to the Country by Country Reporting, intra-group transactions within the same tax jurisdiction are also reported.

** In this jurisdiction, Intesa Sanpaolo S.p.A. is present also or only with permanent establishments ("branches") that do not apply the branch exemption regime, whose income, therefore, is subject to taxation in the parent company's jurisdiction.

Group value and solidity

MAIN ECONOMIC AND FINANCIAL RATIOS⁽¹⁾

Personnel efficiency indexes [m euro]	2022	2023
Loans to customers / Number of employees	4.68	4.55
Operating income / Number of employees	0.22	0.27
Financial assets of customers ⁽²⁾ / Number of employees	12.60	13.83
Capital ratios	2022	2023
Shareholders' equity / Loans to customers	13.7%	14.9%
Shareholders' equity / Financial assets of customers ⁽²⁾	5.1%	4.9%
Solvency coefficients	2022	2023
Common Equity Tier 1 capital net (CET1) of regulatory adjustments / Risk-weighted assets (Common Equity Tier 1 ratio)	13.5%	13.7%
Tier 1 Capital (TIER 1) / Risk-weighted assets	16.0%	16.3%
Total own funds / Risk-weighted assets	19.0%	19.2%
Income ratios	2022	2023
Income for the year / Average shareholders' equity ⁽³⁾	8.5%	15.2%
Operating costs / Operating income (Cost income Ratio)	51.0%	45.1%
Risk ratios	2022	2023
Net bad loans to customers / Loans to customers	0.2%	0.2%
Net non-performing loans / Loans to customers	1.2%	1.2%
Adjustments on bad loans to customers / Gross bad loans to customers	69.2%	72.4%
Adjustments on non-performing loans / Gross non-performing loans to customers	48.4%	49.8%

⁽¹⁾ Ratios calculated with reference to the reclassified statements published in the 2023 Consolidated Financial Statements of the Intesa Sanpaolo Group. Following the application, as of 1 January 2023, of the two accounting standards IFRS 17 Insurance Contracts and IFRS 9 Financial Instruments by the Group's insurance companies, the comparison data were subject to the retrospective application, as of 1 January 2022, of the two standards.

⁽²⁾ Customer financial assets: direct deposits from banking business, direct deposits from insurance business and indirect deposits, after netting, referred to components of indirect deposits which are also included in direct deposits.

⁽³⁾ Ratio of net income to shareholders' equity at the end of the year. Shareholders' equity does not take into account AT1 capital instruments and the net income for the year. The 2022 ROE was not restated.

CALCULATION AND DISTRIBUTION OF ECONOMIC VALUE

FINANCIAL STATEMENT ITEMS [M EURO]		2022 ⁽¹⁾	2023
10.	Interest and similar income	15,709	32,525
20.	Interest and similar expense	-3,874	-15,589
40.	Active commissions	10,925	10,528
50.	Passive commissions ⁽²⁾	-1,627	-1,736
70.	Dividend and similar income	645	660
80.	Profits (Losses) on trading	36	513
90.	Fair value adjustments in hedge accounting	33	-59
100.	Profits (Losses) on disposal or repurchase of:	-474	-467
	a) financial assets measured at amortised cost	167	-58
	b) financial assets measured at fair value through other comprehensive income	-669	-445
	c) financial liabilities	28	36
110.	Profits (Losses) on other financial assets and liabilities measured at fair value through profit or loss	-5,443	2,367
	a) financial assets and liabilities designated at fair value	5,866	-3,619
	b) other financial assets mandatorily measured at fair value	-11,309	5,986
130.	Net losses/recoveries for credit risks associated with:	-2,636	-1,416
	a) financial assets measured at amortised cost	-2,579	-1,359
	b) financial assets measured at fair value through other comprehensive income	-57	-57
140.	Profits (Losses) on changes in contracts without derecognition	-5	-29
160.	Insurance service result ⁽³⁾	2,508	2,608
170.	Balance of financial income and expenses related to insurance operations (expense)	3,691	-5,318
230.	Other operating expenses (income) ⁽⁴⁾	954	931
250. (partial)	Profits (Losses) on investments in associates and companies subject to joint control (realised gains/losses) ⁽⁵⁾	197	217
280.	Profits (Losses) on disposal of investments	16	168
320.	Profit (loss) from discontinued operations after tax	-	-
A	TOTAL ECONOMIC VALUE GENERATED	20,655	25,903
190.b (partial)	Other administrative expenses (net of indirect taxes and donations and charges for resolution funds and deposit guarantee) ⁽⁶⁾	-2,831	-2,965
	ECONOMIC VALUE DISTRIBUTED TO SUPPLIERS	-2,831	-2,965
190.a	Personnel expenses ⁽⁷⁾	-7,744	-8,164
	ECONOMIC VALUE DISTRIBUTED TO EMPLOYEES AND COLLABORATORS	-7,744	-8,164
340.	Minority interests	-23	-28
	ECONOMIC VALUE DISTRIBUTED TO THIRD PARTIES	-23	-28
350. (partial)	Parent Company net income (loss) - Share allocated to Shareholders ⁽⁸⁾	-3,046	-5,408
350. (partial)	Parent Company net income (loss) - Share allocated to holders of equity instruments ⁽⁹⁾	-312	-341
	ECONOMIC VALUE DISTRIBUTED TO SHAREHOLDERS AND HOLDERS OF EQUITY INSTRUMENTS	-3,358	-5,749
190.b (partial)	Other administrative expenses: indirect taxes	-1,139	-1,217
190.b (partial)	Other administrative expenses: charges for resolution funds and deposit guarantee	-816	-720
300. (parziale)	Income taxes for the year (current taxes) ⁽¹⁰⁾	-247	-1,697
	ECONOMIC VALUE DISTRIBUTED TO GOVERNMENT, ORGANISATIONS AND INSTITUTIONS	-2,202	-3,634
230. (partial)	Other operating expenses/income: donations ⁽¹¹⁾	-20	-21
350. (partial)	Parent Company net income (loss) - Share allocated to charity funds ⁽¹²⁾	-18	-22
	ECONOMIC VALUE DISTRIBUTED TO THE COMMUNITY AND ENVIRONMENT	-38	-43
B	Total economic value distributed	-16,196	-20,583
C	Total economic value retained (withdrawn) by the corporate system⁽¹³⁾	4,459	5,320

⁽¹⁾ Data subject to changes for the retrospective application of IFRS 17 and IFRS 9 by the Group's insurance companies.

⁽²⁾ The figures differ from those of the Consolidated Income Statement included among the financial statements governed by Circular 262 of the Bank of Italy, shown in the annual report, as the remuneration of the financial consultant networks was reclassified as "Personnel expenses".

⁽³⁾ The figures differ from those of the Consolidated Income Statement included among the financial statements governed by Circular 262 of the Bank of Italy, shown in the annual report, as the remuneration of the financial advisors of the Private Banking Division and the portion, referred to personnel expenses, of the costs for insurance services issued was reclassified as "Personnel expenses". In addition, the portion, referred to other administrative expenses, of the costs for insurance services deriving from the insurance contracts issued was reclassified among "Other Administrative Expenses".

⁽⁴⁾ The figures differ from those of the Consolidated Income Statement included among the financial statements of the annual report due to the exclusion of the amounts relating to donations, recognised in a separate item.

⁽⁵⁾ The figures differ from those of the Consolidated Income Statement included among the financial statements of the annual report due to the exclusion of unrealised gains/losses, now recognised in a separate item.

⁽⁶⁾ The figures differ from those of the Consolidated Income Statement included among the financial statements of the annual report due to the exclusion of indirect taxes, donations and duties, and other charges relating to the banking system, recognised in a separate item, and due to the inclusion of the portion, referred to the other administrative expenses, of the costs for insurance services deriving from insurance contracts issued.

⁽⁷⁾ The figures differ from those of the Consolidated Income Statement included among the financial statements shown in the annual report as they include the remuneration paid to the financial advisors' networks, the remuneration paid to the financial advisors of the Private Banking Division and the portion, referred to personnel expenses, of the costs for insurance services deriving from insurance contracts issued.

⁽⁸⁾ For the 2022 financial year, the amount takes into account the interim dividend distributed in November totalling 1,400 million euro (net of the undistributed portion of treasury shares held at the record date, amounting to 1.8 million euro).
For the 2023 financial year, the amount takes into account the interim dividend distributed in November totalling 2,629 million euro (net of the undistributed portion of treasury shares held at the record date, amounting to 3.7 million euro).

⁽⁹⁾ Accrued interest relative to coupons on additional class 1 (AT1) equity instruments, recognised directly in the shareholders' equity.

⁽¹⁰⁾ The figures differ from those of the Consolidated Income Statement included among the financial statements of the annual report due to the exclusion of deferred tax assets and liabilities, now recognised in a separate item.

⁽¹¹⁾ The figures differ from those in the "Community support and commitment to culture" chapter since they only consider the amounts classified as "Donations" pursuant to the Group's accounting rules, recorded in this item.

⁽¹²⁾ The figures include the amounts assigned to charity funds at the time of allocation of the operating profit.

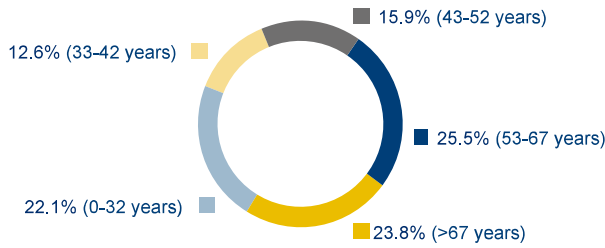
⁽¹³⁾ Net adjustments to/recoveries and provisions, deferred tax assets and liabilities and consolidated income, allocated to reserves.

The relationship with customers

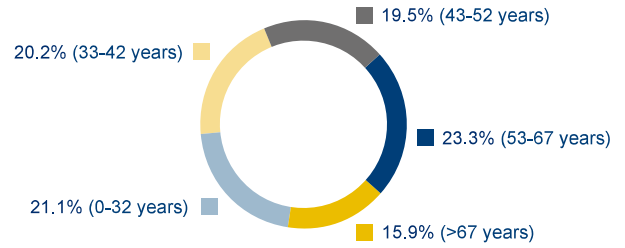
CUSTOMER COMPOSITION

Retail customers by age bracket [% - years]

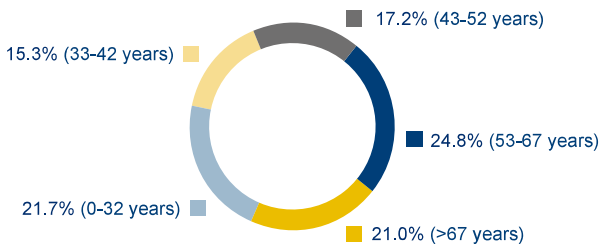
Italy



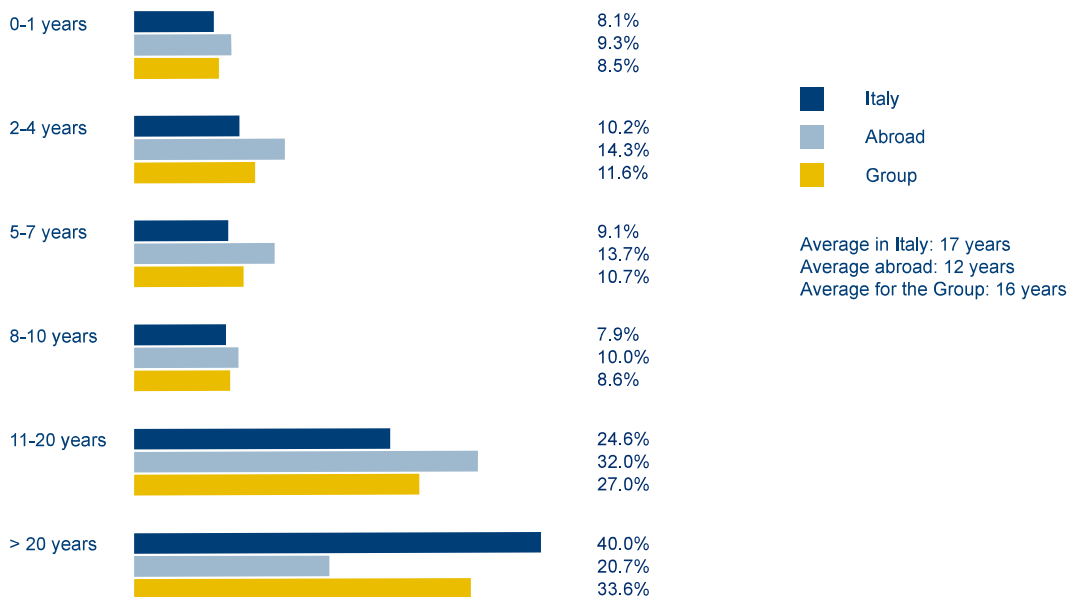
Abroad



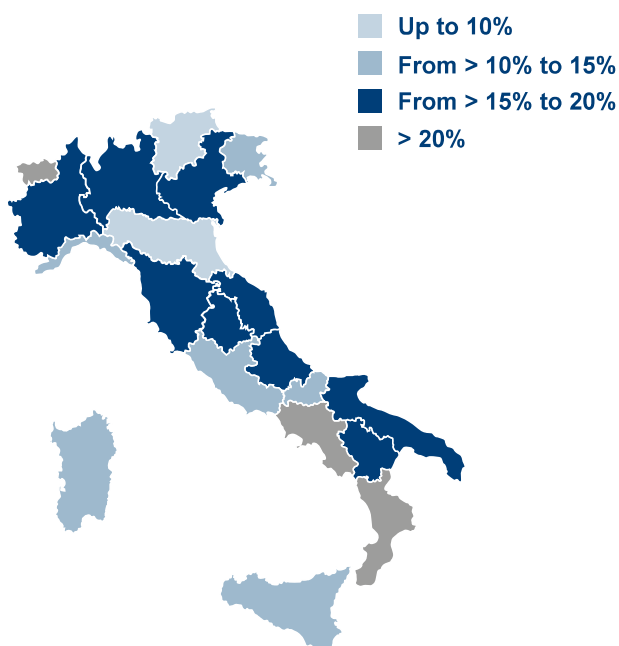
Group



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



Market share of branches in Italy by region



Presence in Italian regions with a low population density [No.]*	2021		2022		2023	
	Branches	Atm	Branches	Atm	Branches	Atm
Valle d'Aosta	17	38	17	39	17	39
Basilicata	33	64	32	61	30	62
Sardegna	64	131	64	158	60	164
Molise	9	23	9	20	9	21
Trentino Alto Adige	38	56	36	51	32	53

In the three-year period considered, no substantial changes were observed in the number of ATMs and branches in the regions indicated.

