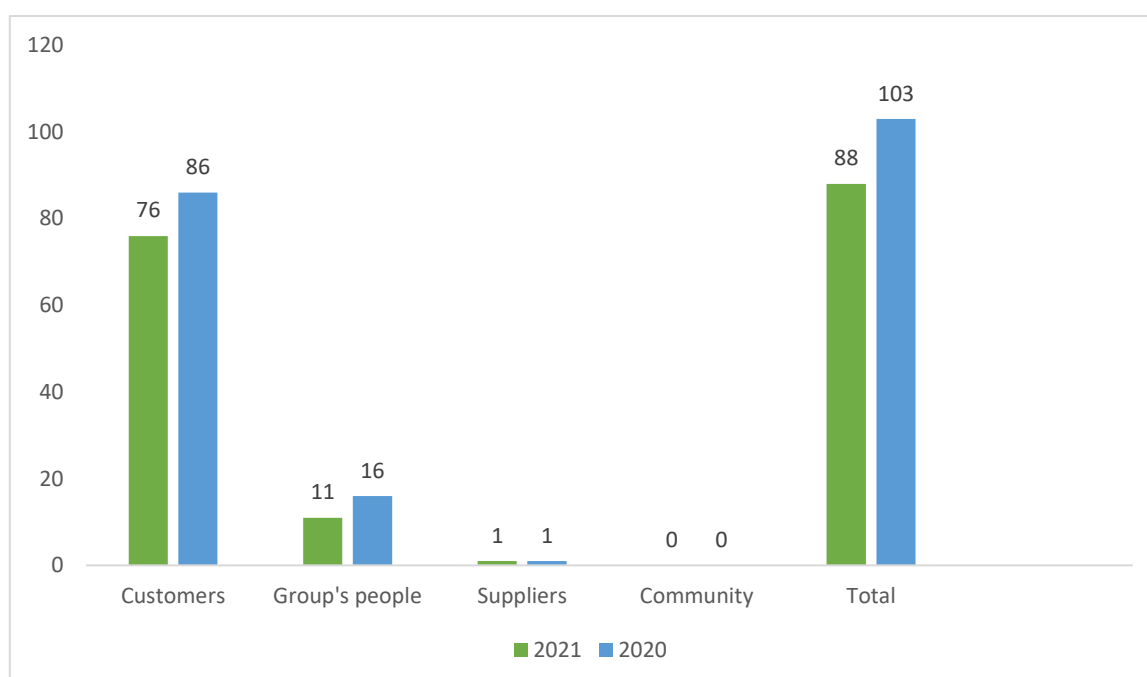


Non-compliance reports for Stakeholders



ESG & Sustainability receives the non-compliance reports 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 2021, 88 reports were received, down from the previous year (103 in 2020): 78 were received in Italy and 10 from abroad.

The highest number of reports came from customers (76), followed by those from employees (11).

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 (19 reports). 17 reports concern operating issues often connected with communication problems with foreign customers.

Requests were received from customers in relation to the Diversity and Inclusion Policy and regarding the inclusion of people with disabilities and the request for inclusiveness in corporate communications. The Group's people sent 11 reports, 4 of which from abroad; the most strongly felt topic was tensions in the workplace, often exacerbated by the complexities imposed by the pandemic.

Non-discrimination issues were constantly and carefully monitored in 2021 as well.