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Mr John McGuinness, T.D.,  
Chairman,  
Joint Committee on Finance, Public Expenditure and Reform and Taoiseach,  
Leinster House,  
Dublin 2.

20 June 2022

Dear Chairman,

Thank you for your letter of June 9th, 2022, addressed to Colin Hunt regarding the recruitment of staff. He has asked me to respond on his behalf.

As outlined at our meeting with you on May 18<sup>th</sup>, the departure of Ulster Bank and KBC from the Irish market has presented an enormous operational challenge to AIB and indeed the other Irish retail banks. Please let me reassure you that we are focused on deploying significant resources to ensure that we have the capacity to welcome thousands of new customers in an orderly manner.

I hope the information provided below assists in clarifying our commitment to playing a vital role in serving customers during this period of transition. Once again, I wish to thank you and the members of the Committee for your ongoing constructive engagement on this matter.

Yours sincerely,

Jim O'Keeffe  
Managing Director, Retail Banking

**The total current staff complement, including temporary/contract/agency staff and full-time staff from 1 January 2021 to date**

AIB currently employs 8,537 full time equivalent staff and as at 1 January 2021 9,091 staff were in employment. Delivery of our AIB UK transformation agenda through 2021/22 has accounted for a significant proportion of this reduction. In addition, AIB engages a number of third parties to provide resources on a temporary basis for strategic initiatives and projects, the level of which fluctuates based on business requirements. For commercial reasons details of those arrangements cannot be disclosed.

**The current staff complement in branches and in call centres, including temporary/contract/agency staff and full-time staff from 1 January 2021 to date**

As at 1 January 2021, the total staff complement was 2,614 and the current number has risen to 2,674 in line with ongoing business as usual activities and organisational changes.

**The rate of recruitment versus the rate of attrition regarding the number of staff being made redundant or leaving the bank**

AIB has been significantly increasing recruitment to deliver its strategic growth agenda, and as outlined above, further recruitment is taking place to address account opening requirements. As a result, recruitment levels significantly exceed relatively low levels of attrition.

**Details of the number of temporary/contract/agency roles converted to permanent/full-time positions**

Since the beginning of the year, 502 colleagues have been converted from temporary to permanent employment.

**Details of the number of new positions created to deal with the large number of new accounts that may arise as a result of the exit of Ulster Bank and KBC**

The process of recruiting and redeploying existing staff to meet the increasing volume of account opening requests is ongoing. Overall, AIB expects to add up to 700 temporary staff and redeploy c300 over the coming months to ensure appropriate resourcing levels across front line and support functions. Significant additional investment and resources are also being deployed to expand our digital account opening services to increase options for customers.

**Details of any redundancy programmes completed and-or ongoing from 1 January 2021 to date, and**

There is no specific redundancy programme currently open in the Republic of Ireland, [REDACTED]

[REDACTED]

**Any other information regarding staffing numbers that would be of assistance to the Joint Committee**

Please let me reassure you that we are committed to ensuring the continuity of banking services during this period of disruption for customers and we will continually monitor the evolving situation to ensure we have the necessary resources in place.



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Deputy John McGuinness  
Cathaoirleach to the Committee  
Joint Committee on  
Finance, Public Expenditure and Reform, and Taoiseach  
Leinster House  
Dublin 2  
D02 XR20

20 June 2022

Dear Deputy McGuinness,

I refer to your letter dated 09th June 2022 regarding the number of staff employed by the Bank over the last eighteen months.

At the outset, I want to assure the Committee that at Permanent TSB we fully appreciate the importance of the current challenge in the market and the need for us and the wider industry to meet it.

As such, Permanent TSB is currently undergoing a significant recruitment drive to ensure the Bank has adequate capacity and capability to manage the increase in demand from new current and deposit account customers, as well as to safely integrate over €7.6 billion of mortgage home loans, business loans and credit facilities into our business over the coming months, while continuing to serve and support our existing customers.

Permanent TSB now has over 700 branch customer advisors and 230 colleagues in our customer contact centre. We have also recently recruited over 350 new colleagues across our branch, contact centre, operations, fraud, AML and digital teams to support the increase in customer demand.

Separately, we have circa 320 colleagues currently working on the acquisition of €7.6 billion of Ulster Bank's retail and SME business, as well as over 600 colleagues working in customer support roles across our operations unit.

Please see below responses to your questions:

**1. The total current staff complement, including temporary/contract/agency staff and full-time staff from 1 January 2021 to date**

Year	Full Headcount (including temporary, contract, agency, FTE and FTC)
Jan-21	2691*
May-22	2830**

\*Please note that this number includes circa 300 colleagues who were approved to leave the organisation under a voluntary severance scheme in Q4 2020. The majority of these colleagues departed the organisation in H1 2021.

