

# Human Capital

## Portrait in numbers <sup>8</sup>

The data in this part of the Supplement applies to UniCredit employees (headcount) as at 31 December 2021, excluding external staff (e.g. interns or consultants). Numbers reflect all employees of fully consolidated entities and represent 100 percent of the population unless otherwise noted.

### PERCENTAGE AND NUMBER OF EMPLOYEES BY COUNTRY AND GENDER 2021-2020

| Country                | Female 2021   | Male 2021     | Headcount 2021 | Headcount 2020 |
|------------------------|---------------|---------------|----------------|----------------|
| Italy                  | 48.12%        | 51.88%        | 35,367         | 37,032         |
| Germany                | 53.15%        | 46.85%        | 14,457         | 15,328         |
| Austria                | 55.73%        | 44.27%        | 6,907          | 7,351          |
| Bosnia and Herzegovina | 74.23%        | 25.77%        | 1,622          | 1,641          |
| Bulgaria               | 77.55%        | 22.45%        | 4,508          | 4,618          |
| Croatia                | 74.29%        | 25.71%        | 3,711          | 3,984          |
| Czech Republic         | 63.76%        | 36.24%        | 3,631          | 3,825          |
| Hungary                | 66.79%        | 33.21%        | 2,132          | 2,175          |
| Romania                | 72.31%        | 27.69%        | 5,634          | 5,723          |
| Russia                 | 64.92%        | 35.08%        | 4,550          | 4,432          |
| Serbia                 | 66.01%        | 33.99%        | 1,368          | 1,349          |
| Slovenia               | 65.49%        | 34.51%        | 565            | 575            |
| Other <sup>A</sup>     | 60.43%        | 39.57%        | 1,223          | 1,422          |
| <b>Total</b>           | <b>56.95%</b> | <b>43.05%</b> | <b>85,675</b>  | <b>89,455</b>  |

<sup>A</sup> Other includes: Luxembourg, Poland, Singapore, Slovakia, UK, USA.

### PERCENTAGE OF EMPLOYEES BY EMPLOYMENT TIER 2021-2020

| Employment tier   | 2021           | 2020           |
|-------------------|----------------|----------------|
| Senior Leadership | 0.15%          | 0.13%          |
| Senior Executive  | 0.48%          | 0.44%          |
| Middle Management | 11.64%         | 11.04%         |
| Staff             | 87.73%         | 88.38%         |
| <b>Total</b>      | <b>100.00%</b> | <b>100.00%</b> |

<sup>8</sup> Our employee data does not include external staff (e.g. interns or consultants). Numbers reflect all employees of fully and proportionately consolidated entities. The data represents 100% of the population unless otherwise noted. Numbers may not add up due to rounding.

## PERCENTAGE OF EMPLOYEES BY EMPLOYMENT TIER AND GENDER 2021-2020

| Employment tier and gender | 2021   | 2020   |
|----------------------------|--------|--------|
| <b>Senior Leadership</b>   |        |        |
| Female                     | 27.13% | 15.38% |
| Male                       | 72.87% | 84.62% |
| <b>Senior Executive</b>    |        |        |
| Female                     | 21.81% | 19.60% |
| Male                       | 78.19% | 80.40% |
| <b>Middle Management</b>   |        |        |
| Female                     | 33.75% | 32.46% |
| Male                       | 66.25% | 67.54% |
| <b>Staff</b>               |        |        |
| Female                     | 60.27% | 59.78% |
| Male                       | 39.73% | 40.22% |

## PERCENTAGE OF EMPLOYEES BY GENDER AND CONTRACT TYPE 2021-2020

| Gender       | 2021         |               | 2020         |               |
|--------------|--------------|---------------|--------------|---------------|
|              | Fixed term   | Permanent     | Fixed term   | Permanent     |
| Female       | 2.31%        | 54.64%        | 2.54%        | 53.99%        |
| Male         | 1.20%        | 41.85%        | 1.33%        | 42.15%        |
| <b>Total</b> | <b>3.52%</b> | <b>96.48%</b> | <b>3.87%</b> | <b>96.13%</b> |

## PERCENTAGE OF EMPLOYEES BY CONTRACT TYPE AND COUNTRY 2021-2020

| Country                | 2021         |               | 2020         |               |
|------------------------|--------------|---------------|--------------|---------------|
|                        | Fixed term   | Permanent     | Fixed term   | Permanent     |
| Italy                  | 0.01%        | 99.99%        | 0.02%        | 99.98%        |
| Germany                | 4.30%        | 95.70%        | 5.69%        | 94.31%        |
| Austria                | 7.14%        | 92.86%        | 7.22%        | 92.78%        |
| Bosnia and Herzegovina | 5.06%        | 94.94%        | 5.36%        | 94.64%        |
| Bulgaria               | 6.72%        | 93.28%        | 7.19%        | 92.81%        |
| Croatia                | 2.61%        | 97.39%        | 2.16%        | 97.84%        |
| Czech Republic         | 9.17%        | 90.83%        | 9.75%        | 90.25%        |
| Hungary                | 0.23%        | 99.77%        | 0.28%        | 99.72%        |
| Romania                | 5.66%        | 94.34%        | 6.10%        | 93.90%        |
| Russia                 | 5.54%        | 94.46%        | 6.02%        | 93.98%        |
| Serbia                 | 8.19%        | 91.81%        | 8.82%        | 91.18%        |
| Slovenia               | 17.35%       | 82.65%        | 17.04%       | 82.96%        |
| Other <sup>a</sup>     | 24.04%       | 75.96%        | 23.28%       | 76.72%        |
| <b>Total</b>           | <b>3.52%</b> | <b>96.48%</b> | <b>3.87%</b> | <b>96.13%</b> |

<sup>a</sup> Other includes: Luxembourg, Poland, Singapore, Slovakia, UK, USA.