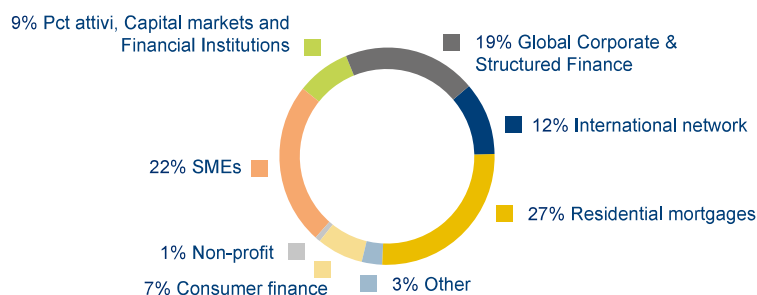
* Source: ISTAT 2023 Yearbook, resident population at 01/01/2023 and relative area data. Regions considered have less than 100 inhabitants per square kilometre.

Intesa Sanpaolo Group banks abroad [No.]*	2021		2022		2023	
	Branches	Atm	Branches	Atm	Branches	Atm
Albania	35	60	35	64	35	76
Croatia	244	1,073	232	1,055	225	894
Romania	33	35	34	37	34	36
Serbia	147	366	146	380	143	396
Slovakia	168	581	160	563	157	554
Ukraine	45	101	43	96	40	85
Hungary	61	120	60	118	60	117
Moldova	17	72	17	61	17	63
Egypt	175	544	174	661	173	754
Russian Federation	27	37	27	36	27	36

* 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).

LOANS TO CUSTOMERS

Breakdown by business area



Breakdown by economic business sector

Non-retail loans of the Italian banks and companies of the Group	2023
Public Administration	5.1%
Financial companies	8.1%
Non-financial companies of which:	42.6%
Services	4.7%
Utilities	4.3%
Distribution	3.1%
Real Estate	3.0%
Construction and materials for construction	2.9%
Food and drink	2.7%
Metals and metal products	2.2%
Fashion	2.1%
Infrastructure	2.1%
Transportation means	1.9%
Energy and extraction	1.9%
Mechanical	1.8%
Agriculture	1.7%
Tourism	1.6%
Transport	1.6%
Chemicals, rubber and plastics	1.6%
Electrical components and equipment	0.9%
Pharmaceutical	0.8%
Furniture and white goods	0.7%
Media	0.5%
Wood and paper	0.4%
Other consumption goods	0.2%

Figures may not add up exactly due to rounding differences.

OPERATIONS SUBJECT TO EQUATOR PRINCIPLES SCREENING

Project Finance [No.]*	Category A	Category B	Category C
Total	3	18	9
Sector			
Oil and gas	1	1	
Mining			
Energy	1	10	1
Infrastructure		4	4
Other	1	3	4
Region			
Americas	1	7	
Europe, Middle East and Africa (EMEA)	2	6	9
Asia and Oceania		5	
Type of country**			
Designated	2	11	2
Not designated	1	7	7
Independent audit			
Yes	3	16	2
No		2	7

* Refers to the number of projects that were financially completed in 2023.

** 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).

Project finance and business loans associated with projects closed during the year*	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Projects [No.]	13	6	19	9	9	18	17	13	30
Economic Value [m euro]	836	592	1,428	857	224	1,081	3,485	404	3,889

* Projects that were financially completed during the year.

SOCIAL LENDING

Social lending: loans disbursed [K euro]	2023		
	Italy	Abroad	Group
Anti-usury loans	3,611	0	3,611
Loans to the Third Sector	252,399	0	252,399
Products for vulnerable social groups	2,903,059	454,577	3,357,636
Other social loans	21,838	48,829	70,667
Total loans in the social sustainability field*	3,180,906	503,407	3,684,313
Support for people hit by disastrous events	713,950	0	713,950
Urban regeneration	377,161	0	377,161
Other loans for vulnerable social groups**	747,150	0	747,150
Total social lending	5,019,167	503,407	5,522,573

* Reporting follows the Rules for the classification of sustainable credit products and lending transactions approved by the Group at the end of 2022, for this reason the 2021 and 2022 figures have not been disclosed as they are not comparable.

The afore-mentioned Rules include transactions and products falling under the "social sustainability" category: in particular, this category does not currently include lending disbursed to support natural disasters and for urban regeneration purposes. It also does not include ~750 million euro of green loans disbursed in 2023 to young people, already included in the "environmental sustainability" category.

** Green loans disbursed to young people.

RELATIONS WITH THE THIRD SECTOR

Third Sector Network	2021	2022	2023
Customers [No.]	102,023	102,029	107,053
Customers with loans [No.]	16,781	19,192	16,226
Loans [K euro]	2,801,640	2,852,000	2,786,923
Direct funding [K euro]	6,916,666	6,982,476	6,651,853
Indirect funding [K euro]	2,127,330	2,231,054	2,348,885

SUSTAINABILITY-CONSCIOUS INVESTMENTS

Eurizon SGR: funds pursuant to SFDR*	2021	2022	2023
Funds pursuant to arts. 8 and 9 [No.]	172	232	306
Funds pursuant to arts. 8 and 9: assets [billion euro]	110.6	110.3	149.0
Percentage of funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the funds managed [%]	46	54	73

* Sustainable Finance Disclosure Regulation.

Fideuram: funds pursuant to SFDR*	2021	2022	2023
Funds pursuant to arts. 8 and 9 [No.]	8	81	97
Funds pursuant to arts. 8 and 9: assets [billion euro]	2.6	26.5	33.3
Percentage of funds pursuant to SFDR arts. 8 and 9 compared to the total assets of the funds managed [%]	3	61	71

* Sustainable Finance Disclosure Regulation.

Eurizon SGR: ESG engagement activities*	2021	2022	2023
Total engagement activities [no.]	958	538	592
Engagement activities on ESG issues [No.]	287	271	228
Engagement activities on ESG issues out of total engagement activities [%]	30.0	50.4	38.5

* The number of activities in 2021 was calculated on the overall total of meetings and engagements conducted in the period.

Eurizon SGR: companies for which ESG engagement activities have been carried out*	2021	2022	2023
Companies comprising the portfolios [No.]**	1,646	1,330	1,388
Companies for which engagement initiatives have been carried out [No.]	644	342	343
Companies for which ESG engagement initiatives have been carried out [No.]	240	194	165
Companies included in the portfolios subject to ESG engagement [%]	14.6	15.0	11.9
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	37.3	56.7	48.1

* For 2021 the figures were calculated on the total number of meetings held with issuers in the respective years.

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

Fideuram Asset Management (FAM): ESG engagement activities	2022	2023
Total engagement activities [No.]	78	112
Engagement activities on ESG issues [No.]	62	78
Engagement activities on ESG issues out of total engagement activities [%]	79.5	69.6

Fideuram Asset Management (FAM): companies for which ESG engagement activities have been carried out	2022	2023
Companies comprising the portfolios [No.]	1,191	512
Companies for which engagement initiatives have been carried out [No.]	63	106
Companies for which ESG engagement initiatives have been carried out [No.]	47	78
Companies included in the portfolios subject to ESG engagement [%]	3.9	15.2
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	74.6	73.6

Fideuram Asset Management Ireland (FAMI): ESG engagement activities	2022	2023
Total engagement activities [No.]	106	98
Engagement activities on ESG issues [No.]	91	82
Engagement activities on ESG issues out of total engagement activities [%]	85.9	83.7

Fideuram Asset Management Ireland (FAMI): companies for which ESG engagement activities have been carried out	2022	2023
Companies comprising the portfolios [No.]	4,424	4,265
Companies for which engagement initiatives have been carried out [No.]	90	94
Companies for which ESG engagement initiatives have been carried out [No.]	75	82
Companies included in the portfolios subject to ESG engagement [%]	1.7	1.9
Companies for which ESG engagement activities were carried out on the total of the companies subject to engagement [%]	83.3	87.2

MULTI-CHANNEL

Distribution channels and automation of operations: Italy	2021	2022	2023
Multi-channel contracts (stock)*	12,866,019	12,136,767	12,553,976
Multi-channel contracts (stock)/no. of customers*	96.2	90.1	93.4
Bank transfers automation [%]	94.4%	93.8%	94.6%
Securities automation [%]	85.2%	65.9%	49.5%
Remote Banking: active contracts at date	237,721	232,035	326,647
Remote Banking: orders	142,582,424	112,373,420	88,524,023

* Monitoring is performed on customers of the Banca dei Territori Division.

Distribution channels: Abroad	2021		2022		2023	
	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	No. of multi-channel contracts (stock)	No. of multi-channel contracts (stock)/ No. of customers
Albania	53,478	23%	76,111	32%	88,784	37%
Croatia	676,709	36%	762,399	41%	785,475	42%
Romania	19,415	33%	25,363	44%	27,025	69%
Serbia	648,863	52%	510,506	41%	636,529	50%
Slovakia	642,577	73%	713,919	78%	761,042	81%
Ukraine	75,998	100%	77,487	99%	53,696	91%
Hungary	349,736	92%	436,676	90%	356,627	90%
Moldova	12,543	16%	15,050	25%	17,256	31%
Russian Federation	23,349	36%	16,767	37%	18,552	54%

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).

CYBERSECURITY

Training for cybersecurity [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Participants	70,567	8,674	79,241	70,190	15,395	85,585	69,149	14,195	83,344
Hours of training provided (classroom + remote learning)*	183,671	30,125	213,796	41,034	51,733	92,767	72,914	49,392	122,306

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

CUSTOMER EXPERIENCE

Net Promoter Score (NPS) performance by type of customer	2021	2022	2023
Retail	16	22	28
Exclusive	14	16	22
Businesses	13	17	22
Third Sector	19	23	31
Agribusiness	8	17	18

Findings collected from Banca dei Territori customers.