\*\*This number excludes third party support.

**2. The current staff complement in branches and in call centres, including temporary/contract/agency staff and full-time staff from 1 January 2021 to date**

In January 2021 the branches had a very small number of contingency colleagues. The vast majority of colleagues were full time contracts at that time. And in our customer contact centre we had 31 contingency colleagues in January 2021.

The picture in May 2022 is quite different as the branches now have circa 71 contingency colleagues working across 75 branches nationwide, in addition to over 630 FTE/FTC. This change in colleague make-up is a reflection of the bank's resourcing strategy need to hire large numbers of customer facing roles in the short term to ensure we can support customers switching their business to Permanent TSB.

We also have circa 80 contingency colleagues in our customer contact centre to support the broader operating model of 150 permanent colleagues. Again the bank will continue to balance this model by converting contingency colleagues to full time contracts in 2022.

Year	Full Branch and Contact Centre Headcount (including temporary, contract, agency, FTE and FTC)
Jan-21	1472
May-22	1593

**3. The rate of recruitment versus the rate of attrition regarding the number of staff being made redundant or leaving the bank**

Since January 2022 to date our rate of recruitment is c.40% greater than our rate of attrition (turnover). In January 2022 we had 2290 FTE and FTC colleagues. The headcount has now increased to 2830 (including temporary, contract, agency, FTE and FTC colleagues).

**4. Details of the number of temporary/contract/agency roles converted to permanent/full-time positions**

- Temporary contracts are converted to full time positions where the full time position is available and the individual's performance is at the appropriate standard for the role. This is assessed on a role by role basis.

**5. Details of the number of new positions created to deal with the large number of new accounts that may arise as a result of the exit of Ulster Bank and KBC**

- We've hired circa 350 new colleagues to the Bank since July last year. Over the coming months we will also be hiring another 400 colleagues to support the job of welcoming tens of thousands of new customers to the Bank, as well as continuing to serve and support our existing customers.

**6. Details of any redundancy programmes completed and-or ongoing from 1 January 2021 to date, and any other information regarding staffing numbers that would be of assistance to the Joint Committee in its ongoing consideration of this matter**

A voluntary severance scheme was run in the early part of 2021, which underpinned the redesign of the organisation and provided optionality for colleagues who wished to avail of new opportunities outside of the Bank.

To date 297 colleagues have left under the scheme with a further 17 due to leave over the course of 2022 and 2023. There is no voluntary severance scheme running at present.

We are doing everything in our power to support customers and I assure you of our commitment to making the customer journey to Permanent TSB as simple and as stress-free as possible. Our primary focus is to ensure the safe passage of hundreds of thousands of customer loans, accounts and long standing banking relationships to Permanent TSB over the next number of months.

Please do not hesitate to contact me should you require any further information.

Kind regards,



Eamonn Crowley  
CEO, Permanent TSB

21 June 2022

**Ulster Bank Ireland DAC**

Chief Executive Office

5<sup>th</sup> Floor

Block B

Central Park

Leopardstown

Dublin 18

D18 N153

**By email:**

[financecommittee@oireachtas.ie](mailto:financecommittee@oireachtas.ie)

[www.ulsterbank.ie](http://www.ulsterbank.ie)

Dear Deputy McGuinness,

Thank you for your correspondence dated 9 June 2022. Please see below for responses to your questions.

**The total current staff complement, including temporary/contract/agency staff and full-time staff from 1 January 2021 to date<sup>1</sup>**

31 Dec 2020 = 2,728

31 Dec 2021 = 2,453

31 Mar 2022 = 2,480

**The current staff complement in branches and in call centres, including temporary/contract/agency staff and full-time staff from 1 January 2021 to date**

The most up to date information is as at 31 March 2022 and reflects 610 staff working in branch banking.

**The rate of recruitment versus the rate of attrition regarding the number of staff being made redundant or leaving the bank in the context of the exit of the bank from the Irish market**

- Turnover as at 31 March 2022 was 4.5% (12 month rolling average).
- Between 1 Jan 2022 and 31 March 2022, 42 roles have been filled, 90% of those filled by internal candidates.

**Details of the number of temporary/contract/agency roles converted to permanent/full-time positions**

78 temporary colleagues have been converted to permanent employees of UBIDAC since we announced our withdrawal decision February 2021.