## PERCENTAGE OF EMPLOYEES BY EMPLOYMENT TIER AND AGE 2021-2020

| Employment tier   | 2021           |                |                | 2020           |                |                |
|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                   | under 30       | age 31-50      | over 50        | under 30       | age 31-50      | over 50        |
| Senior Leader     | 0.00%          | 0.12%          | 0.24%          | 0.00%          | 0.10%          | 0.22%          |
| Senior Executive  | 0.01%          | 0.47%          | 0.64%          | 0.00%          | 0.45%          | 0.58%          |
| Middle Management | 0.88%          | 12.52%         | 13.73%         | 0.76%          | 11.79%         | 13.23%         |
| Staff             | 99.11%         | 86.89%         | 85.38%         | 99.24%         | 87.65%         | 85.97%         |
| <b>Total</b>      | <b>100.00%</b> | <b>100.00%</b> | <b>100.00%</b> | <b>100.00%</b> | <b>100.00%</b> | <b>100.00%</b> |

## TURNOVER FOR INCOMING EMPLOYEES BY COUNTRY 2021-2020<sup>A</sup>

| Country                | 2021         |              | 2020         |              |
|------------------------|--------------|--------------|--------------|--------------|
|                        | Number       | Percentage   | Number       | Percentage   |
| Italy                  | 1,200        | 3.24%        | 1,072        | 2.77%        |
| Germany                | 395          | 2.58%        | 621          | 3.96%        |
| Austria                | 333          | 4.53%        | 585          | 6.86%        |
| Bosnia and Herzegovina | 116          | 7.07%        | 74           | 4.39%        |
| Bulgaria               | 391          | 8.47%        | 545          | 11.92%       |
| Croatia                | 240          | 6.02%        | 146          | 3.59%        |
| Czech Republic         | 310          | 8.10%        | 417          | 10.82%       |
| Hungary                | 307          | 14.11%       | 300          | 13.82%       |
| Romania                | 862          | 15.06%       | 876          | 15.35%       |
| Russia                 | 1,210        | 27.30%       | 672          | 14.41%       |
| Serbia                 | 216          | 16.01%       | 146          | 10.94%       |
| Slovenia               | 64           | 11.13%       | 52           | 9.08%        |
| Other <sup>B</sup>     | 156          | 10.97%       | 98           | 6.72%        |
| <b>Total</b>           | <b>5,800</b> | <b>6.48%</b> | <b>5,604</b> | <b>6.02%</b> |

<sup>A</sup> Turnover rates are calculated as follows: for incoming employees (employees hired) / (total employees at the end of the previous year)\*100.

<sup>B</sup> Other includes: Luxembourg, Poland, Singapore, Slovakia, UK, USA.

## TURNOVER FOR OUTGOING EMPLOYEES BY COUNTRY 2021-2020<sup>A</sup>

| Country                | 2021         |              | 2020         |              |
|------------------------|--------------|--------------|--------------|--------------|
|                        | Number       | Percentage   | Number       | Percentage   |
| Italy                  | 2,771        | 7.48%        | 2,664        | 6.87%        |
| Germany                | 1,199        | 7.82%        | 822          | 5.24%        |
| Austria                | 561          | 7.63%        | 610          | 7.16%        |
| Bosnia and Herzegovina | 132          | 8.04%        | 114          | 6.76%        |
| Bulgaria               | 497          | 10.76%       | 496          | 10.85%       |
| Croatia                | 438          | 10.99%       | 265          | 6.51%        |
| Czech Republic         | 499          | 13.05%       | 439          | 11.39%       |
| Hungary                | 341          | 15.68%       | 265          | 12.21%       |
| Romania                | 945          | 16.51%       | 810          | 14.20%       |
| Russia                 | 1,079        | 24.35%       | 874          | 18.74%       |
| Serbia                 | 195          | 14.46%       | 132          | 9.89%        |
| Slovenia               | 75           | 13.04%       | 50           | 8.73%        |
| Other <sup>B</sup>     | 135          | 9.49%        | 129          | 8.84%        |
| <b>Total</b>           | <b>8,867</b> | <b>9.91%</b> | <b>7,670</b> | <b>8.24%</b> |

<sup>A</sup> Turnover rates are calculated as follows: for outgoing employees (employees who left the Group) / (employees at the end of the previous year)\*100.

<sup>B</sup> Other includes: Luxembourg, Poland, Singapore, Slovakia, UK, USA.