CLAIMS, COMPLAINTS AND APPEALS

Type [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Loans	31,814	7,504	39,318	22,014	5,422	27,436	25,293	4,569	29,862
Payment systems	22,235	29,139	51,374	13,194	26,007	39,201	10,103	22,434	32,537
Organisational issues, Internet site, other	19,614	5,469	25,083	16,283	4,413	20,696	27,162	3,798	30,960
Insurance products	13,803	195	13,998	13,569	139	13,708	12,395	165	12,560
Current accounts, deposits and securities dossier	7,872	6,263	14,135	6,580	5,987	12,567	4,926	6,054	10,980
Investments	2,440	227	2,667	3,335	248	3,583	2,602	267	2,869
Total	97,778	48,797	146,575	74,975	42,216	117,191	82,481	37,287	119,768

With regard to the requests received from customers on the subject of personal data protection in Italy, in 2023 188 reports were received for alleged violation of the Privacy Code, along with 9 requests for feedback from the Italian Data Protection Authority following appeals submitted to the Authority on the customer's initiative as part of the exercise of the right of access to data (out of a total of 16 requests from the Italian Data Protection Authority to Group Companies in relation of which the necessary information was provided). Abroad in the EU, the local Data Protection Officers handled 129 reports for alleged violation of the personal data protection legislation and 12 requests for feedback from the local Data Protection Authority following complaints submitted to the Authorities on the initiative of customers

Community support and commitment to culture

CONTRIBUTION TO THE COMMUNITY

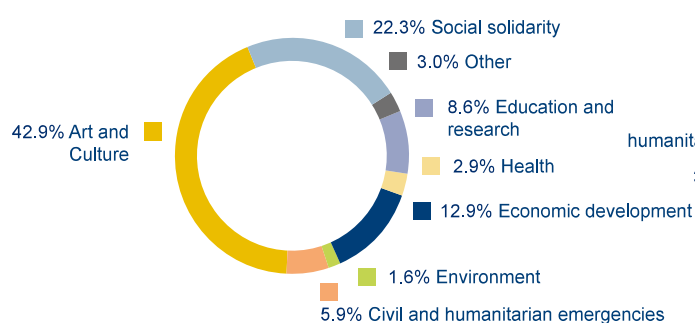
Contribution to the community by type [K euro]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Monetary contribution to the community	77,974	2,455	80,429	94,097	2,491	96,588	97,903	3,246	101,148
Goods and services donated to the community	0	5	5	0	4	4	0	1	1
Time contributions	11	22	34	30	71	101	89	70	160
Operating costs	5,862	508	6,370	6,206	512	6,718	6,710	423	7,133
Overall contribution to the community	83,848	2,990	86,837	100,333	3,078	103,411	104,702	3,740	108,442

Contribution to the community: geographic distribution [K euro]*	2021	2022	2023
European Union	85,328	102,187	106,454
Other European countries	589	377	1,357
Africa	920	842	612
South America	0	5	19
Total contribution to the community	86,837	103,411	108,442

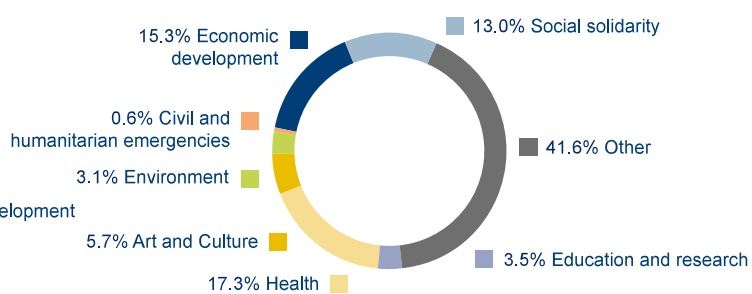
* Data recorded based on the geographic area of the Group Bank making the contribution.

Monetary contribution to the community by area of activity in 2023 [%]

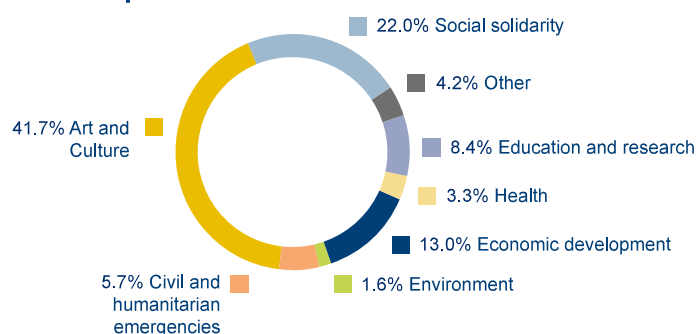
Italy



Abroad



Group



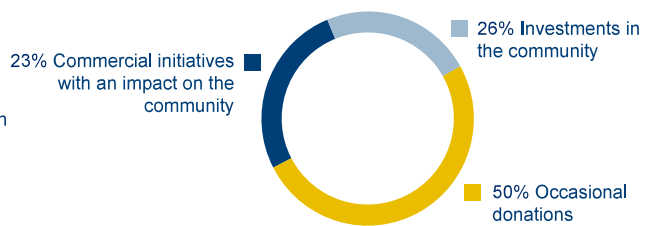
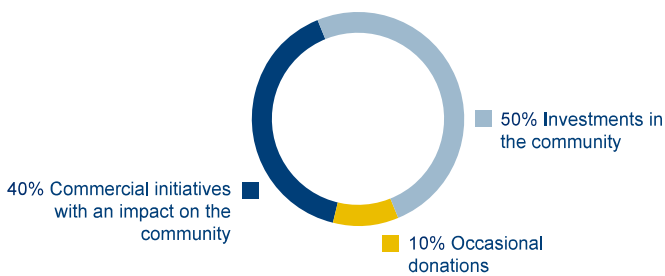
Monetary contribution to the community by area of activity [K euro]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Art and Culture	32,036	197	32,232	36,881	200	37,080	42,039	184	42,223
Social solidarity	16,560	420	16,980	14,839	376	15,215	21,857	422	22,278
Health	4,723	726	5,449	3,057	587	3,644	2,793	562	3,355
Education and research	8,058	200	8,258	9,914	222	10,137	8,396	114	8,510
Civil and humanitarian emergencies	443	1	443	10,858	11	10,869	5,769	18	5,787
Economic development	4,284	609	4,894	13,365	507	13,871	12,605	495	13,100
Environment	1,826	93	1,919	877	244	1,120	1,536	100	1,636
Other	10,045	210	10,254	4,306	344	4,651	2,908	1,351	4,259
Total monetary contribution to the community	77,974	2,455	80,429	94,097	2,491	96,588	97,903	3,246	101,148

Monetary contribution to the community by reason [K euro]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Occasional donations	7,510	482	7,992	13,434	562	13,996	9,801	1,637	11,439
Investments in the community	34,623	1,004	35,626	41,778	917	42,695	48,914	848	49,762
Commercial initiatives with an impact on the community	35,841	970	36,811	38,885	1,012	39,897	39,187	761	39,947
Total monetary contribution to the community	77,974	2,455	80,429	94,097	2,491	96,588	97,903	3,246	101,148

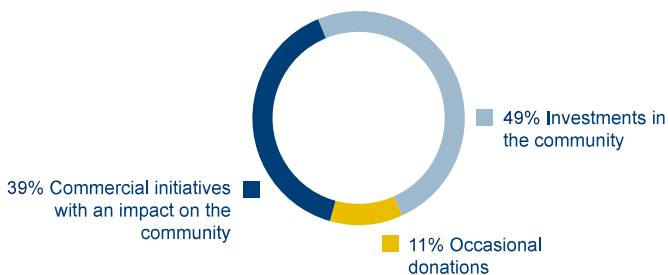
Monetary contribution to the community by reason in 2023 [%]

Italy

Abroad



Group



CONTRIBUTION TO THE COMMUNITY

Company voluntary work	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total monetary contribution of hours of company voluntary work [K euro]	11	22	34	30	71	101	89	70	160
Hours of company voluntary work [No.]	310	1,788	2,098	863	5,707	6,570	2,299	4,476	6,775
Staff involved in company voluntary work [No.]	40	194	234	115	845	960	317	1,163	1,480

MEDIA RELATIONS

Type [No.]	2021	2022	2023
Press releases	2,070	2,018	1,898
Press conferences	1,247	1,111	1,128
Speeches by managers at public events covered by the press office	641	723	727
News published on the Group website	458	568	540
Twitter posts	1,325	1,442	1,700
Total press office interventions	5,741	5,862	5,993

Responsible supply chain management

Total gross revenue	2021	2022	2023
Total Group gross revenue [K euro]	2,899,000	2,912,000	3,002,000

Suppliers - Supplier Gate*	2021	2022	2023
Suppliers [No.]	10,058	9,770	10,641
of which:			
Italy [No.]	5,999	5,234	5,638
Europe (excluding Italy) [No.]	3,834	4,265	4,672
Rest of the world [No.]	225	271	331
Share of orders from Europe to (Breakdown by supplier registered office)			
Europe [%]	98	98	97
Rest of the world [%]	2	2	3

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

Group's people

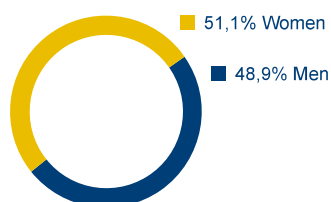
COMPOSITION

Group staff breakdown by country [No.]	2021			2022			2023		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Italy	36,962	37,723	74,685	35,909	37,126	73,035	35,116	36,732	71,848
Luxembourg	132	79	211	133	79	212	129	79	208
Ireland	20	14	34	17	12	29	21	12	33
Egypt	3,109	1,191	4,300	3,085	1,245	4,330	3,026	1,354	4,380
Albania	184	475	659	184	516	700	189	540	729
Croatia	975	2,710	3,685	946	2,687	3,633	940	2,678	3,618
Bosnia	196	366	562	176	373	549	180	386	566
Slovenia	172	506	678	178	503	681	179	522	701
Romania	158	410	568	160	411	571	168	430	598
Serbia	792	2,286	3,078	785	2,330	3,115	774	2,367	3,141
Hungary	695	1,541	2,236	717	1,548	2,265	727	1,584	2,311
Slovakia	1,114	2,670	3,784	1,097	2,592	3,689	1,125	2,510	3,635
Ukraine	167	606	773	162	570	732	147	506	653
Russian Federation	258	717	975	230	677	907	215	654	869
Brazil	32	15	47	32	15	47	32	15	47
Moldova	123	237	360	132	236	368	125	241	366
United States	33	13	46	37	9	46	46	10	56
Group	45,122	51,559	96,681	43,980	50,929	94,909	43,139	50,620	93,759

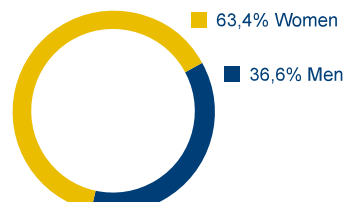
The figures exclude employees with atypical contracts.
 Employees from foreign subsidiaries of Italian companies are included in the scope of Italy.
 The breakdown by country is based on the parent company head office for international subsidiaries (VÚB Banka in Slovakia and CIB Bank in Hungary).

Breakdown of staff by gender

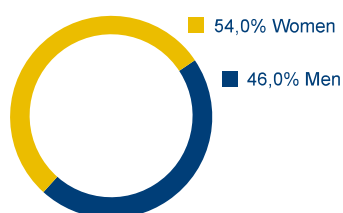
Italy



Abroad



Group



Female bank employees in Italy account for 47.9% of staff, against 52.1% male employees.

Employees by type of contract and gender [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	74,615	19,439	94,054	73,019	19,180	92,199	71,827	19,185	91,012
Men	36,928	7,051	43,979	35,901	6,996	42,897	35,103	6,881	41,984
Women	37,687	12,388	50,075	37,118	12,184	49,302	36,724	12,304	49,028
Fixed-term contracts	15	2,451	2,466	13	2,576	2,589	21	2,612	2,633
Men	8	1,073	1,081	7	1,049	1,056	13	1,115	1,128
Women	7	1,378	1,385	6	1,527	1,533	8	1,497	1,505
Apprenticeships	55	106	161	3	118	121	0	114	114
Men	26	36	62	1	26	27	0	27	27
Women	29	70	99	2	92	94	0	87	87

Employees by type of contract and gender [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Open-ended contracts	99.91	88.38	97.28	99.98	87.68	97.14	99.97	87.56	97.07
Men	49.45	32.06	45.49	49.16	31.98	45.20	48.86	31.40	44.78
Women	50.46	56.32	51.79	50.82	55.70	51.95	51.11	56.15	52.29
Fixed-term contracts	0.02	11.14	2.55	0.02	11.78	2.73	0.03	11.92	2.81
Men	0.01	4.88	1.12	0.01	4.80	1.11	0.02	5.09	1.20
Women	0.01	6.26	1.43	0.01	6.98	1.62	0.01	6.83	1.61
Apprenticeships	0.07	0.48	0.17	0.00	0.54	0.13	0.00	0.52	0.12
Men	0.03	0.16	0.06	0.00	0.12	0.03	0.00	0.12	0.03
Women	0.04	0.32	0.10	0.00	0.42	0.10	0.00	0.40	0.09

Figures for Italy for bank staff are as follows: open-ended contracts (97.9%), fixed-term contracts (0.8%) and apprenticeships (1.3%).

Other types of work	2021	2022	2023
Employees hired with mixed employment contracts [No.]*	858	779	983

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

Flexible work	2021	2022	2023
Employees eligible to flexible work [No.]	78,000	74,000	74,638

Atypical contracts and work placements [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Temporary agency employment contracts	38	37	75	40	17	57	46	25	71
Men	17	17	34	20	6	26	24	13	37
Women	21	20	41	20	11	31	22	12	34
Temporary employment contracts	21	0	21	24	0	24	22	0	22
Men	19	0	19	21	0	21	19	0	19
Women	2	0	2	3	0	3	3	0	3
Work placements	113	133	246	406	156	562	362	168	530
Men	48	45	93	166	65	231	187	64	251
Women	65	88	153	240	91	331	175	104	279

Financial advisors [No.]	2021			2022			2023		
	Italy			Italy			Italy		
Financial advisors	6,594			6,645			6,694		
Men	5,191			5,193			5,175		
Women	1,403			1,452			1,519		

Overall workforce [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Overall workforce	81,451	22,166	103,617	80,150	22,047	102,197	78,972	22,104	101,076
Men	42,237	8,222	50,459	41,309	8,142	49,451	40,521	8,100	48,621
Women	39,214	13,944	53,158	38,841	13,905	52,746	38,451	14,004	52,455

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

Employees by category and gender [% of total employees]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1.7	2.2	1.8	1.7	2.2	1.8	1.9	2.2	1.9
Men	1.4	1.3	1.4	1.3	1.3	1.3	1.4	1.3	1.4
Women	0.4	0.9	0.5	0.4	0.9	0.5	0.5	0.9	0.6
Middle managers	42.1	22.0	37.5	42.5	22.2	37.8	42.8	21.4	37.8
Men	25.8	12.2	22.7	25.8	12.2	22.7	25.8	11.4	22.4
Women	16.3	9.8	14.8	16.6	10.0	15.1	17.1	9.9	15.4
Professional areas	56.2	75.8	60.6	55.8	75.6	60.4	55.3	76.5	60.3
Men	22.3	23.6	22.6	22.0	23.4	22.3	21.7	23.9	22.2
Women	33.9	52.2	38.0	33.8	52.3	38.0	33.6	52.6	38.0

Figures for Italy for bank staff are as follows: executives (2.4%), middle managers (42.2%) and professional areas (55.4%).