**Details of the number of new positions created to deal with the large number of accounts that will have to be closed as a result of the exit of Ulster Bank**

For personal customers, an additional 50 Telephony staff have been brought in to manage the expected increase in queries from customers throughout the engagement process.

<sup>1</sup> Figures include full time equivalent staff supporting the Ulster Bank ROI business as reported in the NatWest Group Annual Report & Accounts. This includes staff who may be based in Northern Ireland/UK but who support Ulster Bank ROI. Full time equivalent staff include agency and contract staff but excludes consultancy staff.

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Directors:  
M Murphy (Chairman), R Quinlan,  
B Nelson (UK), D Guest, M Walsh, P Norton (UK),  
J Howard (UK), P Stanley

To help support customers with their Switcher and Closure requests, we have an additional 270 colleagues trained to manage this activity through all channels. This will increase to 420 at peak levels to manage requests throughout the withdrawal period.

Beyond these additional colleagues, and to ensure the right support is in place for our customers, additional support has been secured from NatWest group to provide support during busy periods. This will be an extension of the arrangements that were in place prior to the withdrawal announcements. All Telephony agents have received training to support customers on withdrawal related queries and we have also introduced a process for customers to be able to close their account through Telephony. All Telephony volumes are monitored on a daily basis to ensure adequate support is in place for customers.

We have appointed c.65 additional full-time employees to support our business customers and to manage the anticipated increased engagement over the coming months.

On 28 March 2022, we announced that we are making some changes to counter opening times and available services in branches so that our colleagues can concentrate on supporting customers to Choose-Move-Close. That means from 1 July 2022, we will close counters in all branches from 1pm with counter colleagues remaining in the open branch to concentrate on face-to-face Choose-Move-Close assistance for customers. Branch opening hours will remain the same.

**Details of any redundancy programmes completed and-or ongoing from 1 January 2021 to date**

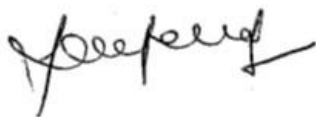
There have been no new redundancy programmes announced since 1 Jan 2021 to date or as a result of the withdrawal announcement.

There were 120 redundancy leavers between 1 Jan 2021 and 31 May 2022, reflecting exits planned/delayed from previous redundancy programmes announced in 2020 and a small number of individual redundancy exits.

**Any other information regarding staffing numbers that would be of assistance to the Joint Committee in its ongoing consideration of this matter**

It is anticipated that, subject to CCPC approval for the Permanent TSB transaction and subject to considerations regarding customer behaviour relating to account closure, a voluntary-led redundancy programme/programmes may be opened in late Q3/Q4 2022 for exits from the end of Q1 2023 onwards.

Yours sincerely,



Jane Howard

CEO, Ulster Bank Ireland DAC

23 June 2022

Ref: JCFPERT-I-0580 – Staffing Levels

Dear Deputy McGuinness

Thank you for your recent letter. Bank of Ireland Group plc publishes frequent updates in relation to all aspects of its operations and performance, including resourcing. The Group Annual Report 2021 sets out that there were 8,696 full-time equivalent (FTE) colleagues employed in the Bank of Ireland Group as at 31 December 2021. This covers all Group operations including retail banking, corporate banking, and wealth and insurance, and all markets including Ireland, the UK, France, Germany, Spain and the United States. In addition to this number of FTE positions, the Group also utilises contract staff to support a range of operations, including account openings. This has been part of the Group's operating model since the early 2000s.

Since the last update in December 2021, the number of personnel serving customers across our branch network and through our contact centres has increased by over 10% to May 2022 to support the increase in account openings. This figure will continue to grow in the coming weeks as we recruit additional personnel, including temporary contract positions, to support account applications.

There is no Group wide voluntary redundancy programme underway at present. The last Group wide programme was announced in August 2020 with a September 2020 application deadline. On an ongoing basis, where individual teams or colleagues are impacted by localised business model changes voluntary redundancy may be offered.

Since the Group attended the Oireachtas Committee on 18 May 2022, we have published further updates on the levels of account opening currently underway and the steps being taken to support customers switching accounts due to the decision of NatWest and KBC Group to withdraw from the Irish market:

- For the week ending 22 May, the number of Personal Current Accounts opened with the Bank so far in 2022 is running at c120% growth on the same period last year;
- To support the increasing number of applications, the Bank has increased the number of dedicated resources available for all aspects of account opening by 50 to 550.\* The additional 50 roles will double the Branch Mobile Support Squad, which visits customers at locations and times convenient to them;
- 400 of the total additional resources are already in place, with activity underway to fill the remaining roles;
- At present 70% of accounts are being opened online, with the remainder being opened in branch;
- Digital account opening – from application to receipt of an account number and a card ordered – takes less than three days while account opening in branches is taking less than five days. During the week ending 22 May, a customer opening an account digitally or in a Bank of Ireland branch could do so in approximately one day.