## TURNOVER FOR INCOMING EMPLOYEES BY GENDER<sup>A</sup> AND AGE<sup>B</sup> 2021-2020

| Gender | 2021   |            | 2020   |            |
|--------|--------|------------|--------|------------|
|        | Number | Percentage | Number | Percentage |
| Female | 3,344  | 6.61%      | 3,086  | 5.89%      |
| Male   | 2,456  | 6.32%      | 2,518  | 6.18%      |

| Age         | 2021   |            | 2020   |            |
|-------------|--------|------------|--------|------------|
|             | Number | Percentage | Number | Percentage |
| Under 30    | 3,156  | 31.71%     | 3,109  | 30.32%     |
| Age 31 - 50 | 2,374  | 4.77%      | 2,199  | 4.22%      |
| Over 50     | 270    | 0.91%      | 296    | 0.97%      |

<sup>A</sup> Turnover rates are calculated as follows: for incoming employees (employees hired) by gender / (total employees by gender at the end of the previous year)\*100.

<sup>B</sup> Turnover rates are calculated as follows: for incoming employees (employees hired) by age / (total employees by age at the end of the previous year)\*100.

## TURNOVER FOR OUTGOING EMPLOYEES BY GENDER<sup>A</sup> AND AGE<sup>B</sup> 2021-2020

| Gender | 2021   |            | 2020   |            |
|--------|--------|------------|--------|------------|
|        | Number | Percentage | Number | Percentage |
| Female | 4,735  | 9.36%      | 4,104  | 7.84%      |
| Male   | 4,132  | 10.63%     | 3,566  | 8.76%      |

| Age         | 2021   |            | 2020   |            |
|-------------|--------|------------|--------|------------|
|             | Number | Percentage | Number | Percentage |
| Under 30    | 1,973  | 19.82%     | 1,868  | 18.22%     |
| Age 31 - 50 | 3,196  | 6.42%      | 2,570  | 4.93%      |
| Over 50     | 3,698  | 12.46%     | 3,232  | 10.54%     |

<sup>A</sup> Turnover rates are calculated as follows: for outgoing employees (employees who left the Group) by gender / (employees by gender at the end of the previous year)\*100.

<sup>B</sup> Turnover rates are calculated as follows: for outgoing employees (employees who left the Group) by age / (employees by age at the end of the previous year)\*100.

## PERCENTAGE OF EMPLOYEES BY GENDER AND EMPLOYMENT STATUS 2021-2020

| Gender       | 2021          |               | 2020          |               |
|--------------|---------------|---------------|---------------|---------------|
|              | Part-time     | Full-time     | Part-time     | Full-time     |
| Female       | 12.99%        | 43.96%        | 13.27%        | 43.25%        |
| Male         | 1.69%         | 41.36%        | 1.79%         | 41.68%        |
| <b>Total</b> | <b>14.68%</b> | <b>85.32%</b> | <b>15.06%</b> | <b>84.94%</b> |

## DIFFERENTIAL<sup>A</sup> BETWEEN FEMALE AND MALE EMPLOYEES GROSS SALARIES<sup>B</sup> BY COUNTRY AND EMPLOYMENT TIER 2021-2020<sup>C</sup>

The percentage represents the weight of women's average gross salary compared to men's.

|                        | 2021             |                   |        | 2020             |                   |        |
|------------------------|------------------|-------------------|--------|------------------|-------------------|--------|
|                        | Senior Executive | Middle Management | Staff  | Senior Executive | Middle Management | Staff  |
| Italy                  | 93.03%           | 88.48%            | 90.42% | 91.27%           | 87.19%            | 89.80% |
| Germany                | 82.89%           | 87.02%            | 87.46% | 92.30%           | 87.21%            | 87.25% |
| Austria                | 100.99%          | 90.91%            | 81.26% | 94.34%           | 91.47%            | 80.39% |
| Bosnia and Herzegovina | 126.42%          | 100.07%           | 88.55% | 169.15%          | 94.10%            | 87.56% |
| Bulgaria               | Not applicable   | 90.25%            | 73.74% | Not applicable   | 89.99%            | 75.87% |
| Croatia                | 81.93%           | 103.84%           | 90.64% | Not applicable   | 98.84%            | 92.64% |
| Czech Republic         | Not applicable   | 86.83%            | 80.23% | 124.84%          | 87.63%            | 74.93% |
| Hungary                | 86.12%           | 94.30%            | 81.02% | 83.69%           | 98.30%            | 81.17% |
| Romania                | 104.33%          | 102.19%           | 80.48% | 108.53%          | 97.80%            | 79.25% |
| Russia                 | Not applicable   | 97.86%            | 73.47% | Not applicable   | 93.12%            | 72.52% |
| Serbia                 | Not applicable   | 93.74%            | 74.64% | Not applicable   | 85.61%            | 75.08% |
| Slovenia               | Not applicable   | 91.95%            | 90.83% | Not applicable   | 104.16%           | 92.01% |

<sup>A</sup> The ratios were calculated as follows: Average gross salary of female employees/Average gross salary of male employees.

<sup>B</sup> Gross salary: the full year fixed amount paid to an employee for performing his/her duties. It includes allowances provided according to specific positions.

<sup>C</sup> Data represents 87.4% of the population.