Employees - Breakdown by category and gender [% of the category total]	2021		2022		2023	
	Men	Women	Men	Women	Men	Women
Executives	74.0	26.0	72.2	27.8	71.4	28.6
Middle managers	60.6	39.4	60.0	40.0	59.3	40.7
Executives + Middle managers	61.2	38.8	60.6	39.4	59.9	40.1
Professional areas	37.3	62.7	37.0	63.0	36.9	63.1

Positions reporting directly to the CEO* [%]	2021	2022	2023
% Women over the total of first level reports	6	6	6
% Women over the total of second level reports	20	21	24
% Women over the total of first and second level reports	18	19	23

* Chief Executive Officer.

Part-time employees by gender	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Number of part-time employees / total staff [%]	16.2%	1.4%	12.8%	15.7%	1.4%	12.4%	15.5%	1.4%	12.2%
Breakdown of part-time employees by gender [No.]	12,110	313	12,423	11,498	313	11,811	11,125	301	11,426
Men	1,277	39	1,316	1,129	37	1,166	1,181	31	1,212
Women	10,833	274	11,107	10,369	276	10,645	9,944	270	10,214

In Italy, part-time personnel account for 15.5%, about 3% more than the Italian figure for the banking sector (12.4%).

Full-time employees by gender	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Number of full-time employees / total staff [%]	83.8%	98.6%	87.2%	84.3%	98.6%	87.6%	84.5%	98.6%	87.8%
Breakdown of full-time employees by gender [No.]	62,575	21,683	84,258	61,537	21,561	83,098	60,723	21,610	82,333
Men	35,685	8,121	43,806	34,780	8,034	42,814	33,935	7,992	41,927
Women	26,890	13,562	40,452	26,757	13,527	40,284	26,788	13,618	40,406

Average age of employees	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Average age of employees	48.5	41.1	46.8	48.9	41.2	47.1	49.1	41.1	47.2
Men	49.5	41.5	48.1	49.9	41.5	48.3	50.0	41.2	48.3
Women	47.4	40.8	45.6	48.0	41.1	46.1	48.3	41.1	46.3
Executives	54.3	47.2	52.4	54.2	47.5	52.4	54.3	48.0	52.6
Middle managers	51.6	46.3	50.9	52.0	46.5	51.2	52.0	46.4	51.3
Professional areas	45.9	39.3	44.0	46.4	39.5	44.4	46.6	39.4	44.5

Figures for Italy for leading banks are as follows: average age of employees (48.5), men (49.4), women (47.5), executives (53.5), middle managers (51.4) and professional areas (46.0).

Employees by age bracket [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
<=30	3.5	18.4	6.9	3.3	19.2	7.0	3.9	19.6	7.6
Men	1.8	7.1	3.0	1.7	7.3	3.0	2.1	7.3	3.3
Women	1.8	11.3	3.9	1.6	12.0	4.0	1.8	12.3	4.3
31-50	50.1	61.3	52.6	47.2	59.9	50.1	45.3	58.9	48.5
Men	21.9	21.3	21.7	20.6	21.0	20.7	19.7	20.9	19.9
Women	28.2	40.0	30.9	26.6	38.9	29.4	25.6	38.1	28.6
>50	46.4	20.3	40.5	49.5	20.9	42.9	50.8	21.4	43.9
Men	25.9	8.7	21.9	26.9	8.6	22.7	27.2	8.4	22.8
Women	20.5	11.7	18.5	22.6	12.2	20.2	23.6	13.0	21.1

The Italian industry figures for the percentage breakdown of bank employees by age group are as follows: ≤ 30 (5.9%), 31 - 50 (50.4%) e > 50 (43.7%).

Foreign Banks: senior manager hired in the local community	2021			2022			2023		
	First line managers [No.]	First line managers (local re- cruitment) [No.]	Front line managers hired in the local commu- nity/front line managers [%]	First line managers [No.]	First line managers (local re- cruitment) [No.]	Front line managers hired in the local commu- nity/front line managers [%]	First line managers [No.]	First line managers (local re- cruitment) [No.]	Front line managers hired in the local commu- nity/front line managers [%]
Albania	12	10	83.3	13	10	76.9	13	10	76.9
Croatia	15	13	86.7	19	17	89.5	17	15	84.8
Bosnia	13	10	76.9	12	9	75.0	15	13	76.7
Slovenia	13	9	69.2	14	11	78.6	14	11	78.6
Romania	13	11	84.6	12	10	83.3	13	9	69.2
Serbia	14	13	92.9	15	14	93.3	15	14	93.3
Slovakia	18	14	77.8	16	13	81.3	16	14	87.5
Ukraine	12	9	75.0	11	9	81.8	12	10	83.3
Hungary	13	11	84.6	13	11	84.6	13	11	84.6
Moldova	9	7	77.8	12	10	83.3	11	9	81.8
Egypt	14	11	78.6	14	12	85.7	13	12	92.3
Russian Federation	17	16	94.1	16	16	100.0	16	16	100.0

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

Employees by level of education and gender [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Graduates	43.9	72.8	50.5	46.9	73.0	52.9	48.8	73.5	54.6
Men	21.2	28.9	23.0	22.7	28.8	24.1	23.5	28.7	24.7
Women	22.7	44.0	27.5	24.2	44.1	28.8	25.3	44.8	29.8
High school certificate	50.7	24.3	44.7	49.7	23.9	43.8	48.1	23.7	42.4
Men	24.6	6.8	20.6	24.1	6.5	20.1	23.3	6.5	19.4
Women	26.1	17.6	24.2	25.6	17.4	23.7	24.9	17.1	23.1
Other	5.4	2.8	4.8	3.4	3.1	3.3	3.1	2.9	3.0
Men	3.6	1.5	3.1	2.4	1.5	2.2	2.1	1.4	1.9
Women	1.7	1.4	1.7	1.1	1.5	1.2	1.0	1.4	1.1

Intesa Sanpaolo and Italian industry figures for education of leading banks are: graduates and post-graduates (49.2%), high school certificate (48.0%), other (2.9%).

Average employee seniority [years]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total average seniority	21.4	11.5	19.1	21.7	11.7	19.4	21.7	10.8	19.1
Men	21.6	11.7	19.8	21.8	11.7	19.9	21.7	10.8	19.7
Women	21.2	11.4	18.5	21.6	11.6	18.9	21.7	10.8	18.7
Executives	21.0	12.8	18.8	20.8	14.0	18.9	20.7	13.5	18.8
Middle managers	24.4	17.1	23.4	24.5	17.2	23.5	24.4	16.3	23.3
Professional areas	19.2	9.9	16.5	19.6	10.0	16.8	19.7	9.2	16.6

Employees belonging to protected categories [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Disabled persons	5.1	1.9	4.3	5.1	2.5	4.5	5.1	2.7	4.5
Men	2.7	0.6	2.3	2.7	0.9	2.3	2.6	0.9	2.2
Women	2.3	1.3	2.1	2.4	1.6	2.2	2.4	1.8	2.3
Protected categories	1.3	0.9	1.2	1.2	0.8	1.1	1.2	0.8	1.1
Men	0.6	0.1	0.5	0.6	0.1	0.5	0.6	0.1	0.5
Women	0.6	0.8	0.7	0.6	0.8	0.6	0.6	0.7	0.6

Employment (new hires) by gender and age [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1,380	2,611	3,991	1,429	3,054	4,483	2,108	2,950	5,058
Men	665	942	1,607	807	1,044	1,851	1,150	1,037	2,187
Women	715	1,669	2,384	622	2,010	2,632	958	1,913	2,871
<=30	976	1,397	2,373	703	1,640	2,343	1,190	1,535	2,725
31-50	366	1,114	1,480	641	1,278	1,919	865	1,254	2,119
>50	38	100	138	85	136	221	53	161	214

Employment rate (new hires) e by gender and age [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	1.8	11.9	4.1	2.0	14.0	4.7	2.9	13.5	5.4
Men	1.8	11.5	3.6	2.2	12.9	4.2	3.3	12.9	5.1
Women	1.9	12.1	4.6	1.7	14.6	5.2	2.6	13.8	5.7
<=30	36.9	34.5	35.5	29.0	39.0	35.4	42.4	35.7	38.3
31-50	1.0	8.3	2.9	1.9	9.8	4.0	2.7	9.7	4.7
>50	0.1	2.2	0.4	0.2	3.0	0.5	0.1	3.4	0.5

Termination by gender and age [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	4,358	3,167	7,525	3,486	3,181	6,667	3,461	2,891	6,352
Men	2,651	1,209	3,860	2,147	1,139	3,286	2,040	1,067	3,107
Women	1,707	1,958	3,665	1,339	2,042	3,381	1,421	1,824	3,245
<=30	162	770	932	256	918	1,174	201	811	1,012
31-50	679	1,651	2,330	813	1,685	2,498	569	1,447	2,016
>50	3,517	746	4,263	2,417	578	2,995	2,691	633	3,324

Termination rate by gender and age [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	5.8	14.4	7.8	4.8	14.5	7.0	4.8	13.2	6.8
Men	7.2	14.8	8.6	6.0	14.1	7.5	5.8	13.3	7.2
Women	4.5	14.2	7.1	3.6	14.8	6.6	3.9	13.1	6.4
<=30	6.1	19.0	13.9	10.6	21.8	17.7	7.2	18.8	14.2
31-50	1.8	12.2	4.6	2.4	12.9	5.3	1.7	11.2	4.4
>50	10.1	16.7	10.9	6.7	12.7	7.4	7.4	13.5	8.1

Termination by reason [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Employment ended in the year	4,358	3,167	7,525	3,486	3,181	6,667	3,461	2,891	6,352
Resignation	900	1,193	2,093	1,131	1,538	2,669	839	1,388	2,227
Retirement	89	172	261	143	171	314	193	248	441
Exit incentives	3,202	0	3,202	2,026	0	2,026	2,260	0	2,260
Death	76	40	116	79	14	93	83	23	106
Other reasons - with incentives	17	607	624	6	381	387	5	314	319
Other reasons - without incentives	68	988	1,056	87	929	1,016	76	770	846
Expiry of fixed-term contracts	6	167	173	14	148	162	5	148	153

Turnover by gender and age	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-2,978	-556	-3,534	-2,057	-127	-2,184	-1,353	59	-1,294
Men	-1,986	-267	-2,253	-1,340	-95	-1,435	-890	-30	-920
Women	-992	-289	-1,281	-717	-32	-749	-463	89	-374
<=30	814	627	1,441	447	722	1,169	989	724	1,713
31-50	-313	-537	-850	-172	-407	-579	296	-193	103
>50	-3,479	-646	-4,125	-2,332	-442	-2,774	-2,638	-472	-3,110

Turnover rate by gender and age [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	-3.8	-2.5	-3.5	-2.7	-0.6	-2.2	-1.8	0.3	-1.4
Men	-5.1	-3.2	-4.8	-3.6	-1.2	-3.2	-2.5	-0.4	-2.1
Women	-2.6	-2.0	-2.4	-1.9	-0.2	-1.4	-1.2	0.6	-0.7
<=30	44.5	18.3	27.5	22.7	20.7	21.4	54.3	20.2	31.7
31-50	-0.8	-3.8	-1.6	-0.5	-3.0	-1.2	0.9	-1.5	0.2
>50	-9.1	-12.6	-9.5	-6.1	-8.8	-6.4	-6.7	-9.1	-7.0

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	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	5,922	2,227	8,149	6,054	3,192	9,246	5,729	2,165	7,894
Men [No.]	2,688	908	3,596	2,798	1,521	4,319	2,682	943	3,625
Women [No.]	3,234	1,319	4,553	3,256	1,671	4,927	3,047	1,222	4,269
Staff promoted [%]	7.9	10.1	8.4	8.3	14.6	9.7	8.0	9.9	8.4
Men [% of staff promoted]	45.4	40.8	44.1	46.2	47.7	46.7	46.8	43.6	45.9
Women [% of staff promoted]	54.6	59.2	55.9	53.8	52.3	53.3	53.2	56.4	54.1