We have put a range of supports in place for consumers, and will continue to do all we can to make the process as smooth as possible. We are recruiting, training and onboarding personnel on a continuous basis to handle increasing volume. We are opening more accounts than ever in our history, but we do anticipate increasing pressure over the rest of 2022 and into 2023 so we are encouraging customers to take early action when they receive letters from their departing bank.

Yours sincerely

Paul O'Brien  
Head of Public Affairs, Bank of Ireland Group

\*This number has subsequently increased to 655 as at September 2022



JCFPERT-  
R-0750(A)-2022  
Rec'd 28/06/22

John McGuinness, T.D. Chairman  
Joint Committee on Finance, Public Expenditure and Reform,  
and Taoiseach  
Leinster House  
Dublin 2  
D02 XR2  
27<sup>th</sup> June 2022

Your Ref: JCFPERT-I-0584

Dear Deputy McGuinness,

Many thanks for your correspondence dated 9<sup>th</sup> June 2022.

Attached please find a comprehensive response to your enquiries which provides details of staff levels within the bank and the rationale for how staff are deployed in the context of our departure from Ireland. You will see from the responses provided how various factors have informed staff departures and low rates of attrition across specific staff categories, including separate public announcements around the sale of non-performing loans and progress on the proposed transaction with Bank of Ireland.

The welfare of our staff and the continued delivery of an excellent service to our customers remains of paramount importance throughout the process of our departure from Ireland. It is our determination that staff will be provided with every possible support as we continue to service customers. Strong lines of communication are maintained with our colleagues through numerous channels including the Employee Council, who secured a generous redundancy package on behalf of staff, and with whom we engage with directly on an ongoing basis.

Our employee wellbeing programme is also taking account of the specific challenges our colleagues are dealing with as we depart the market and focuses on three pillars: physical, mental and financial wellness. Through the programme we are providing a range of supports to protect their wellbeing to the greatest extent possible.

Through redeployment we have increased the number of staff dedicated to servicing customers to ensure we maintain strong service levels, including the creation of a dedicated vulnerable customer support team.

Additionally, we are increasing staff numbers in our operations centre to meet the expected additional demand arising from Current Account switching and closures. Customer service is a top priority for the bank. We will adjust staff deployment as required and we are confident that our staffing levels will meet expected demand. Our intention is to take a flexible approach and to ensure customers and colleagues are supported at every turn throughout.

Our business model is driven through our contact centre and 90% of all our customer services are delivered through this channel. This method of engagement with customers is working well and continues to deliver positive experiences for them. A key focus for the bank is to ensure that contact centres remain staffed to a level that ensures customer service levels remain high and that all of our customer's needs are met.

Our Hubs, of which there are 12, are used by a small number of our customers for support and we will continue to review customer activity in the Hubs as we move through the departure process and it is our intention to keep them open as long as that support is needed for a substantial number of our customers.

It is worth noting, finally, that there has been a significant reduction in product sales at KBC and that those sales staff have now been redeployed to fulfil customer service roles. We have also previously signalled our intent to cease accepting applications for new products on July 15th which will allow for further redeployment as required.

The attached response provides all the detail requested in your correspondence and if any further clarification is required please don't hesitate to contact us.

Yours sincerely,



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Frank Jansen  
Chief Executive  
KBC Bank Ireland