## DIFFERENTIAL<sup>A</sup> BETWEEN FEMALE AND MALE EMPLOYEE TOTAL REMUNERATION<sup>B</sup> BY COUNTRY AND EMPLOYMENT TIER 2021-2020<sup>C</sup>

The percentage represents the weight of women's average total remuneration compared to men's.

|                        | 2021             |                   |        | 2020             |                   |        |
|------------------------|------------------|-------------------|--------|------------------|-------------------|--------|
|                        | Senior Executive | Middle Management | Staff  | Senior Executive | Middle Management | Staff  |
| Italy                  | 90.54%           | 87.51%            | 90.73% | 90.47%           | 85.96%            | 89.83% |
| Germany                | 74.87%           | 82.12%            | 86.02% | 76.22%           | 81.82%            | 85.30% |
| Austria                | 91.24%           | 89.57%            | 80.39% | 84.73%           | 88.58%            | 79.14% |
| Bosnia and Herzegovina | 87.75%           | 98.63%            | 87.61% | 133.98%          | 94.76%            | 86.14% |
| Bulgaria               | Not applicable   | 88.62%            | 74.72% | Not applicable   | 89.08%            | 75.27% |
| Croatia                | 66.95%           | 101.72%           | 91.56% | Not applicable   | 97.00%            | 92.97% |
| Czech Republic         | Not applicable   | 83.62%            | 79.15% | 107.80%          | 83.00%            | 72.30% |
| Hungary                | 82.27%           | 93.38%            | 80.25% | 95.50%           | 96.72%            | 80.57% |
| Romania                | 103.61%          | 100.70%           | 81.19% | 95.93%           | 96.34%            | 79.98% |
| Russia                 | Not applicable   | 95.66%            | 73.93% | Not applicable   | 90.49%            | 73.11% |
| Serbia                 | Not applicable   | 94.60%            | 73.41% | Not applicable   | 78.76%            | 74.17% |
| Slovenia               | Not applicable   | 94.87%            | 91.69% | Not applicable   | 105.76%           | 93.41% |

<sup>A</sup> The ratios were calculated as follows: Average total remuneration of female employees/Average total remuneration of male employees.

<sup>B</sup> Total remuneration: gross salary plus additional amounts such as bonuses including cash and/or available equity shares to reward individual performance and Company's results and any other amounts which are not one-off payments.

<sup>C</sup> Data represents 87.40% of the population.

## TRAINING HOURS PER CAPITA BY EMPLOYMENT TIER AND GENDER 2021-2020

|                   | 2021         |              |              | 2020         |              |              |
|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                   | Female       | Male         | Total        | Female       | Male         | Total        |
| Senior Leadership | 14.71        | 15.12        | <b>15.00</b> | 19.11        | 13.65        | <b>14.49</b> |
| Senior Management | 20.34        | 17.92        | <b>18.45</b> | 17.92        | 16.30        | <b>16.62</b> |
| Middle Management | 23.29        | 21.70        | <b>22.24</b> | 22.49        | 21.56        | <b>21.86</b> |
| Staff             | 31.33        | 32.41        | <b>31.76</b> | 26.91        | 28.77        | <b>27.66</b> |
| <b>Total</b>      | <b>30.74</b> | <b>30.32</b> | <b>30.56</b> | <b>26.60</b> | <b>27.38</b> | <b>26.94</b> |

This data was drawn from a population that represented 98.84% percent of the reporting perimeter for 2021. Training hours include e-learning and classroom instruction.

# Industrial Relations

We believe that social dialogue contributes to value creation over time by strengthening our capability of collaboration, of listening to and understanding both national and international labour needs.

Social dialogue at UniCredit has reached a high standard over the years thanks to our consistent group-wide approach. It has served as a strong foundation for efficiently dealing with the multiple challenges arising from the market environment and, more recently, with those related to the pandemic.

The Group fully respects local laws and the terms and conditions of collective agreements supporting employees' rights to exercise freedom of association and/or collective bargaining. This is also accomplished through consistent group-wide monitoring. We are continuously moving forwards in our commitment to implement and disseminate best practices designed to strengthen social dialogue in all Group countries.

At national level, employees' interests may be represented by trade unions, works councils or other representatives in line with the applicable labour laws and local industrial relations systems.

At international level, employees are represented by the European Works Council (EWC) which, since its foundation in 2007, ensures the right to information and consultation on transnational Group topics that could significantly affect workers' interests.

