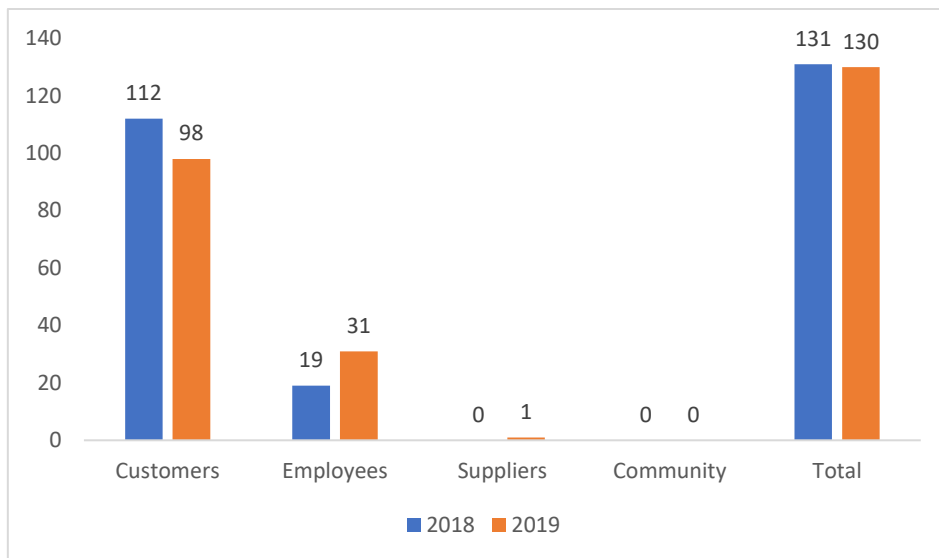


Reports of alleged non-compliance with the Code of Ethics



CSR receives reports sent in and, following the necessary checks, replies in collaboration with the structures concerned, ensuring to protect the reporting parties from any form of retaliation, discrimination or penalisation, and guaranteeing the utmost confidentiality, without prejudice to obligations laid down by the law.

In 2019, 130 reports were received, of which 84 were received in Italy and 46 from abroad; similar to 2018.

The highest number of reports came from customers (98), followed by those from employees (31).

The category having the greatest impact in the area of customer complaints concerns the difficulty of access to branches or online services by people with disabilities (18 reports), in particular due to the complexities of access channels.

There are 13 complaints related to products deemed to be incorrectly offered, which are often caused by a lack of understanding of certain products by customers who are increasingly diverse in age, origin and culture. There are 31 reports received from employees, 22 of which come from abroad, regarding conflicts at work, difficulties in integration for workers with disabilities and – on the foreign front – reports of alleged irregularities.

Non-discrimination issues were constantly and carefully monitored in 2019 as well.