# KBC Bank Ireland

## Response to questions from the Joint Oireachtas Committee on Finance

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#	Question	Response																																																																																																																																					
1	The total current staff complement including temporary/contract/agency staff and full time staff from 1 January 2021 to date	<table><tr><th>Headcount</th><th>Jan-21</th><th>Feb-21</th><th>Mar-21</th><th>Apr-21</th><th>May-21</th><th>Jun-21</th><th>Jul-21</th><th>Aug-21</th><th>Sep-21</th><th>Oct-21</th><th>Nov-21</th><th>Dec-21</th></tr><tr><td>Payroll FTE</td><td>1254</td><td>1243</td><td>1243</td><td>1246</td><td>1235</td><td>1210</td><td>1162</td><td>1145</td><td>1122</td><td>1109</td><td>1097</td><td>1086</td></tr><tr><td>Temporoary</td><td>24</td><td>25</td><td>21</td><td>27</td><td>24</td><td>24</td><td>29</td><td>45</td><td>42</td><td>40</td><td>47</td><td>45</td></tr><tr><td>External Contractors</td><td>118</td><td>119</td><td>144</td><td>145</td><td>121</td><td>134</td><td>150</td><td>168</td><td>157</td><td>148</td><td>147</td><td>138</td></tr><tr><td>Outsourced KBC Group</td><td>33</td><td>48</td><td>66</td><td>63</td><td>70</td><td>63</td><td>61</td><td>58</td><td>58</td><td>58</td><td>58</td><td>58</td></tr><tr><td>TOTAL FTE</td><td>1429</td><td>1435</td><td>1474</td><td>1481</td><td>1451</td><td>1429</td><td>1402</td><td>1417</td><td>1380</td><td>1355</td><td>1350</td><td>1327</td></tr><tr><td>Ratio Payroll v Non-Payroll</td><td>12%</td><td>13%</td><td>16%</td><td>16%</td><td>15%</td><td>15%</td><td>17%</td><td>19%</td><td>19%</td><td>18%</td><td>19%</td><td>18%</td></tr></table> <table><tr><th>Headcount</th><th>Jan-22</th><th>Feb-22</th><th>Mar-22</th><th>Apr-22</th><th>May-22</th></tr><tr><td>Payroll FTE</td><td>1077</td><td>1066</td><td>1063</td><td>1057</td><td>1045</td></tr><tr><td>Temporoary</td><td>43</td><td>41</td><td>50</td><td>61</td><td>66</td></tr><tr><td>External Contractors</td><td>102</td><td>116</td><td>130</td><td>154</td><td>153</td></tr><tr><td>Outsourced KBC Group</td><td>45</td><td>36</td><td>47</td><td>51</td><td>54</td></tr><tr><td>TOTAL FTE</td><td>1268</td><td>1259</td><td>1290</td><td>1323</td><td>1319</td></tr><tr><td>Ratio Payroll v Non-Payroll</td><td>15%</td><td>15%</td><td>18%</td><td>20%</td><td>21%</td></tr></table> <p>Over the course of 2021 and to May 2022 there has been an overall reduction in total FTE of 110.</p> <p>There are a number of factors that drive this number:</p> <ul style="list-style-type: none"><li>- Natural Organisation attrition. The announcement of the agreement with Bank Of Ireland and exit from the Irish market would have driven some employees to exit and seek new employment in advance of any actual exit. However, with the announcement of our enhanced redundancy terms, our payroll attrition has stabilised.</li><li>- The reduction of some Development Projects on the announcement of the exit of KBC resulted in some reduction in external contractors.</li><li>- Additional individual exits as a result of retirements, ExPats returning to KBC Group at the end of their assignment, redundancy, non-renewal of contracts and unfortunately colleagues death in service.</li><li>- Reduction in sales volumes allowed for redeployment to service roles. Customer service levels remain a key priority for the bank.</li></ul> <p>The overall mix in terms of how employees are engaged with the bank has changed with increases in outsourcing to KBC Group, external contractors and temporary positions. This is driven by labour market forces and KBC’s reduced ability to attract talent on a permanent basis to the bank given its exit plans. Aligned with this is the redeployment of employees from sales to service (given the drop in sales) allowing for increases in those providing service to customers either through the current account migration programme or day to day service activities.