## PERCENTAGE OF EMPLOYEES COVERED BY COLLECTIVE BARGAINING AGREEMENTS 2021-2020<sup>A</sup>

| Country                                       | 2021           | 2020           |
|---|----------------|----------------|
| <b>Italy</b>                                  | 100%           | 100%           |
| <b>Germany</b>                                |                |                |
| UniCredit Bank AG                             | 40.19%         | 38.37%         |
| Wealthcap Kapitalverwaltungsgesellschaft GmbH |                |                |
| UniCredit Leasing GmbH                        | Not applicable | Not applicable |
| UniCredit Direct Services GmbH                |                |                |
| UniCredit Services SCpA                       | 41.16%         | 44.41%         |
| <b>Austria</b>                                |                |                |
| UniCredit Bank Austria AG                     |                |                |
| Schoellerbank Aktiengesellschaft              |                |                |
| Card Complete Service Bank AG                 | 100%           | 100%           |
| UniCredit Services GmbH Austria               |                |                |
| UniCredit Leasing (Austria) GmbH              |                |                |
| <b>Bosnia and Herzegovina</b>                 | Not applicable | Not applicable |
| <b>Bulgaria</b>                               |                |                |
| UniCredit Bulbank AD                          | 57%            | 57%            |
| UniCredit Consumer Financing AD               |                |                |
| UniCredit Leasing AD                          | Not applicable | Not applicable |
| <b>Croatia</b>                                |                |                |
| Zagrebačka Banka DD                           | 100%           | 100%           |
| UniCredit Leasing Croatia doo za Leasing      | Not applicable | Not applicable |
| <b>Czech Republic</b>                         |                |                |
| UniCredit Bank Czech Republic and Slovakia as | 95%            | 95%            |
| UniCredit Leasing CZ as                       | Not applicable | Not applicable |
| UniCredit Services SCpA                       | 100%           | 100%           |
| <b>Hungary</b>                                | Not applicable | Not applicable |
| <b>Romania</b>                                |                |                |
| UniCredit Bank SA                             |                |                |
| UniCredit Services GmbH                       | 100%           | 100%           |
| UniCredit Services SCpA                       |                |                |
| UniCredit Consumer Financing IFN SA           |                |                |
| UniCredit Leasing Corporation IFN SA          | Not applicable | Not applicable |
| UniCredit Leasing Fleet Management Srl        |                |                |
| <b>Russia</b>                                 | 100%           | 100%           |
| <b>Serbia</b>                                 | Not applicable | Not applicable |
| <b>Slovenia</b>                               | 100%           | 100%           |
| <b>Slovakia</b>                               |                |                |
| UniCredit Bank Czech Republic and Slovakia as | 96%            | 96%            |
| UniCredit Leasing Slovakia as                 | Not applicable | Not applicable |
| UniCredit Services SCpA                       | 100%           | 100%           |

<sup>A</sup>The collective bargaining agreement refers to national, sector and company level.

**NOTICE PERIOD TYPICALLY PROVIDED TO EMPLOYEES AND THEIR ELECTED REPRESENTATIVES PRIOR TO IMPLEMENTING SIGNIFICANT OPERATIONAL CHANGES THAT COULD SUBSTANTIALLY AFFECT THEM 2021**

| Country  | Notice period | Legal number of days notice                                      | Notice period specified in collective bargaining agreements |
|--|---------------|--|---|
| <b>Italy</b>                                   | Yes           | 25   | Yes   |
| <b>Germany</b>                                 | No            | Not applicable   | No  |
| <b>Austria</b>                                 | No            | Not applicable   | No  |
| <b>Bosnia and Herzegovina</b>                  |               |  |   |
| UniCredit Bank DD                              | Yes           | 30 (15 days if less than 5 years of service)                     | No  |
| UniCredit Bank and Banja Luka                  | Yes           | Minimum 30 days (eventually more depending on length of service) | No  |
| <b>Bulgaria</b>                                |               |  |   |
| UniCredit Bulbank AD                           | Yes           | 45   | Yes   |
| UniCredit Consumer Financing AD                | Yes           | 45   | No  |
| UniCredit Leasing AD                           |               |  |   |
| <b>Croatia</b>                                 |               |  |   |
| Zagrebačka Banka DD                            | Yes           | 14   | Yes   |
| UniCredit Leasing Croatia doo za Leasing       |               |  |   |
| <b>Czech Republic</b>                          |               |  |   |
| UniCredit Bank Czech Republic and Slovakia as  | Yes           | 60   | No  |
| UniCredit Leasing CZ as                        | Yes           | 60   | Yes   |
| UniCredit Services SCpA                        | Yes           | 30   | No  |
| <b>Hungary</b>                                 | Yes           | 30   | No  |
| <b>Romania</b>                                 |               |  |   |
| UniCredit Bank SA                              | Yes           | 20   | Yes   |
| UniCredit Consumer Financing IFN SA            |               |  |   |
| UniCredit Leasing Corporation IFN SA           |               |  |   |
| UniCredit Leasing Fleet Management Srl         | Yes           | 20   | No  |
| UniCredit Services SCpA                        |               |  |   |
| UniCredit Services GmbH                        |               |  |   |
| <b>Russia</b>                                  | Yes           | 60   | No  |
| <b>Serbia</b>                                  | No            | Not applicable   | No  |
| <b>Slovenia</b>                                | Yes           | 8  | Yes   |
| <b>Slovakia</b>                                |               |  |   |
| UniCredit Bank Czech Republic and Slovakia, as | Yes           | One month  | No  |
| UniCredit Leasing Slovakia as                  |               |  |   |
| UniCredit Services SCpA                        | Yes           | 30   | Yes   |



# Welfare and People Care

UniCredit has adopted a global welfare approach in line with its mission to maintain a positive work environment in which employees are motivated to give their best performance.

Welfare programmes are carried out in all Group countries to improve our employees' quality of life and support them in the most important moments of their lives. Our commitment is based on 3 main pillars:

- > **FLEXIBILITY:** flexible working hours, remote working, part-time, paid leave for family and personal needs, etc.
- > **WELL-BEING:** healthy lifestyle programmes (nutrition, fitness, relationship-building, cognitive-emotional well-being), seminars with experts, sporting activities, etc.
- > **PEOPLE CARING:** employee assistance programme, disability management programmes, etc.

In order to provide the best solution to the needs of colleagues and countries, welfare initiatives are developed locally with a central coordination to guarantee consistency and respect of the Group welfare principles and guidelines.

With regard to flexibility, a minimum standard for parental leave (16 weeks of paid leave to mothers and 4 weeks to fathers on a voluntary basis) was introduced in March 2021 to further increase inclusion in the workplace by strengthening equal opportunities for engagement in childcare for both parents while ensuring job security and continued career prospects.

