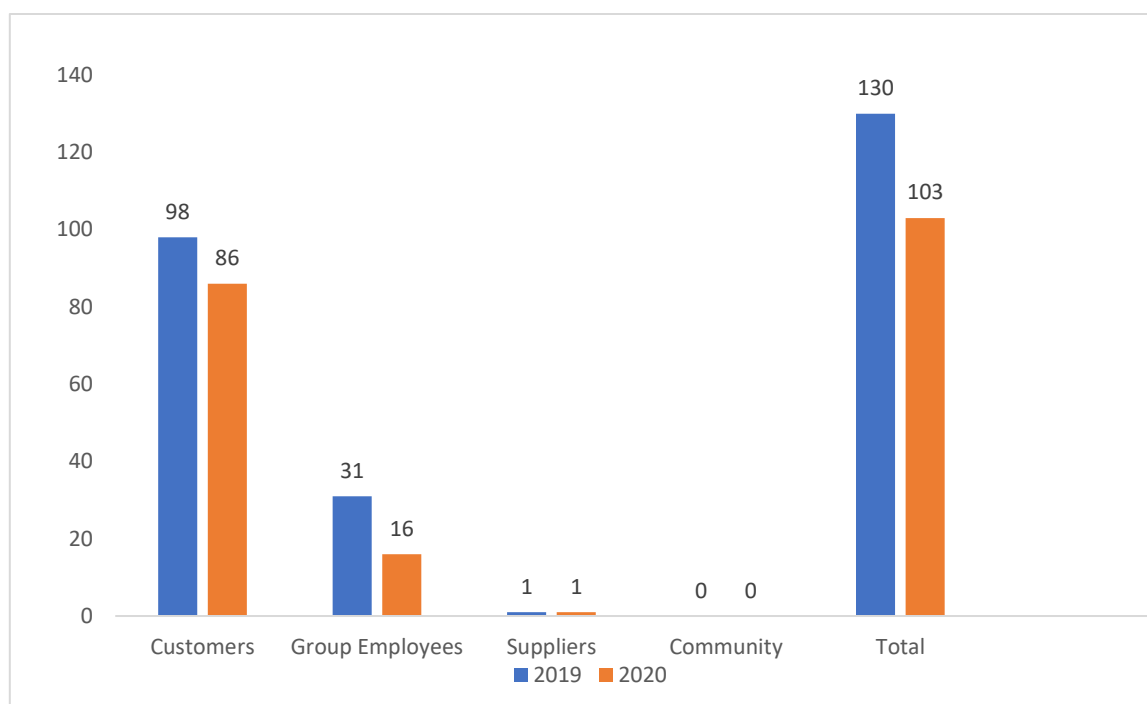


Non-compliance reports for stakeholders



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 2020, 103 reports were received, down from the previous year (130 in 2019): 89 were received in Italy and 14 from abroad.

The highest number of reports came from customers (86), followed by those from employees (16).

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 (16 reports), in particular due to the complexities of access channels.

10 reports concern operating issues also connected to service management difficulties during the pandemic. The Group employees sent 16 reports, 5 of which from abroad; the issues most felt are tensions in the workplace and the integration difficulties experienced by employees with disabilities, who have been especially impacted by the measures imposed due to the health emergency. 3 reports were received from employees with disabilities in relation to the Diversity and Inclusion Policy, managed in collaboration with the new Diversity & Inclusion structure.

Non-discrimination issues were constantly and carefully monitored in 2020 as well.