</p>	Headcount	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Payroll FTE	1254	1243	1243	1246	1235	1210	1162	1145	1122	1109	1097	1086	Temporoary	24	25	21	27	24	24	29	45	42	40	47	45	External Contractors	118	119	144	145	121	134	150	168	157	148	147	138	Outsourced KBC Group	33	48	66	63	70	63	61	58	58	58	58	58	TOTAL FTE	1429	1435	1474	1481	1451	1429	1402	1417	1380	1355	1350	1327	Ratio Payroll v Non-Payroll	12%	13%	16%	16%	15%	15%	17%	19%	19%	18%	19%	18%	Headcount	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Payroll FTE	1077	1066	1063	1057	1045	Temporoary	43	41	50	61	66	External Contractors	102	116	130	154	153	Outsourced KBC Group	45	36	47	51	54	TOTAL FTE	1268	1259	1290	1323	1319	Ratio Payroll v Non-Payroll	15%	15%	18%	20%	21%
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2	The current staff complement in branches and in call centres, including temporary/contract/agency staff and full time staff from 1 January 2021 to date	<b>Contact Centre</b>	<b>Jan-21</b>	<b>Feb-21</b>	<b>Mar-21</b>	<b>Apr-21</b>	<b>May-21</b>	<b>Jun-21</b>	<b>Jul-21</b>	<b>Aug-21</b>	<b>Sep-21</b>	<b>Oct-21</b>	<b>Nov-21</b>	<b>Dec-21</b>		
		Payroll FTE	160.47	158.47	153.47	158.92	157.92	152.92	141.31	135.86	132.86	128.31	126.31	126.31		
		Temps	8	9	6	8	9.61	7.61	13.05	24.49	20.49	19.49	25.49	23.49		
		<b>TOTAL FTE</b>	<b>168.47</b>	<b>167.47</b>	<b>159.47</b>	<b>166.92</b>	<b>167.53</b>	<b>160.53</b>	<b>154.36</b>	<b>160.35</b>	<b>153.35</b>	<b>147.8</b>	<b>151.8</b>	<b>149.8</b>		
		Ratio Temp v Payroll	5%	5%	4%	5%	6%	5%	8%	15%	13%	13%	17%	16%		
		<b>Hub Network</b>	<b>Jan-21</b>	<b>Feb-21</b>	<b>Mar-21</b>	<b>Apr-21</b>	<b>May-21</b>	<b>Jun-21</b>	<b>Jul-21</b>	<b>Aug-21</b>	<b>Sep-21</b>	<b>Oct-21</b>	<b>Nov-21</b>	<b>Dec-21</b>		
		Payroll FTE	145.8	144.8	145.8	148.8	147.8	142.8	133.8	131.8	130.8	129.8	125.8	124.8		
		Temps									1	1	1	1		
		<b>TOTAL FTE</b>									<b>131.8</b>	<b>130.8</b>	<b>126.8</b>	<b>125.8</b>		
		Ratio Temp v Payroll									1%	1%	1%	1%		
		<b>Contact Centre</b>	<b>Jan-22</b>	<b>Feb-22</b>	<b>Mar-22</b>	<b>Apr-22</b>	<b>May-22</b>									
		Payroll FTE	123.31	121.31	122.31	120.31	121.31									
		Temps	20.05	17.05	21.05	19.05	22.05									
		<b>TOTAL FTE</b>	<b>143.36</b>	<b>138.36</b>	<b>143.36</b>	<b>139.36</b>	<b>143.36</b>									
		Ratio Temp v Payroll	14%	12%	15%	14%	15%									
		<b>Hub Network</b>	<b>Jan-22</b>	<b>Feb-22</b>	<b>Mar-22</b>	<b>Apr-22</b>	<b>May-22</b>									
		Payroll FTE	124.8	123.8	120.8	119.8	117.8									
		Temps	1	2	2	2	2									
		<b>TOTAL FTE</b>	<b>125.8</b>	<b>125.8</b>	<b>122.8</b>	<b>121.8</b>	<b>119.8</b>									
		Ratio Temp v Payroll	1%	2%	2%	2%	2%									
		Over the time period total FTE in our contact centre has declined by approx. 25FTE. This number fluctuates over the timeframe reviewed. It is important to note that while there has been a reduction, there has been a significant reduction in sales, however sales employees have been redeployed where possible to support customer service and operations. The overall reduction also reflects natural attrition (contact centres due to the nature of job roles and profiles have high turnover), the announcement of the transaction with Bank of Ireland and the announcement of the redundancy terms for employees. The reduction in sales has allowed for redeployment of employees to customer service which remains a priority for the bank.														
		The mix has changed over time with a higher proportion of staff being of a temporary nature reflective of the banks exit from the market and the attractiveness of KBC as a potential long term employer. Our Hubs which are primarily sales hubs for customers have seen a reduction of FTE of c25. This reflects the announcement of the transaction with Bank of Ireland, a reduction in sales given our intention to exit and natural attrition. KBC currently has 12 hubs in operation. In addition to supporting customers the Hubs and contact centre provide support to the customer current account programme and transaction programme with Bank of Ireland.														