To reinforce the well-being pillar, in October 2021 a global survey on emotional and professional well-being was carried out in order to gather valuable insights, enabling the company to take specific actions and implement new solutions to support employees and better meet their requirements.

In addition, with regard to physical, emotional and mental health, a global Ask for Help campaign was launched offering psychological support and consultancy for colleagues and family members on topics such as resilience and personal awareness, relationship building, family issues, personal and professional goals, stress management and any others specifically requested.

Our welfare approach has been greatly enhanced following the Covid-19 pandemic. Our Family Board, established in 2020 at the onset of the pandemic, has stood by employees and their families by taking specific actions such as providing support during home-schooling and home-working, flu vaccine reimbursement and sustainable mobility.

## RETIREMENT PLANS OFFERED TO EMPLOYEES 2021

| Country  | Principal retirement plans | Contribution from employer   | Contribution from employees   |
|--|----------------------------|--|---|
| <b>Italy<sup>A</sup></b>                       | Defined contribution plan  | 2% or 3% <sup>B</sup>  | Minimum 0.5%  |
| <b>Germany</b>                                 |                            |  |   |
| UniCredit Bank AG                              |                            | Before 2003: 1.75% of gross income up to a gross yearly income of €63,084                            | Before 2003: 1.75% of gross income up to a gross yearly income of €63,084   |
| Wealthcap Kapitalverwaltungsgesellschaft GmbH  | Defined contribution plan  | After 2003: 2.5% of gross income up to a gross yearly income of €63,084                              | After 2003: 2.5% of gross income up to a gross yearly income of €63,084   |
| UniCredit Leasing GmbH                         | Defined contribution plan  | 4.36% of the agreed annual income  | 2.14% of the agreed annual income   |
| UniCredit Direct Services GmbH                 | No plans                   | Not applicable   | Not applicable  |
| UniCredit Services SCpA                        | Defined contribution plan  | 2.5% of gross income up to gross yearly income of €63,084  | 2.5% of gross income up to gross yearly income of €63,084   |
| <b>Austria</b>                                 |                            |  |   |
| UniCredit Bank Austria AG                      |                            | 2.9% or more   |   |
| Schoellerbank Aktiengesellschaft               |                            |  |   |
| Card Complete Service Bank AG                  | Defined contribution plan  | Depending on length of service   | Arrangement between the pension fund and employees are made on an individual basis  |
| UniCredit Leasing (Austria) GmbH               |                            |  |   |
| UniCredit Services GmbH                        |                            | 2.5% of the yearly gross salary  |   |
| <b>Bosnia and Herzegovina</b>                  | No plans                   | Not applicable   | Not applicable  |
| <b>Bulgaria</b>                                | No plans                   | Not applicable   | Not applicable  |
| <b>Croatia</b>                                 | No plans                   | Not applicable   | Not applicable  |
| <b>Czech Republic</b>                          |                            |  |   |
| UniCredit Bank Czech Republic and Slovakia as  | Defined contribution plan  | up to 50,000 CZK per year (c.€1,900) not applicable to all employees It depends on length of service | Arrangements between the pension fund and employee are made on an individual basis  |
| UniCredit Leasing CZ as                        |                            | 15,000 CZK (approximately €570)  |   |
| UniCredit Services SCpA                        | No plans                   | Not applicable   | Not applicable  |
| <b>Hungary</b>                                 | No plans                   | Not applicable   | Not applicable  |
| <b>Romania</b>                                 |                            |  |   |
| UniCredit Bank SA                              |                            |  |   |
| UniCredit Consumer Financing IFN SA            | No plans                   | Not applicable   | Not applicable  |
| UniCredit Leasing Corporation IFN SA           |                            |  |   |
| UniCredit Leasing Fleet Management Srl         |                            |  |   |
| UniCredit Services SCpA                        | Defined contribution plan  | 100 Ron (approximately 20€) after 6 months from the employment date                                  | National insurance for retirement is mandatory to be paid by all employees, who should pay 25% from their gross salary. Regarding private insurance, the employees decide the amount they would like to pay |
| UniCredit Services GmbH                        |                            |  |   |
| <b>Russia</b>                                  | Defined contribution plan  | 7% of the monthly base salary  | 7% of the monthly base salary   |
| <b>Serbia</b>                                  | No plans                   | Not applicable   | Not applicable  |
| <b>Slovenia</b>                                | Defined contribution plan  | 45%  | 55%   |
| <b>Slovakia</b>                                |                            |  |   |
| UniCredit Bank Czech Republic and Slovakia, as | Defined contribution plan  | 20/30€ per employee per month to third pillar of pension insurance                                   | min 10€ per employee per month to third pillar of pension insurance   |
| UniCredit Leasing Slovakia as                  |                            | 23€ per employee per month for third pillar of pension insurance                                     | 20€ per employee per month for third pillar of pension insurance  |
| UniCredit Services SCpA                        | No plans                   | Not applicable   | Not applicable  |

<sup>A</sup> The reported contribution percentages refer to the Defined contribution section of the Fondo Pensione per il Personale delle Aziende del Gruppo UniCredit. This Pension Fund is the unique fund open to new participants.