Average gross base salary by category and gender - FTE* [K euro]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	155.5	79.4	134.6	169.0	75.1	143.3	171.3	78.3	146.4
Men	160.6	91.9	144.8	175.7	86.6	155.2	178.7	90.2	158.6
Women	136.8	58.9	105.9	147.5	57.6	112.7	148.9	60.3	116.2
Middle managers	61.3	25.8	56.6	62.8	26.4	57.8	66.8	28.1	61.6
Men	63.5	26.4	58.9	65.2	26.7	60.4	69.2	28.8	64.4
Women	57.8	25.1	52.8	59.0	25.9	53.9	62.9	27.4	57.5
Professional areas	41.2	14.2	33.2	42.3	14.8	34.0	45.6	16.5	36.5
Men	41.2	15.8	34.9	42.4	16.1	35.9	45.8	18.0	38.5
Women	41.2	13.5	32.1	42.1	14.2	32.8	45.4	15.8	35.3

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

* The reported figures are calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

Average remuneration by category and gender - FTE* [K euro]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Male executives	278.6	116.7	241.2	286.0	106.9	244.7	295.9	116.1	255.1
Female executives	224.5	70.0	163.2	220.2	70.4	162.2	237.6	79.2	179.1
Male middle managers	70.7	30.5	65.8	73.3	31.1	68.0	78.6	33.4	73.2
Female middle managers	64.0	27.6	58.5	65.5	29.2	59.9	70.5	31.3	64.5
Male professional areas	43.6	17.4	37.1	45.4	17.9	38.6	49.2	19.5	41.5
Female professional areas	43.7	14.5	34.2	45.1	15.7	35.2	48.8	17.1	38.0
Average annual remuneration of all employees	58.3	20.3	49.5	60.3	21.1	51.0	65.1	22.8	54.9
Ratio between the CEO's remuneration and the average remuneration of all employees**	80.3					97.0			104.6
Median annual total compensation of all employees	50.8					47.5			50.9
Ratio between the CEO's remuneration and the median annual total compensation for all employees**	92.2					104.1			112.8

It includes the gross average base salary and the variable portion.

* The figures shown are calculated on the basis of employees stated in Full Time Equivalent (FTE) in order to provide a more accurate and timely representation of the average values of salaries and remuneration in relation to gender and professional classification.

** It should be noted that in 2021 the ratios between the CEO's remuneration and the remuneration payable to all employees were calculated with reference to the Italian scope, which coincides with the most significant operational headquarters of the Group and which allows for a comparison of the salaries payable to employees in the same job market and, consequently, with homogeneous salary levels. In 2022, an increase in these indicators was observed, which was the result of the combination, by a majority basis, of the change in the calculation method (from consideration of the Italian scope only to inclusion of the entire Group, therefore including the foreign countries where the Group operates and in which significantly lower salary levels may be observed compared to Italy, in line with local practices) and, secondarily, of the increase in the variable components paid to the CEO during 2022 deriving from incentive systems referring to previous years. In 2023, despite the growth in employee remuneration (approximately +7.6% and +7.2% with reference respectively to the average and median value), a further increase was recorded in the ratios determined by the increase in the CEO's variable remuneration in turn due to the increase in the variable components settled in 2023, also as a consequence of the achievement of excellent levels of performance against the assigned objectives, as set out in the Group Remuneration Report. Therefore, it should be noted that the fixed component of the CEO's remuneration has remained unchanged since 2016.

Women/men base salary and remuneration ratio - FTE* [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Ratio of gross base salary women vs. men - FTE									
Executives**	0.9	0.6	0.7	0.8	0.7	0.7	0.8	0.7	0.7
Top Executive	-	-	-	0.8	0.8	0.8	0.9	0.7	0.8
Senior Executive	-	-	-	0.9	0.8	0.9	0.9	0.7	0.8
Other Executives	-	-	-	0.9	0.8	0.7	0.8	0.8	0.7
Middle managers	0.9	0.9	0.9	0.9	1.0	0.9	0.9	1.0	0.9
Professional areas	1.0	0.9	0.9	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	0.7	0.7	0.8	0.7	0.7
Top Executive	-	-	-	0.7	0.7	0.8	0.8	0.7	0.8
Senior Executive	-	-	-	0.8	0.8	0.8	0.8	0.7	0.8
Other Executives	-	-	-	0.8	0.8	0.7	0.8	0.8	0.7
Middle managers	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Professional areas	1.0	0.8	0.9	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.

* The reported figures are calculated on the basis of Full Time Equivalent (FTE) employees in order to provide a more accurate and truthful representation of average wages and salaries on the basis of gender and professional category.

** The segmentation of Executives into Top Executives, Senior Executives and Other Executives is defined on the basis of the mapping system of the organisational managerial positions within the company referred to as Global Banding.

Ratios of standard salary of new employee* by gender compared to local minimum wage**	2022		2023	
	Man	Woman	Man	Woman
Italy	1.0	1.0	1.0	1.0
Luxembourg	1.1	1.0	1.5	1.5
Ireland***	1.9	3.3	1.6	-
Egypt	1.0	1.0	1.0	1.0
Albania	1.0	1.0	1.0	1.0
Croatia	1.5	1.4	1.3	1.2
Bosnia	1.2	1.2	1.2	1.2
Slovenia	1.0	1.0	1.0	1.0
Romania	1.0	1.1	1.4	1.2
Serbia	1.2	1.2	1.1	1.1
Hungary	1.1	1.1	1.1	1.1
Slovakia	1.2	1.1	1.0	1.0
Ukraine	0.9	1.1	1.3	1.0
Russian Federation	1.8	1.8	1.5	1.5
Brazil	3.6	3.6	3.0	3.6
Moldova	2.1	2.1	1.9	2.0
United States	0.9	1.6	0.7	0.8

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

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

*** There are no hirings of women in 2023.

Performance evaluation	2021	2022			2023		
	Abroad	Italy	Abroad	Group	Italy	Abroad	Group
Employees subject to annual performance assessment [%]	87.7	99.0	90.0	96.9	97.4	85.9	94.7
Men	93.7	98.9	95.6	98.3	97.2	93.0	96.4
Women	84.2	99.1	86.8	95.7	97.6	81.8	93.2
Executives [%]	94.2	99.6	96.0	98.6	93.8	90.0	92.8
Men	95.2	99.7	97.2	99.1	93.1	91.0	92.7
Women	92.5	99.3	94.3	97.3	95.7	88.7	93.1
Middle managers [%]	95.4	99.3	96.0	98.8	97.5	94.8	97.2
Men	97.6	99.3	98.5	99.2	97.6	97.5	97.6
Women	92.6	99.2	92.9	98.3	97.4	91.6	96.5
Professional areas [%]	85.3	98.8	88.1	95.7	97.4	83.3	93.2
Men	91.6	98.5	94.0	97.4	96.9	91.0	95.4
Women	82.4	99.0	85.5	94.7	97.7	79.8	91.9
Employees subject to annual performance assessment [No.]	19,290	72,312	19,694	92,006	69,959	18,822	88,781
Men	7,646	35,531	7,714	43,245	34,117	7,465	41,582
Women	11,644	36,781	11,980	48,761	35,842	11,357	47,199
Executives [No.]	452	1,268	461	1,729	1,248	434	1,682
Men	279	976	279	1,255	938	262	1,200
Women	173	292	182	474	310	172	482
Middle managers [No.]	4,623	30,786	4,656	35,442	30,004	4,433	34,437
Men	2,619	18,723	2,634	21,357	18,065	2,438	20,503
Women	2,004	12,063	2,022	14,085	11,939	1,995	13,934
Professional areas [No.]	14,215	40,258	14,577	54,835	38,707	13,955	52,662
Men	4,748	15,832	4,801	20,633	15,114	4,765	19,879
Women	9,467	24,426	9,776	34,202	23,593	9,190	32,783

The data collection and reporting methods were refined in 2022. It should be noted that, following the refinement of the methodology, the comparable years 2021 - for which the performance assessment involved almost all employees in the Italian scope - cannot be reported.

Breakdown of branch personnel by category and gender [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Directors	9.5	9.1	9.4	9.7	9.0	9.5	9.6	9.1	9.5
Men	6.2	3.8	5.7	6.1	3.9	5.6	5.9	3.8	5.4
Women	3.3	5.3	3.7	3.5	5.1	3.9	3.7	5.3	4.1
Executive directors	61.6	43.6	57.5	62.0	45.6	58.2	63.1	45.2	58.8
Men	22.3	13.6	20.3	21.9	13.8	20.0	22.1	13.3	20.0
Women	39.3	30.1	37.2	40.1	31.8	38.1	41.1	31.9	38.9
Other	28.9	47.3	33.1	28.3	45.5	32.3	27.3	45.7	31.7
Men	14.2	13.4	14.0	13.9	12.6	13.6	13.4	12.3	13.1
Women	14.7	33.9	19.1	14.5	32.9	18.8	14.0	33.4	18.6

In 2023, out of the total number of Branch Directors equal to 3,620, 1,570 are women and 2,050 men.

TRAINING

Training by professional category [hours]*	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	115,558	40,747	156,305	96,048	52,641	148,688	107,615	55,348	162,963
Men	91,267	20,911	112,178	70,659	25,549	96,208	80,498	28,784	109,282
Women	24,291	19,836	44,127	25,389	27,091	52,480	27,117	26,565	53,682
Middle managers	4,553,223	301,440	4,854,663	4,033,695	353,753	4,387,449	4,389,997	352,392	4,742,389
Men	2,784,903	130,319	2,915,222	2,401,926	170,442	2,572,367	2,584,090	172,878	2,756,967
Women	1,768,320	171,121	1,939,441	1,631,770	183,312	1,815,081	1,805,908	179,515	1,985,422
Professional areas	6,670,225	1,340,142	8,010,367	6,267,320	1,658,212	7,925,532	6,730,031	1,619,719	8,349,751
Men	2,616,314	329,027	2,945,341	2,435,451	421,220	2,856,671	2,596,148	448,634	3,044,783
Women	4,053,910	1,011,116	5,065,026	3,831,869	1,236,992	5,068,860	4,133,883	1,171,085	5,304,968
Total	11,339,006	1,682,329	13,021,335	10,397,063	2,064,606	12,461,669	11,227,644	2,027,460	13,255,103
Men	5,492,485	480,256	5,972,741	4,908,036	617,211	5,525,247	5,260,736	650,296	5,911,031
Women	5,846,521	1,202,073	7,048,594	5,489,027	1,447,395	6,936,422	5,966,908	1,377,164	7,344,072

* The figures are shown on the basis of a recalculation that takes into account training effectiveness parameters. The figures do not include the hours of training provided to employees that left during the year.

Training by professional category [No. of participants]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executives	1,268	445	1,713	1,264	460	1,724	1,317	469	1,786
Men	998	273	1,271	971	279	1,250	997	285	1,282
Women	270	172	442	293	181	474	320	184	504
Middle managers	31,174	4,500	35,674	30,848	4,666	35,514	30,608	4,528	35,136
Men	19,115	2,480	21,595	18,760	2,566	21,326	18,416	2,425	20,841
Women	12,059	2,020	14,079	12,088	2,100	14,188	12,192	2,103	14,295
Professional areas	41,114	15,071	56,185	40,101	15,271	55,372	39,235	15,553	54,788
Men	16,166	4,649	20,815	15,727	4,728	20,455	15,318	4,883	20,201
Women	24,948	10,422	35,370	24,374	10,543	34,917	23,917	10,670	34,587
Total	73,556	20,016	93,572	72,213	20,397	92,610	71,160	20,550	91,710
Men	36,279	7,402	43,681	35,458	7,573	43,031	34,731	7,593	42,324
Women	37,277	12,614	49,891	36,755	12,824	49,579	36,429	12,957	49,386

Training by age bracket [No. hours]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training hours provided*									
<=30	206,432	242,004	448,436	201,723	306,609	508,332	248,795	320,703	569,498
31-50	2,112,878	577,016	2,689,894	1,852,881	682,858	2,535,739	1,892,439	658,578	2,551,017
>50	1,702,732	127,057	1,829,789	1,681,437	150,641	1,832,078	1,868,376	160,470	2,028,846
Training hours provided per capita*									
<=30	78	60	67	83	73	77	89	75	80
31-50	57	43	53	54	52	53	58	51	56
>50	49	28	47	47	33	45	51	34	49

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

Training by content [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Managerial	7.5	6.5	7.3	6.8	4.7	6.3	7.2	5.6	6.8
Commercial	4.5	15.4	6.6	4.5	17.0	7.4	2.4	10.5	4.2
Operational	43.6	26.7	40.4	46.2	28.9	42.1	46.3	26.9	42.0
Credit	5.3	6.0	5.4	2.6	5.2	3.2	3.4	4.6	3.6
Finance	25.5	13.3	23.2	29.6	9.9	25.0	27.0	8.9	22.9
Abroad	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.1	0.0
IT	2.4	4.0	2.7	2.5	3.1	2.7	4.5	5.0	4.6
Specialist	5.4	23.1	8.7	2.9	28.1	8.8	4.4	34.9	11.1
Language	5.8	4.9	5.6	4.8	3.1	4.4	4.8	3.6	4.6

