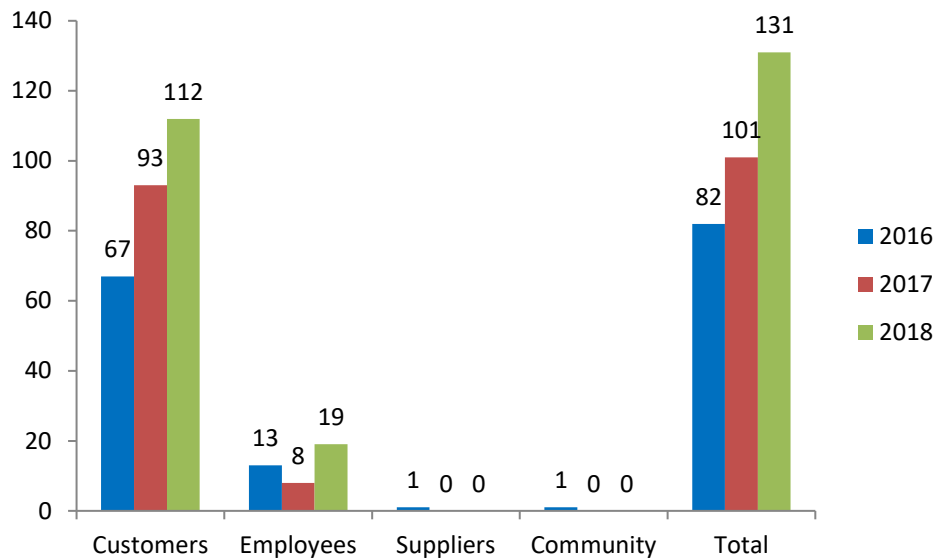


## Reports of alleged non-compliance with the Code of Ethics



In 2018, 131 reports were received, of which 97 were received in Italy and 34 from abroad; this number was up on last year (101 in 2017) and comprises reports that reached the Code of Ethics email box directly (47 compared to 12 in 2017) and those that reached the International Subsidiary Banks, whose awareness regarding careful management of these reports has been raised in recent years through training initiatives.

The highest number of reports came from customers (112), followed at a distance by those from employees (19). The category with the greatest impact, with 20 reports, concerned complaints about products or services considered to be provided incorrectly; about half of these reports came from International Subsidiary Banks and included claims due to technical errors, whereas the reports from Italian customers mainly resulted from tensions due partly to the ongoing economic crisis and partly to the difficulties that some categories of customers have in using products utilising the latest technologies. There were 17 reports on problems associated with access to branches or services due to disabilities. Following a TV report on “armed banks”, the issue of financing controversial sectors led to 17 reports concerning this issue. The 19 reports from employees included two concerning cases of alleged mobbing. Non-discrimination issues were constantly and carefully monitored in 2018 as well.