<sup>B</sup> For newly hired employees with apprenticeship contracts (pursuant to art. 33 - National Collective Bargaining Agreement of ABI, 3 March 2015) as amended by the Renewal Agreement of 19 December 2019, the Group in the Team 23 Agreement of 2 April 2020 in art 14 (Supplementary pension), has provided for a total contribution of 4% for the first 3 years following recruitment.

## TRANSITION ASSISTANCE PROGRAMMES TO SUPPORT EMPLOYEES<sup>A</sup> 2021

| Country  | The programme includes:                       |  |               |                        |   |
|--|---|--|---------------|------------------------|---|
|  | Pre-retirement planning for intended retirees | Retraining for those intending to continue working | Severance pay | Job placement services | Assistance in transitioning to non-working life (training, counselling) |
| <b>Italy</b>                                   | Yes   | Yes  | Yes           | Yes                    | No  |
| <b>Germany</b>                                 | Yes   | No   | Yes           | Yes                    | No  |
| <b>Austria</b>                                 |   |  |               |                        |   |
| UniCredit Bank Austria AG                      |   |  |               |                        |   |
| Schoellerbank Aktiengesellschaft               | Yes   | Yes  | Yes           | Yes                    | No  |
| Card Complete Service Bank AG                  |   |  |               |                        |   |
| UniCredit Leasing (Austria) GmbH               | Yes   | No   | Yes           | Yes                    | No  |
| UniCredit Services GmbH                        | Yes   | No   | Yes           | Yes                    | No  |
| <b>Bosnia and Herzegovina</b>                  | No  | No   | Yes           | No                     | No  |
| <b>Bulgaria</b>                                | Yes   | No   | Yes           | No                     | No  |
| <b>Croatia</b>                                 | Yes   | No   | Yes           | No                     | No  |
| <b>Czech Republic</b>                          |   |  |               |                        |   |
| UniCredit Bank Czech Republic and Slovakia as  | Yes   | Yes  | Yes           | Yes                    | Yes   |
| UniCredit Leasing CZ as                        | No  | Yes  | Yes           | Yes                    | No  |
| UniCredit Services SCpA                        | No  | Yes  | Yes           | Yes                    | No  |
| <b>Hungary</b>                                 |   |  |               |                        |   |
| UniCredit Bank Hungary Zrt                     |   |  |               |                        |   |
| UniCredit Leasing Hungary Zrt                  | No  | No   | Yes           | Yes                    | Yes   |
| UniCredit Services SCpA                        | No  | No   | Yes           | No                     | No  |
| <b>Romania</b>                                 |   |  |               |                        |   |
| UniCredit Bank SA                              |   |  |               |                        |   |
| UniCredit Consumer Financing IFN SA            |   |  |               |                        |   |
| UniCredit Leasing Romania IFN SA               | No  | No   | Yes           | No                     | No  |
| UniCredit Leasing Fleet Management Srl         |   |  |               |                        |   |
| UniCredit Services SCpA                        |   |  |               |                        |   |
| UniCredit Services GmbH                        | Yes   | No   | Yes           | No                     | No  |
| <b>Russia</b>                                  | No  | No   | Yes           | Yes                    | No  |
| <b>Serbia</b>                                  | No  | No   | Yes           | No                     | No  |
| <b>Slovenia</b>                                | Yes   | No   | Yes           | No                     | No  |
| <b>Slovakia</b>                                |   |  |               |                        |   |
| UniCredit Bank Czech Republic and Slovakia, as | No  | Yes  | Yes           | Yes                    | Yes   |
| UniCredit Leasing Slovakia as                  | No  | Yes  | Yes           | Yes                    | No  |
| UniCredit Services SCpA                        | No  | Yes  | Yes           | Yes                    | No  |

<sup>A</sup> In some cases programmes are provided only in the case of company restructuring/reorganisation.

# Health and safety management

Health and safety at work must be considered a fundamental value of which the ultimate goal is a true sense of well-being achieved by a series of actions and tools. To reach and maintain this goal, the entire UniCredit Group has adopted policies, procedures and safeguards in compliance with EU directives, local laws, regulations and signed agreements guaranteeing an adequate working environment and respect for the individual dignity of all employees.

The Group has adopted an organisational and management framework which ensures the protection of personnel in all workplaces. It has put in place an effective company system of identification, assessment, prevention, protection from and prompt elimination of risks and dangers, monitored and analysed as follows:

- > compliance with the technical-structural regulations relating to equipment, workplaces, chemical, physical and biological agents
- > risk assessment activities and preparation of any necessary prevention and protection measures
- > organisational activities regarding the management of emergencies, first aid, procurement contracts, periodic meetings on safety, consultations with the workers' safety representatives (RLS) and the formal joint management-worker committees of the Group
- > health surveillance activities, carried out by UniCredit's occupational physicians, and drafting of the related protocols
- > information and training activities for all Group employees through specific training and refresher modules on health and safety, emergency management, first aid and work-related stress
- > supervisory activity on employees' compliance with procedures and instructions for working safely
- > periodic checks on the application and effectiveness of the procedures adopted.

Various channels are available to all employees (e.g. e-mail, ticket remedy tool) to report any dangers/malfunctions at work. Reports are then managed by the competent function.

The UniCredit Group welfare comprises multiple services aimed at promoting employees' wellbeing, including health care, health prevention programmes and medical services related to Covid-19.