Training per capita by content [No. hours]*	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Managerial	4.1	2.8	3.8	3.5	2.5	3.3	4.0	2.9	3.8
Commercial	2.4	6.6	3.4	2.3	8.8	3.8	1.4	5.5	2.3
Operational	23.5	11.5	20.7	23.6	15.0	21.6	25.8	14.0	23.1
Credit	2.9	2.6	2.8	1.4	2.7	1.7	1.9	2.4	2.0
Finance	13.7	5.7	11.9	15.1	5.2	12.8	15.0	4.6	12.6
Abroad	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.0
IT	1.3	1.7	1.4	1.3	1.6	1.4	2.5	2.6	2.5
Specialist	2.9	9.9	4.5	1.5	14.6	4.5	2.4	18.2	6.1
Language	3.1	2.1	2.9	2.5	1.6	2.3	2.7	1.9	2.5

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

Aid and benefits received relative to personnel [K euro]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total	4,413	177	4,591	14,303	235	14,538	9,602	246	9,847
of which training funded amount (Italy only)	4,413	0	4,413	14,303	0	14,303	9,602	0	9,602
of which other	0	177	177	0	235	235	0	246	246

Training by category and gender [average hours]*	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Executive	39.1	46.3	41.1	39.8	57.4	44.6	44.1	69.1	50.8
Men	38.7	37.9	38.5	36.7	44.9	38.6	42.4	61.0	46.5
Women	40.9	59.4	48.4	50.1	76.0	60.4	49.6	81.1	61.4
Middle managers	51.8	36.4	49.7	47.5	39.8	46.4	51.6	41.0	50.2
Men	51.9	29.2	49.1	46.8	34.6	45.3	51.0	35.8	49.1
Women	51.5	45.3	50.6	48.5	46.2	48.2	52.6	47.0	51.8
Professional areas	55.9	44.8	52.7	54.3	55.6	54.7	59.4	54.6	58.0
Men	56.0	38.6	51.9	54.3	48.1	52.8	59.3	48.0	56.5
Women	55.8	47.7	53.3	54.3	58.9	55.8	59.5	57.6	58.9
Hours of training per employee [No.]*	53.9	43.0	51.4	51.2	52.1	51.4	55.8	52.0	54.9

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

Training by procedure	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Classroom training [% of hours]*	3.2	34.4	7.2	3.9	32.8	8.7	3.6	34.3	8.3
Remote training [% of hours]*	96.8	65.6	92.8	96.1	67.2	91.3	96.4	65.7	91.7
Number of persons registered	73,556	20,016	93,572	72,213	20,397	92,610	71,160	20,550	91,710
Hours of training provided (classroom + remote learning) [No.]*	11,339,006	1,682,329	13,021,335	10,397,063	2,064,606	12,461,669	11,227,644	2,027,460	13,255,103

* The figures are shown on the basis of a recalculation that takes into account training effectiveness parameters. The figures do not include the hours of training provided to employees that left during the year.

Training costs	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Training costs [K euro]	13,748	3,262	17,010	55,184	3,823	59,007	92,896	4,657	97,553
Training costs per staff member [euro]	184	148	176	756	175	622	1,293	213	1,040

EMPLOYEE SATISFACTION AND COMMUNICATION

Company climate	2021		2022**		2023	
	Italy	Abroad	Italy	Abroad	Italy	Abroad
Climate analysis [% taking part in the survey out of the selected sample]	62.3	55.7	-	-	70.8	77.9
Employee satisfaction index [%]	76.0*	73.0	-	-	84.0	81.0
Change in the employee satisfaction index compared to the previous period	7.0	-5.0	-	-	8.0	8.0
Climate analysis [No.]	1	1	-	-	1	1
Internal communication events [No.]	232	387	423	576	452	726
Focus groups [No.]	12	39	6	33	10	40
Participants in focus groups [No.]	120	4,012	48	5,968	80	5,551

* Survey carried out among Professional Areas and Middle Managers.

** No climate surveys were conducted in 2022.

Web Tv Access and House organ	2021	2022	2023
Web Tv total access [No.]*	427.229	621.712	551.935
House organ: total number of online visits	320.888	290.736	283.429

* The average daily unique accesses to the company intranet in 2023 are 65,200.

LIBERTÀ DI CONTRATTAZIONE

Trade union freedom	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Employees registered with a trade union [No.]	54,502	6,511	61,012	52,776	6,431	59,207	50,828	6,092	56,920
Executives	231	49	280	237	52	289	238	50	288
Middle managers	22,026	2,133	24,159	21,357	2,068	23,425	20,851	1,813	22,664
Professional areas	32,245	4,329	36,574	31,182	4,311	35,493	29,739	4,229	33,967
Employees registered with a trade union [%]*	77.1	30.4	66.2	76.2	29.8	65.2	74.7**	28.2	63.5
Days absence for trade union reasons (all permits for trade unionists)	84,745	129	84,874	93,948	131	94,078	99,422	85	99,507
Days absence for meetings/ strikes (also employees who are not trade unionists)	1,466	131	1,597	1,197	131	1,328	10,957	89	11,045
Men	765	67	832	539	49	588	4,633	26	4,659
Women	701	64	765	658	82	739	6,324	63	6,386
Days absence for involvement in strikes	1,039	0	1,039	620	0	620	1,634	0	1,634
Men	552	0	552	291	0	291	733	0	733
Women	487	0	487	329	0	329	901	0	901
Days absence for meetings	427	131	558	578	131	708	9,323	89	9,411
Men	213	67	280	248	49	297	3,900	26	3,926
Women	214	64	278	329	82	411	5,423	63	5,485

The industry National Collective Bargaining Agreement covers all employees in Italy and 55.2% of employees abroad. With reference to employees not covered by collective bargaining agreements, it should be noted that in most of the countries where the Group operates, employment contracts are governed by local labour laws. In some cases, employees not covered by collective bargaining agreements are subject to the same conditions that apply to employees covered by the agreements; in other cases (for example, employees with senior management contracts) the contractual conditions are defined on an individual basis.

* Data were recalculated on the basis of the Full Time Equivalents - FTEs.

** The percentage of employees in Italy covered by the collective bargaining agreement for the credit sector that are members of a trade union is 76.13%.

COMPANY WELFARE, HEALTH AND SAFETY

Contributions for staff [K euro]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Insurance and accident policies	25,245	1,089	26,334	20,299	693	20,992	12,509	854	13,363
Loyalty bonus	9,602	274	9,876	9,742	672	10,413	8,055	700	8,756
Study contributions for employees' children	7,288	176	7,465	7,117	132	7,248	5,186	99	5,285
Recreational and cultural activities	3,566	1,791	5,357	3,789	1,133	4,922	3,993	1,443	5,436
Contributions for employees' children with disabilities	6,567	31	6,598	6,925	29	6,954	8,570	49	8,620

Supplementary healthcare and welfare	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Contributions paid by the Bank for supplementary healthcare assistance [K euro]	83,674	3,511	87,186	96,424	4,485	100,909	104,506	3,889	108,395
Health assistance: persons assisted [No.]	74,854	10,282	85,136	75,078	10,225	85,303	72,891	12,802	85,693
Contributions paid by the Bank for supplementary retirement benefits [K euro]	172,862	4,128	176,990	174,172	4,083	178,255	175,748	4,171	179,918
Supplementary retirement benefits: persons assisted [No.]	79,577	3,079	82,656	73,064	3,299	76,363	71,584	3,414	74,998

Credit facilities for staff	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Mortgages [No.]	4,028	916	4,944	3,671	1,057	4,728	2,068	538	2,606
Total mortgages disbursed [K euro]	680,720	68,578	749,298	625,372	87,163	712,535	319,484	28,241	347,725
Loans [No.]	19,149	6,215	25,364	25,600	5,286	30,886	25,479	3,774	29,253
Total loans disbursed [K euro]	140,051	49,415	189,466	169,371	32,386	201,757	107,191	22,254	129,445

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

Maternity leave	2021		2022		2023	
	Italy		Italy		Italy	
Employees entitled to maternity leave	74,685		73,035		71,848	
Men	36,962		35,909		35,116	
Women	37,723		37,126		36,732	
Employees using mandatory maternity leave	1,218		1,055		922	
Men	6		23		14	
Women	1,212		1,032		908	
Employees returning to work after mandatory maternity leave	891		857		805	
Men	6		23		13	
Women	885		834		792	
Employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	1,321		850		845	
Men	276		6		23	
Women	1,045		844		822	

Maternity leave - Rates [%]	2021		2022		2023	
	Italy		Italy		Italy	
Rate of return to work after mandatory maternity leave	99.2		99.0		99.3	
Men	100.0		100.0		100.0	
Women	99.2		98.9		99.2	
Retention rate of employees returning to work after mandatory maternity leave, who are still bank employees in the following 12 months	97.2		95.3		98.6	
Men	89.6		100.0		100.0	
Women	99.4		95.3		98.6	

Assenze per motivazione e genere - giorni persi [n.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absences	1,039,834	610,822	1,650,656	1,174,853	627,577	1,802,430	953,460	577,945	1,531,405
Illness	477,181	154,106	631,287	652,938	162,851	815,789	496,730	145,614	642,344
Men	209,852	22,817	232,670	281,952	27,811	309,763	210,823	23,443	234,265
Women	267,329	131,289	398,618	370,986	135,040	506,026	285,907	122,172	408,079
Injury	12,810	3,329	16,139	11,583	2,001	13,585	13,702	2,861	16,563
Men	6,639	410	7,049	5,752	278	6,030	5,796	363	6,159
Women	6,172	2,919	9,091	5,831	1,723	7,554	7,906	2,498	10,404
Child care	190,354	286,645	476,999	173,637	274,370	448,008	148,104	258,345	406,449
Men	10,739	3,210	13,949	11,368	4,243	15,611	10,695	3,255	13,950
Women	179,615	283,435	463,050	162,270	270,127	432,397	137,409	255,090	392,499
Personal and family reasons	106,582	146,910	253,491	124,129	120,340	244,469	82,997	140,809	223,806
Men	46,175	69,350	115,526	52,583	65,352	117,935	37,300	69,965	107,264
Women	60,406	77,559	137,966	71,546	54,989	126,534	45,698	70,844	116,542
Leave for public positions	8,145	1,468	9,613	11,267	541	11,807	9,072	196	9,268
Men	6,012	647	6,659	7,618	528	8,146	6,084	86	6,170
Women	2,132	821	2,953	3,649	13	3,661	2,988	110	3,098
Leave for blood and other donations	8,665	315	8,980	9,006	482	9,487	9,417	616	10,033
Men	6,056	145	6,200	6,128	283	6,411	6,468	270	6,738
Women	2,609	170	2,779	2,877	199	3,076	2,950	346	3,296
Disability	125,721	897	126,618	132,241	1,292	133,532	151,620	1,575	153,195
Men	51,458	149	51,607	52,748	242	52,990	60,371	412	60,783
Women	74,262	748	75,010	79,493	1,050	80,543	91,250	1,163	92,412
Other	110,378	17,152	127,530	60,052	65,700	125,752	41,818	27,928	69,746
Men	62,250	1,936	64,185	37,688	12,435	50,123	27,022	2,131	29,153
Women	48,128	15,217	63,345	22,364	53,266	75,629	14,796	25,798	40,593

Days lost are calculated based on calendar business days.