#	Question	Response																																																																																																																																					
3	The rate of recruitment versus the rate of attrition regarding the number of staff being made redundant or leaving the bank in the context of the exit of the bank from the Irish market	<table><tr><th>Attrition</th><th>Jan-21</th><th>Feb-21</th><th>Mar-21</th><th>Apr-21</th><th>May-21</th><th>Jun-21</th><th>Jul-21</th><th>Aug-21</th><th>Sep-21</th><th>Oct-21</th><th>Nov-21</th><th>Dec-21</th></tr><tr><td>Voluntary Leavers</td><td>1</td><td>7</td><td>12</td><td>10.35</td><td>14</td><td>20</td><td>46.61</td><td>27</td><td>14</td><td>14</td><td>12.55</td><td>10</td></tr><tr><td>Involuntary Leavers</td><td>3</td><td></td><td>2</td><td>3</td><td>2.97</td><td>8</td><td>2.1</td><td>5</td><td></td><td>2</td><td>1</td><td>3</td></tr><tr><td>Overall Monthly Attrition rate</td><td>0.30%</td><td>0.60%</td><td>1.10%</td><td>1.10%</td><td>1.40%</td><td>2.30%</td><td>4.10%</td><td>2.80%</td><td>1.20%</td><td>1.40%</td><td>1.20%</td><td>1.20%</td></tr><tr><td>of which Voluntary Monthly Attrition rate</td><td>0.10%</td><td>0.60%</td><td>1.00%</td><td>0.80%</td><td>1.10%</td><td>1.60%</td><td>3.90%</td><td>2.30%</td><td>1.20%</td><td>1.30%</td><td>1.10%</td><td>0.90%</td></tr></table> <table><tr><th>Attrition</th><th>Jan-22</th><th>Feb-22</th><th>Mar-22</th><th>Apr-22</th><th>May-22</th></tr><tr><td>Voluntary Leavers</td><td>8</td><td>8</td><td>4.8</td><td>6</td><td>4</td></tr><tr><td>Involuntary Leavers</td><td>1</td><td>1</td><td>1</td><td>1</td><td>2</td></tr><tr><td>Overall Monthly Attrition rate</td><td>0.80%</td><td>0.80%</td><td>0.50%</td><td>0.70%</td><td>0.60%</td></tr><tr><td>of which Voluntary Monthly Attrition rate</td><td>0.70%</td><td>0.70%</td><td>0.50%</td><td>0.60%</td><td>0.40%</td></tr></table> <p>Overall 257 employees have left the bank over the time period in question, 219 voluntarily, 38 involuntary.</p> <p>The overall average monthly attrition rate for 2022 is 0.68%. The highest period of attrition occurred in the months (May- August 2021) following the announcement of the MOU with Bank of Ireland and in advance of the redundancy terms being agreed with the Employee Council. The involuntary leavers include some limited redundancies (12) of employees that had previously been impacted by redundancy through previous Hub closures and change programmes and had been successfully redeployed for a period of time post those programmes. All of these individuals could have been further redeployed but KBC honoured the redundancy agreement reached with them prior to the April 2021 announcement at the wishes of the employee. The other involuntary leavers are a mixture of retirements, non renewal of fixed term contracts as the person returned to their role after their absence and their cover was no longer required, ExPats returning to their home country following their assignment and the untimely death in service of a number of colleagues.</p> <p>As can be seen from our overall headcount numbers in answer to Q1, we have tried to replace as many of these 219 leavers as possible. Below is the numbers that have been replaced on payroll, the remainder through temporary staff and contractors.</p> <table><tr><th></th><th>Jan-21</th><th>Feb-21</th><th>Mar-21</th><th>Apr-21</th><th>May-21</th><th>Jun-21</th><th>Jul-21</th><th>Aug-21</th><th>Sep-21</th><th>Oct-21</th><th>Nov-21</th><th>Dec-21</th></tr><tr><td>Payroll Positions Filled</td><td>8</td><td>17</td><td>34</td><td>25</td><td>8</td><td>8</td><td>15</td><td>10</td><td>18</td><td>7</td><td>7</td><td>8</td></tr></table> <table><tr><th></th><th>Jan-22</th><th>Feb-22</th><th>Mar-22</th><th>Apr-22</th><th>May-22</th></tr><tr><td>Payroll Positions Filled</td><td>3</td><td>15</td><td>6</td><td>10</td><td>4</td></tr></table>	Attrition	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Voluntary Leavers	1	7	12	10.35	14	20	46.61	27	14	14	12.55	10	Involuntary Leavers	3		2	3	2.97	8	2.1	5		2	1	3	Overall Monthly Attrition rate	0.30%	0.60%	1.10%	1.10%	1.40%	2.30%	4.10%	2.80%	1.20%	1.40%	1.20%	1.20%	of which Voluntary Monthly Attrition rate	0.10%	0.60%	1.00%	0.80%	1.10%	1.60%	3.90%	2.30%	1.20%	1.30%	1.10%	0.90%	Attrition	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Voluntary Leavers	8	8	4.8	6	4	Involuntary Leavers	1	1	1	1	2	Overall Monthly Attrition rate	0.80%	0.80%	0.50%	0.70%	0.60%	of which Voluntary Monthly Attrition rate	0.70%	0.70%	0.50%	0.60%	0.40%		Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Payroll Positions Filled	8	17	34	25	8	8	15	10	18	7	7	8		Jan-22	Feb-22	Mar-22	Apr-22	May-22	Payroll Positions Filled	3	15	6	10	4
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4	Details of the number of temporary/contract /agency roles converted to permanent/full positions.	<table><tr><th></th><th>Jan-21</th><th>Feb-21</th><th>Mar-21</th><th>Apr-21</th><th>May-21</th><th>Jun-21</th><th>Jul-21</th><th>Aug-21</th><th>Sep-21</th><th>Oct-21</th><th>Nov-21</th><th>Dec-21</th></tr><tr><td>Non-payroll to Payroll</td><td>1</td><td>4</td><td>1</td><td>8</td><td>1</td><td></td><td>1</td><td></td><td>1</td><td></td><td>1</td><td>5</td></tr></table> <table><tr><th></th><th>Jan-22</th><th>Feb-22</th><th>Mar-22</th><th>Apr-22</th><th>May-22</th></tr><tr><td>Non-payroll to Payroll</td><td>1</td><td>2</td><td></td><td>3</td><td></td></tr></table> <p>A total of 29 temporary roles have become KBC employees during the timeframe under question.</p>		Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Non-payroll to Payroll	1	4	1	8	1		1		1		1	5		Jan-22	Feb-22	Mar-22	Apr-22	May-22	Non-payroll to Payroll	1	2		3	
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5	Details of the number of new positions created to deal with the large number of accounts that will have to be closed as a result of the exit of KBC	<p>Supporting customers through the exit of the bank from the market and customer service remains a central priority for KBC Ireland.</p> <p>Through the redeployment of staff from sales to service we have increased our staff dedicated to servicing customers to ensure we maintain strong service levels to our customers, including creating a dedicated vulnerable customer support team, and a team dedicated to supporting customers whose products are transferring to Bank of Ireland.</p> <p>Additionally, we are increasing staff numbers in our operations centre to meet the expected additional demand arising from switching and Current Account closures.</p> <p>In our contact centre specifically we will have increased the number of service staff from 50 (April 2021) to 115 (planned for July 22). This has been done primarily through redeployment of sales roles toward service. In a similar manner we have increased the number of employees working in operations to support account closures from 10 to 45.</p> <p>Following the sale of our Non Performing Loans, no redundancies arose from that portfolio sale as employees were redeployed onto activities relating to supporting customers through the transfer to Bank of Ireland and the responsible wind down of KBC Bank.</p> <p>We will need to continually adjust staff deployment as required and we are confident that our staffing levels will meet expected demand and we will monitor this and are ready to deploy more staff if needed. Our intention is to take a flexible approach that will ensure that customers and colleagues are supported at every turn throughout the process.</p>																																						