In 2021, we were able to respond promptly to the emergency still represented by the pandemic. Measures aimed at the health and safety of our employees and clients included:

- > support provided to all colleagues by company doctors through activation of a specific channel
- > health assessment of employees performed by the company doctors through the completion of a voluntary questionnaire
- > distribution to colleagues of personal, protective equipment for maximum protection and prevention
- > installation of additional protective screens for workstations in contact with the public.

In compliance with the regulations issued locally and with the support of specialised consultants, the Group has updated the specific protocols containing all the prevention and protection measures necessary for the containment of the Covid-19 infection.

In addition to the adoption of appropriate behaviour and personal protective equipment, remote working continued to be encouraged in flexible ways, wherever possible, by supplying the necessary hardware and software and consequently updating the IT infrastructure.

## FORMAL JOINT MANAGEMENT-WORKER HEALTH AND SAFETY COMMITTEES AND WORKERS HEALTH AND SAFETY REPRESENTATIVES<sup>A</sup> 2021

| Country  | Formal joint management-worker health and safety committee |
|--|--|
| <b>Italy</b>                                   | Yes  |
| <b>Germany</b>                                 |  |
| UniCredit Bank AG                              |  |
| UniCredit Leasing GMBH                         | Yes  |
| Wealthcap Management GMBH                      |  |
| UniCredit Direct Services GmbH                 | No   |
| UniCredit Services SCpA Branch Germany         | Yes  |
| <b>Austria</b>                                 |  |
| UniCredit Bank Austria AG                      |  |
| Schoellerbank Aktiengesellschaft               | Yes  |
| Card Complete Service Bank AG                  |  |
| UniCredit Leasing (Austria) GmbH               | No   |
| UniCredit Services GmbH Austria                | Yes  |
| <b>Bosnia and Herzegovina</b>                  | No   |
| <b>Bulgaria</b>                                |  |
| UniCredit Bulbank AD                           | Yes  |
| UniCredit Consumer Financing AD                |  |
| UniCredit Leasing AD                           | No   |
| <b>Croatia</b>                                 | Yes  |
| <b>Czech Republic</b>                          |  |
| UniCredit Bank Czech Republic and Slovakia as  | Yes  |
| UniCredit Leasing CZ as                        |  |
| UniCredit Services SCpA                        | No   |
| <b>Hungary</b>                                 | No   |
| <b>Romania</b>                                 |  |
| UniCredit Bank SA                              |  |
| UniCredit Consumer Financing IFN SA            |  |
| UniCredit Leasing Corporation IFN SA           | Yes  |
| UniCredit Services SCpA                        |  |
| UniCredit Services GmbH                        |  |
| UniCredit Leasing Fleet Management Srl         | No   |
| <b>Russia</b>                                  | No   |
| <b>Serbia</b>                                  | No   |
| <b>Slovenia</b>                                | No   |
| <b>Slovakia</b>                                |  |
| UniCredit Bank Czech Republic and Slovakia, as |  |
| UniCredit Leasing Slovakia as                  | Yes  |
| UniCredit Services SCpA                        | No   |

<sup>A</sup> The information concerning the presence of workers' health and safety representatives (RLS) refers only to Italy. The information on formal joint management-worker health and safety committees refers to the other countries indicated in the above table.

## RATES OF INJURY 2021-2020<sup>A</sup>

| Numbers of injuries  | 2021               | 2020               |
|--|--------------------|--------------------|
| Number of fatalities as a result of work-related injuries <sup>B</sup>                   | 0                  | 0                  |
| The number of high-consequence work-related injuries (excluding fatalities) <sup>C</sup> | 1                  | 5                  |
| The number of recordable work-related injuries <sup>D</sup>                              | 124                | 145                |
| <b>Rates</b>   |                    |                    |
| Rate of fatalities as a result of work-related injuries <sup>E</sup>                     | 0                  | 0                  |
| Rate of high-consequence work-related injuries (excluding fatalities) <sup>F</sup>       | 0.01               | 0.03               |
| Rate of recordable work-related injuries <sup>G</sup>                                    | 0.86               | 0.96               |
| <b>Hours worked<sup>H</sup></b>  | <b>144,747,481</b> | <b>150,598,432</b> |

<sup>A</sup> This data was drawn from a population that represented 100 percent of the reporting perimeter. Injuries are recorded as per applicable local law.

<sup>B</sup> A death resulting from a work-related injury.

<sup>C</sup> A work-related injury from which the worker cannot, does not, or is not expected to fully recover to pre-injury health status within 6 months.

<sup>D</sup> A work-related injury or ill health resulting in any of the following:

- death, days off work, restricted work or transfer to another job, medical treatment beyond first aid, loss of consciousness;
- significant injury or ill health diagnosed by a physician or other licensed healthcare professional, even if not resulting in death, days away from work, restricted work or job transfer, medical treatment beyond first aid or loss of consciousness. This includes injuries resulting from commuting accidents only when transport is organised by UniCredit Group.

<sup>E</sup> Calculated as follows: (total no. of fatalities as a result of work-related injuries / total hours worked)\*1,000,000.

<sup>F</sup> Calculated as follows: (total no. of high-consequence work-related injuries (excluding fatalities) / total hours worked)\*1,000,000.

<sup>G</sup> Calculated as follows: (total no. of recordable work-related injuries / total hours worked)\*1,000,000.

<sup>H</sup> The reported hours worked are the result of an estimation method based on the hours prescribed by local agreements.