Absence by reason and gender [%]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total absence/theoretical working days	6.33	12.62	7.76	7.31	13.04	8.63	6.03	11.99	7.42
Men	2.43	2.04	2.34	2.84	2.31	2.72	2.31	2.07	2.25
Women	3.90	10.58	5.42	4.47	10.73	5.92	3.73	9.92	5.17
Illness	2.90	3.18	2.97	4.06	3.38	3.91	3.14	3.02	3.11
Men	1.28	0.47	1.09	1.75	0.58	1.48	1.33	0.49	1.14
Women	1.63	2.71	1.87	2.31	2.81	2.42	1.81	2.53	1.98
Injury	0.08	0.07	0.08	0.07	0.04	0.07	0.09	0.06	0.08
Men	0.04	0.01	0.03	0.04	0.01	0.03	0.04	0.01	0.03
Women	0.04	0.06	0.04	0.04	0.04	0.04	0.05	0.05	0.05
Child care	1.16	5.92	2.24	1.08	5.70	2.15	0.94	5.36	1.97
Men	0.07	0.07	0.07	0.07	0.09	0.07	0.07	0.07	0.07
Women	1.09	5.86	2.18	1.01	5.61	2.07	0.87	5.29	1.90
Personal and family reasons	0.65	3.04	1.19	0.77	2.50	1.17	0.53	2.92	1.09
Men	0.28	1.43	0.54	0.33	1.36	0.56	0.24	1.45	0.52
Women	0.37	1.60	0.65	0.45	1.14	0.61	0.29	1.47	0.56
Leave for public positions	0.05	0.03	0.05	0.07	0.01	0.06	0.06	0.00	0.04
Men	0.04	0.01	0.03	0.05	0.01	0.04	0.04	0.00	0.03
Women	0.01	0.02	0.01	0.02	0.00	0.02	0.02	0.00	0.02
Leave for blood and other donations	0.05	0.01	0.04	0.06	0.01	0.05	0.06	0.01	0.05
Men	0.04	0.00	0.03	0.04	0.01	0.03	0.04	0.01	0.03
Women	0.02	0.00	0.01	0.02	0.00	0.01	0.02	0.01	0.02
Disability	0.77	0.02	0.60	0.82	0.03	0.64	0.96	0.03	0.74
Men	0.31	0.00	0.24	0.33	0.01	0.25	0.38	0.01	0.29
Women	0.45	0.02	0.35	0.49	0.02	0.39	0.58	0.02	0.45
Other	0.67	0.35	0.60	0.37	1.37	0.60	0.26	0.58	0.34
Men	0.38	0.04	0.30	0.23	0.26	0.24	0.17	0.04	0.14
Women	0.29	0.31	0.30	0.14	1.11	0.36	0.09	0.54	0.20

Absenteeism and occupational disease - rates	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Rate of absenteeism*	3.86	3.31	3.73	5.09	3.48	4.72	4.37	3.13	4.08
Men	3.45	1.35	3.07	4.49	1.64	3.97	3.81	1.39	3.36
Women	4.26	4.47	4.31	5.68	4.55	5.37	4.92	4.14	4.70
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	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries in the year [No.]	485	41	526	474	46	520	507	59	566
Men	216	6	222	203	7	210	198	11	209
Women	269	35	304	271	39	310	309	48	357
Injury rate*	4.57	1.30	3.82	4.61	1.48	3.88	4.93	1.87	4.21
Men	3.85	0.51	3.28	3.76	0.61	3.21	3.70	0.95	3.22
Women	5.39	1.78	4.34	5.55	1.99	4.51	6.28	2.41	5.14
Working days lost [No.]	12,810	3,329	16,139	11,583	2,001	13,585	13,702	2,861	16,563
Men	6,639	410	7,049	5,752	278	6,030	5,796	363	6,159
Women	6,172	2,919	9,091	5,831	1,723	7,554	7,906	2,498	10,404
Rate of working days lost (severity index)**	0.11	0.09	0.11	0.10	0.06	0.09	0.13	0.08	0.11
Men	0.11	0.03	0.10	0.10	0.02	0.08	0.10	0.03	0.09
Women	0.12	0.13	0.12	0.11	0.08	0.10	0.15	0.11	0.14
Injuries / Total employees [%]	0.6	0.2	0.5	0.6	0.2	0.5	0.7	0.3	0.6

* 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	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Injuries at work [No.]	180	14	194	150	18	168	154	29	183
Men	86	1	87	61	3	64	54	8	62
Women	94	13	107	89	15	104	100	21	121
Rate of injuries at work*	1.70	0.44	1.41	1.46	0.58	1.25	1.50	0.92	1.36
Men	1.53	0.09	1.29	1.13	0.26	0.98	1.01	0.69	0.95
Women	1.88	0.66	1.53	1.82	0.77	1.51	2.03	1.05	1.74
Injuries on the way to/from work [No.]	305	27	332	324	28	352	353	30	383
Men	130	5	135	142	4	146	144	3	147
Women	175	22	197	182	24	206	209	27	236
Rate of injuries on the way to/from work**	2.88	0.86	2.41	3.15	0.90	2.62	3.43	0.95	2.85
Men	2.32	0.43	2.00	2.63	0.35	2.23	2.69	0.26	2.26
Women	3.51	1.11	2.81	3.73	1.22	3.00	4.24	1.35	3.40

* Rate of injuries at work = (total number of injuries at work in the year / total hours worked) x 1,000,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000,000 (hours worked).

** Rate of injuries on the way to/from work = (total number of injuries on the way to/from work in the year / total hours worked) x 1,000,000. For better comprehension, this indicator was calculated using a multiplication factor equal to 1,000,000 (hours worked).

Injuries by type [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total injuries	485	41	526	474	46	520	507	59	566
Injuries while driving	196	8	204	198	19	217	202	14	216
Falls/slipping	237	15	252	138	16	154	221	24	245
Robberies	0	1	1	0	0	0	0	0	0
Other	52	17	69	138	11	149	84	21	105

Serious injuries and deaths [No.]	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Cases presented for occupational disease	4	0	4	8	0	8	8	0	8
Serious/very serious injuries	152	3	155	111	7	118	94	7	101
Injuries at work	57	2	59	28	1	29	27	6	33
Injuries on the way to/from work	95	1	96	83	6	89	67	1	68
Serious/very serious injuries with res judicata sentence	0	0	0	0	0	0	0	0	0
Deaths at work, with res judicata sentence	0	0	0	0	0	0	0	0	0

Training on health and safety	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Hours of training on health and safety*	164,097	31,404	195,500	169,268	30,699	199,967	87,906	33,276	121,182
Employees who have attended health and safety training [No.]	27,458	9,588	37,046	25,116	9,224	34,340	31,224	9,754	40,978
Employees who have attended health and safety training [%]	37	44	38	34	42	36	43	45	44
Costs of health and safety training [K euro]	217	27	244	7	264	270	8	55	62
Hours of health and safety training per employee	2.2	1.4	2.0	2.3	1.4	2.1	1.2	1.5	1.3

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

Robberies	2021			2022			2023		
	Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Robberies	1	2	3	9	3	12	1	3	4
Robberies for every 100 bank counters	0.0	0.2	0.1	0.3	0.3	0.3	0.0	0.3	0.1
Interviews of psychological counselling to employees who have suffered robberies	13	0	13	126	0	126	68	0	68
On-site inspections on workplaces to assess risks for robbery	847	0	847	676	0	676	634	0	634

Transition to a sustainable, green and circular economy

Circular economy plafond: loans disbursed [€ m]	2023		
	Italy	Abroad	Group
Loans with green economy criteria	4,576	135	4,711
Loans with circular economy criteria	808	69	877
Total	5,385	204	5,589

* Credit plafond dedicated to the circular and green economy which may include specific incentives.

FOCUS - SUSTAINABLE LOANS

Issues related to ESG aspects and in particular the climate change issue have become increasingly relevant in recent years, with particular reference to environmental and social sustainability and governance issues. On the political front, ESG issues accelerated sharply in 2021, with the introduction of the European Climate Law⁽¹⁾ by the European Commission, committed to becoming the first climate-neutral continent by 2050 and to promoting the energy transition of Member countries and, on the regulatory front, with the publication of new European regulations, including the EBA Guidelines on Loan Origination and Monitoring ("LOM")⁽²⁾, with a special focus on sustainable banking products.

In consideration of the factors listed above, in the interest of greater internal and external transparency with respect to products and transactions deemed sustainable, the Group has decided to draw up the Rules for the classification of sustainable credit products and lending transactions, approved at the end of 2022. As of 2023, reporting follows these Rules and this classification includes loans falling into the environmental sustainability, social sustainability and "other sustainability" categories. The categories include the following activities:

- Environmental sustainability: Renewable energy, Energy efficiency, Pollution prevention and control, Sustainable management of natural resources, Conservation of marine and terrestrial biodiversity, Sustainable transport, Sustainable management of water resources and waste, Climate change adaptation, Ecological efficiency and circular economy, Green buildings, net-zero activities/projects (solely for sectors of relevance for Net-Zero purposes);
- Social Sustainability: Accessibility to basic infrastructure, Access to essential services, Accessible housing, Creation and preservation of employment levels, Food security and sustainability of food systems, Socio-economic advancement and empowerment;
- Other forms of sustainability: this category includes non-targeted transactions associated with sustainable covenants/KPIs. These covenants/KPIs must be documentable at the proposal stage and/or during the duration of the transaction and consistent with the classification categories defined in the Rules.

Loans in the social sustainability field: loans disbursed [thousands of euro]	2023		
	Italy	Abroad	Group
Anti-usury loans	3,611	0	3,611
Loans to the Third Sector	252,399	0	252,399
Products for vulnerable social groups	2,903,059	454,577	3,357,636
Other social loans	21,838	48,829	70,667
Total loans in the social sustainability field	3,180,906	503,407	3,684,313

Loans in the environmental sustainability field: loans disbursed [thousands of euro]	2023		
	Italy	Abroad	Group
Retail	1,835,522	95,916	1,931,438
Business and Third Sector	197,779	6,023	203,801
Corporate & Project Finance	1,152,128	451,363	1,603,491
of which Project Finance	648,405	80,472	728,877
Total loans in the environmental sustainability field	3,185,429	553,301	3,738,730

Loans falling under the "other sustainability" category: loans disbursed [thousands of euro]	2023		
	Italy	Abroad	Group
Business and Third Sector	1,589,587	0	1,589,587
Corporate & Project Finance	1,814,914	185,081	1,999,995
Total loans falling under the "other sustainability" category	3,404,501	185,081	3,589,582

Total sustainable loans: loans disbursed [thousands of euro]	2023		
	Italy	Abroad	Group
Loans in the social sustainability field	3,180,906	503,407	3,684,313
Loans in the environmental sustainability field	3,185,429	553,301	3,738,730
Loans falling under the "other sustainability" category	3,404,501	185,081	3,589,582
Total sustainable loans	9,770,836	1,241,789	11,012,625

⁽¹⁾ Regulation (EU) 2021/1119.

⁽²⁾ EBA guidelines EBA/GL/2020/06. In particular, reference is made to the need for classification of credit products considered sustainable (Article 58)², their assessment within the framework of product governance and the application thereof within the credit granting processes.

Climate change

Parameters	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Operators = Staff + Consultants	No.	77,208	23,198	100,406	76,048	24,986	101,034	74,619	24,120	98,739
Staff	No.	74,685	21,996	96,681	73,035	21,874	94,909	71,848	21,911	93,759
Consultants	No.	2,523	1,202	3,725	3,013	3,112	6,125	2,771	2,209	4,980
Total transfers	No.	308,454	11,632	320,086	397,630	6,148	403,778	444,105	4,067	448,172
Total transport	thousands of km	62,372	17,224	79,596	85,332	21,996	107,328	98,010	21,149	119,159
Floor area	thousands of m ²	3,735	592	4,328	3,410	587	3,997	3,351	581	3,933

Energy - Emissions factors*	Unit**	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Electricity - National mix	kgCO ₂ eq/kWh	0.279	0.365	0.293	0.261	0.335	0.274	0.269	0.325	0.279
Electricity - Residual mix	kgCO ₂ eq/kWh	0.468	0.468	0.468	0.460	0.413	0.416	0.459	0.400	0.404
Natural gas	kgCO ₂ eq/mc	1.988	1.920	1.981	1.997	1.920	1.991	2.018	1.923	2.009
Diesel	kgCO ₂ eq/l	2.660	2.517	2.634	2.672	2.526	2.643	2.673	2.496	2.628

* Sources: Intesa Sanpaolo calculations from 2023 publications with data referred to 2021 from ABI Lab (Guidelines on the application of GRI Standards on environmental matters in banks), ISPRA (Istituto Superiore per la Protezione e la Ricerca Ambientale), Eco-passenger (developed by UCI - International Union of Railway), ICAO (International Civil Aviation Organization), IPCC (Intergovernmental Panel on Climate Change).

** CO₂eq = CO₂*GWP + CH₄*GWP + N₂O*GWP where GWP = GWP-100 years from IPCC AR6 WGI 2021.

Mobility - Emissions factors*	Unit**	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Company fleet - Gasoline	kgCO ₂ eq/km	0.260			0.188			0.164		
Company fleet - Gasoline Hybrid	kgCO ₂ eq/km	0.144			0.139			0.138		
Company fleet - Plug-in	kgCO ₂ eq/km		n.d			n.d		0.189		
Company fleet - Diesel	kgCO ₂ eq/km	0.165			0.162			0.160		
Personal cars - Gasoline	kgCO ₂ eq/km	0.177			0.174			0.173		
Personal cars - Diesel	kgCO ₂ eq/km	0.173			0.171			0.172		
Train - High speed	kgCO ₂ eq/km	0.042			0.042			0.041		
Train - Other	kgCO ₂ eq/km	0.047			0.047			0.046		
Flights - Domestic	kgCO ₂ eq/km	0.125			0.117			0.112		
Flights - Mix	kgCO ₂ eq/km	0.094			0.084			0.090		
Flights - International	kgCO ₂ eq/km	0.065			0.052			0.061		

* Sources: Intesa Sanpaolo calculations from 2023 publications with data referred to 2021 from ABI Lab (Guidelines on the application of GRI Standards on environmental matters in banks), ISPRA (Istituto Superiore per la Protezione e la Ricerca Ambientale), Eco-passenger (developed by UCI - International Union of Railway), ICAO (International Civil Aviation Organization), IPCC (Intergovernmental Panel on Climate Change).