#	Question	Response
6	Details of any redundancy programmes completed and/or ongoing from 1 January 2021 to date	Over the period (January 2021 to date) there have been no large scale redundancy programmes completed or ongoing. The redundancy programme for previous Hub closures concluded in 2020. Individuals who may have taken redundancy under that scheme may have left the organisation in the timeframe January 2021 to date following successful redeployment for a period of time. KBC honoured their redundancy agreement made prior to the announcement of April 2021 at the wishes of the employee. Following the completion of the sale of our non performing loan portfolio earlier in 2022 there have been no redundancies to date with employees being redeployed elsewhere to support the organisation and our customers in its wind down.
7	Any other information regarding staffing numbers that would be of assistance to the Joint Committee in its ongoing consideration of this matter	<p><b>Terms of the Redundancy Package</b></p> <p><b>Redundancy Terms</b>      6 weeks basic pay per year of service ex-gratia <i>plus</i> statutory redundancy <i>actual service – 6.5 yrs = 6.5 yrs</i></p> <p><b>Minimum Payment</b>      €17,500 <i>plus</i> statutory (<i>plus</i> statutory if 2yrs+ service)</p> <p><b>CAP</b>      Cap at 2 years basic salary (<i>no maximum monetary cap</i>)</p> <p><b>Long Service Payments</b> 20 – 29 years' service – ex-gratia payment of €5,000 30+ years' service – ex-gratia payment of €7,500</p> <p><b>Retraining Grant</b>      €5,000 <i>or</i> AVC of €5,000 to pension</p> <p><b>Outplacement</b>      3 months to 6 months or Cash equivalent (taxable)</p> <p><b>Healthcare (VHI)</b>      2 months additional cover post termination date for all employees</p>