** CO₂eq = CO₂*GWP + CH₄*GWP + N₂O*GWP where GWP = GWP-100 years from IPCC AR6 WGI 2021.

Greenhouse gas emissions [CO ₂ eq]	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Direct emissions (Scope1)	tCO ₂ eq	43,144	6,486	49,630	44,574	14,457	59,030	41,234	9,241	50,475
Natural gas emissions for independent heating	tCO ₂ eq	31,934	2,751	34,685	21,633	1,861	23,494	17,831	2,616	20,446
Natural gas emissions for cogeneration	tCO ₂ eq	0	536	536	11,811	540	12,350	12,922	0	12,922
Diesel emissions for independent heating	tCO ₂ eq	1,039	161	1,199	969	175	1,144	364	145	508
Diesel emissions for generator sets	tCO ₂ eq	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	87	69	156
HFC emissions	tCO ₂ eq	3,981	318	4,298	3,568	8,902	12,470	3,958	3,579	7,537
Gasoline emissions for company fleet	tCO ₂ eq	191	589	780	945	759	1,704	1,631	997	2,628
Diesel emissions for company fleet	tCO ₂ eq	6,000	2,132	8,132	5,648	2,220	7,869	4,442	1,837	6,278
Indirect emissions (Scope2 Market-based)	tCO ₂ eq	6,359	24,542	30,901	4,583	12,255	16,838	5,006	13,586	18,591
Electricity emissions (excluding cogeneration)	tCO ₂ eq	1,713	23,543	25,256	1,017	11,412	12,429	984	12,814	13,798
Natural gas emissions for building heating (including district heating)	tCO ₂ eq	4,646	942	5,588	3,566	794	4,361	3,741	753	4,494
Diesel emissions for building heating	tCO ₂ eq	0	57	57	0	49	49	281	19	300
Total direct + indirect emissions (Scope1 + 2 Market-based)	tCO ₂ eq	49,503	31,029	80,531	49,157	26,712	75,869	46,240	22,827	69,067
Total direct + indirect emissions per staff member	tCO ₂ eq/staff member	0.6	1.3	0.8	0.6	1.1	0.8	0.6	0.9	0.7
Total direct + indirect emissions per square meter	kgCO ₂ eq/m ²	13.3	52.4	18.6	14.4	45.5	19.0	13.8	39.3	17.6
Total direct + indirect emissions (Scope1 + 2 Location-based)	tCO ₂ eq	150,567	32,757	183,325	131,652	37,453	169,105	122,505	31,061	153,566
Other indirect emissions (Scope3)*	tCO ₂ eq	40,984	17,444	58,428	36,595	14,149	50,745	41,560	14,333	55,893
Business trips [Cat. 6]	tCO ₂ eq	2,826	206	3,032	4,113	478	4,591	5,103	392	5,495
Purchased paper [Cat. 1]	tCO ₂ eq	2,713	1,202	3,915	1,735	1,163	2,898	2,573	1,161	3,733
Waste [Cat. 5]	tCO ₂ eq	255	24	279	324	28	352	289	36	325
Office machinery [Cat. 2]**	tCO ₂ eq	12,411	3,655	16,066	8,856	2,652	11,508	3,902	1,190	5,092
Internet banking [Cat. 11]	tCO ₂ eq	n.a.	n.a.	n.a.	101	112	213	114	111	224
Energy vectors [Cat. 3]***	tCO ₂ eq	14,171	9,277	23,448	13,143	6,609	19,752	20,514	8,028	28,542
Money transport [cat. 4]	tCO ₂ eq	8,608	3,080	11,688	8,324	3,106	11,431	9,065	3,415	12,481

* Total data restated following changes in the reported categories.

** Scope 3 emissions relating to the production of office equipment purchased.

*** Scope 3 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 electricity distribution and transformation.

Emissions of other gas which are harmful to the ozone layer (NO _x , SO ₂)	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
NO _x emissions	t	35	30	65	29	17	46	24	21	45
SO ₂ emissions	t	1	23	24	1	10	11	1	12	13

Energy consumption broken down by source	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Direct primary energy consumption (Scope1)	GJ	646,995	96,985	743,980	675,492	84,808	760,300	610,130	87,571	697,701
Natural gas consumption for independent heating	GJ	550,762	49,063	599,826	371,453	33,173	404,626	302,965	46,635	349,600
Natural gas consumption for cogeneration	GJ	0	9,617	9,617	202,798	9,686	212,484	219,555	0	219,555
Diesel consumption for independent heating	GJ	13,980	2,277	16,257	12,975	2,474	15,450	4,868	2,060	6,928
Diesel consumption for generator sets	GJ	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,162	1,009	2,171
Gasoline consumption for the fleet	GJ	2,554	7,711	10,265	12,655	9,756	22,411	22,102	13,273	35,374
Diesel consumption for the fleet	GJ	79,699	28,317	108,016	75,610	29,720	105,330	59,479	24,594	84,073
Indirect primary energy consumption (Scope2)	GJ	1,453,545	346,461	1,800,006	1,266,582	326,833	1,593,415	1,149,102	313,468	1,462,570
Renewable electricity consumption	GJ	1,317,702	68,602	1,386,304	1,144,620	121,242	1,265,863	1,027,344	94,707	1,122,050
Non renewable electricity consumption (except cogeneration)	GJ	13,175	180,933	194,108	11,931	116,877	128,808	11,296	138,829	150,126
Natural gas consumption for building heating (including remote district heating)	GJ	122,668	96,101	218,769	110,030	88,015	198,046	106,701	79,661	186,363
Diesel consumption for building heating	GJ	0	826	826	0	698	698	3,761	270	4,031
Total direct + indirect energy (Scope1 + 2)	GJ	2,100,540	443,446	2,543,986	1,942,074	411,641	2,353,715	1,759,232	401,039	2,160,271
Total direct + indirect energy per staff member	GJ/staff member	27.2	19.1	25.3	25.5	16.5	23.3	23.6	16.6	21.9
Other indirect primary energy consumption (Scope3)*	GJ	858,811	666,658	1,525,469	756,499	496,176	1,252,674	813,499	543,152	1,356,652
Business trips [Cat. 6]	GJ	39,854	2,875	42,728	60,119	6,632	66,750	75,684	5,404	81,088
Purchased paper [Cat. 1]	GJ	104,664	58,917	163,581	61,938	56,685	118,623	78,657	56,681	135,339
Waste [Cat. 5]	GJ	3,305	296	3,601	4,038	288	4,326	3,296	312	3,608
Office machinery [Cat. 2]**	GJ	189,864	55,918	245,782	128,301	38,426	166,727	55,400	16,895	72,295
Internet banking [Cat. 11]	GJ	n.a.	n.a.	n.a.	1,796	2,443	4,239	2,026	2,426	4,452
Energy vectors [Cat. 3]***	GJ	390,339	501,855	892,194	373,832	344,505	718,337	460,699	409,546	870,245
Money transport [Cat. 4]	GJ	130,785	46,797	177,582	126,475	47,197	173,672	137,736	51,889	189,625

* Total data restated following changes in the reported categories.

** Scope 3 primary energy consumption relating to the production of office equipment purchased.

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

Total electricity focus (including cogeneration)	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total electricity consumed	GJ	1,330,877	253,568	1,584,445	1,244,856	242,171	1,487,027	1,133,735	233,536	1,367,271
Electricity per staff member	kWh/staff member	4,788	3,036	4,383	4,547	2,692	4,088	4,220	2,690	3,846
Electricity per square meter	kWh/m ²	99	119	102	101	115	103	94	112	97
Electricity purchased	GJ	1,326,163	249,348	1,575,511	1,151,893	237,939	1,389,832	1,033,821	233,362	1,267,183
of which renewable	%	99.0	27.4	87.7	99.0	50.9	90.7	98.9	40.5	88.2
Electricity self-produced	GJ	4,715	4,220	8,934	92,963	4,232	97,195	99,914	174	100,088
of which renewable	%	100.0	4.4	54.9	5.0	4.3	5.0	4.8	100.0	5.0

Transport	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Air travel	thousands of km	6,117	1,330	7,447	11,748	1,921	13,669	17,711	1,640	19,351
Train travel	thousands of km	7,789	215	8,004	19,331	556	19,887	27,804	361	28,165
Company fleet	thousands of km	37,535	15,339	52,874	41,319	17,838	59,157	38,969	17,802	56,771
Personal Cars	thousands of km	10,931	340	11,271	12,933	1,680	14,614	13,526	1,347	14,873
Remote connections	thousands	29,796	244	30,039	28,111	9	28,120	24,143	9	24,153
Distance covered for business trip per employee	km/employee	202	1,481	249	215	3,578	266	221	5,200	266

Paper consumption	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Purchased paper	t	4,356	1,328	5,684	3,026	1,301	4,327	2,924	1,170	4,094
Purchased paper / staff member	kg/staff member	56.4	57.2	56.6	39.8	52.1	42.8	39.2	48.5	41.5
Certified recycled paper	%	64.9	10.0	52.1	74.5	12.1	55.7	76.2	13.9	58.4
Eco-sustainable certified paper (not recycled)	%	22.5	44.3	27.6	21.1	61.9	33.4	18.0	61.2	30.3

Toner consumption	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Toner: total	kg	73,140	40,923	114,063	56,590	18,422	75,012	52,481	38,107	90,588
Toner: remanufactured cartridges	%	79.2	6.9	53.3	81.3	7.4	63.2	82.5	3.6	49.3
Toner: traditional cartridges	%	20.8	93.1	46.7	18.7	92.6	36.8	17.5	96.4	50.7

Water consumption	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total water consumed	thousands of m ³ (ML)	1,449	351	1,800	1,450	312	1,762	1,627	343	1,970
Total water consumed / staff member	m ³ /staff member	18.8	15.1	17.9	19.1	12.5	17.4	21.8	14.2	20.0

Special waste by type	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total waste	t	4,513	867	5,380	3,441	826	4,267	2,998	783	3,781
Total waste / staff member	kg/staff member	58.5	37.4	53.6	45.2	33.1	42.2	40.2	32.5	38.3
Total waste not intended for disposal*	t	4,257	813	5,070	3,161	791	3,952	2,776	749	3,524
Paper and cardboard	t	2,284	587	2,872	1,088	656	1,743	1,087	591	1,678
Cartridges, ribbons and films	t	54	2	56	38	1	39	40	11	50
Office machinery	t	1,644	27	1,671	1,812	28	1,840	1,534	55	1,589
Monitors	t	94	37	130	155	24	179	85	15	99
Other types	t	181	160	340	68	82	150	31	77	108
Total waste intended for disposal*	t	256	54	310	280	35	315	222	34	256
Paper and cardboard	t	4	1	5	9	5	14	8	4	13
Cartridges, ribbons and films	t	19	1	19	19	1	19	26	7	33
Office machinery	t	157	3	160	174	3	177	148	5	153
Monitors	t	35	14	49	58	9	67	32	6	37
Other types	t	41	36	77	20	17	38	9	12	21

* All waste operations are carried out at an external site.

Special waste not intended for disposal*	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total non-hazardous waste	t	4,163	772	4,935	3,006	743	3,749	2,691	697	3,388
Recycling	t	2,346	593	2,939	1,151	657	1,808	1,140	593	1,733
Reuse/recovery	t	1,813	179	1,992	1,846	86	1,932	1,544	103	1,648
Preparation for reuse	t	4	0	4	4	0	5	2	0	3
Other recovery operations	t	0	0	0	4	0	5	4	0	4
Total hazardous waste	t	94	40	135	155	48	202	85	52	136
Recycling	t	0	0	0	0	0	0	0	0	0
Reuse/recovery	t	94	40	134	154	48	202	84	52	136
Preparation for reuse	t	0	0	0	0	0	0	0	0	0
Other recovery operations	t	0	0	1	1	0	1	0	0	1

* All waste operations are carried out at an external site.

Special waste intended for disposal*	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Total non-hazardous waste	t	221	40	261	222	26	248	191	29	219
Landfill	t	164	38	202	163	25	188	130	20	150
Incineration with energy recovery	t	18	1	18	18	1	19	14	4	18
Incineration without energy recovery	t	37	1	37	40	1	41	45	4	49
Other disposal operations	t	3	1	3	0	0	0	1	0	1
Total hazardous waste	t	35	14	49	58	9	67	32	6	37
Landfill	t	33	13	46	54	9	63	30	5	35
Incineration with energy recovery	t	0	0	0	0	0	0	0	0	0
Incineration without energy recovery	t	2	1	2	3	0	3	2	0	2
Other disposal operations	t	0	0	1	1	0	1	0	0	1

* All waste operations are carried out at an external site.

Expenditure for environmental management	Unit	2021			2022			2023		
		Italy	Abroad	Group	Italy	Abroad	Group	Italy	Abroad	Group
Management of special waste	K euro	1,698	417	2,115	1,428	427	1,855	437	524	961
Training	K euro	2	213	215	39	75	114	1	23	23
System maintenance	K euro	50,485	9,631	60,116	45,165	7,772	52,936	1,467	8,402	9,869
Monitoring and certification of EEMS (Environmental and Energy Management System)	K euro	3,974	46	4,020	5,085	8	5,092	6,200	108	6,308
Total	K euro	56,159	10,307	66,466	51,716	8,282	59,997	8,104	9,057	17,161

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.