



Health, safety and well-being
of the Group's people

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RELEVANT ISSUES

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RELEVANCE OF ISSUES AND MAIN IMPACTS

The definition of tangible approaches, policies and measures for the development, management and strengthening of a modern and integrated corporate welfare system, which is also key to maintaining high levels of satisfaction for its employees, is of fundamental importance for Intesa Sanpaolo. The programmes adopted to date, also thanks to the numerous agreements signed with the Trade Unions, have made it possible to introduce and consolidate numerous innovative contractual tools, which are able to foster the development of an effective company welfare system and establish a better work-life balance. In addition, with the intention of managing and avoiding potential negative impacts on the physical and mental well-being of its people, for some time Intesa Sanpaolo has also adhered to an Occupational Health and Safety Management System compliant with the most advanced international standards.

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	2022 Actions/Results	Plan Objectives for 2025 2022-2025 Cumulative value
Welfare and People Care	Next Way of Working	<ul style="list-style-type: none"> ▪ New tools for work planning and for employee attendance were released to around 72,000 Group's people ▪ The workspace booking function was gradually implemented in line with the completion of building works (approximately 3,700 Group's employees enabled) 	<ul style="list-style-type: none"> ▪ Large-scale application of the Next Way of Working model (hybrid: physical/remote) ensuring maximum flexibility for all Group's people and renewing IT equipment and layout in the workplace
	Consultation and Support	<ul style="list-style-type: none"> ▪ Over 3,300 service accesses in 2022 	<ul style="list-style-type: none"> ▪ Large-scale employee well-being and health and safety initiatives (e.g. new office spaces, gyms, healthy food, business travel safety)
	CareLab/ #Stepbystep/ Online gym platform/ 21days/ 4Fooding	<ul style="list-style-type: none"> ▪ Over 70% of employees (Italy) benefited from the wellness opportunities offered by CareLab, with over 700,000 accesses to the platform in 2022 ▪ Over 9,500 members signed up to the #Stepbystep App dedicated to physical activity ▪ Over 7,600 members signed up to the CareLab online gym ▪ A total of over 3,200 courses were activated in the 21days web app designed to train emotional well-being ▪ Over 3,800 members signed up to the 4Fooding web app dedicated to nutrition 	
	Energy Corner	<ul style="list-style-type: none"> ▪ 21 energy corners (lounges equipped with meeting spaces, food and beverage) were activated overall in 2022 at some company offices, hosting a total of around 7,500 Group's people 	

PERFORMANCE INDICATORS, RESULTS ACHIEVED AND OBJECTIVES

Macro-issue	Projects/Indicators	2022 Actions/Results	Plan Objectives for 2025 2022-2025 Cumulative value
Welfare and People Care	ALI (Associazione Lavoratori Intesa Sanpaolo)	<ul style="list-style-type: none"> ▪ Approx. 170,000 members ▪ Over 5 million euro to support free time initiatives, personal services, tourism, culture, sport 	<ul style="list-style-type: none"> ▪ Welfare promotion
	Group health fund	<ul style="list-style-type: none"> ▪ Approximately 200 million euro's worth of healthcare services (self-insured and with health coverage and LTC) which are expected to be provided net of excesses ▪ Approximately 246,000 patients, of which over 219,000 with self-insurance healthcare services 	
	Supplementary pension scheme	<ul style="list-style-type: none"> ▪ Around 136,000 subscribers to all Group Funds (Defined Contribution and Benefit) ▪ Approx. 10.7 billion's worth of assets 	
Health and safety	Injuries	<ul style="list-style-type: none"> ▪ At work: 168 ▪ While travelling: 352 ▪ Employee injury rate: 0.5% 	<ul style="list-style-type: none"> ▪ Protecting Group's people health and safety
	Health and Safety Management System Certification	<ul style="list-style-type: none"> ▪ The certification attesting to the compliance of the Occupational Health and Safety Management System with the UNI ISO 45001:2018 standard, which covers 100% of the Intesa Sanpaolo branches and buildings in Italy, was renewed. ▪ In line with the 2022-2025 Business Plan and the related HSE (Health Safety & Environment) 4.0 Project, the activities for the ISO 45003 certification - Occupational health and safety management - Psychological health and safety at work - Guidelines for managing psychosocial risks, were launched and are scheduled to be completed in 2023. 	
	Health and safety training	<ul style="list-style-type: none"> ▪ 34,340 participants in health and safety training; 199,967 hours provided 	

COMPANY POLICIES

In terms of relationships with Group's people, the Intesa Sanpaolo Code of Ethics promotes policies that help foster a better work-life balance; the concrete implementation of this principle takes the form of specific rules in this area. Welfare is a priority area with actions designed to foster motivation and involvement, placing people at the centre with the aim of meeting their needs and those of their families. Accordingly, the meetings between the company and the Trade Unions have often centred on policies to strengthen and fine-tune the instruments that make up the company's welfare package and significantly contribute to improving the work-life balance of Group's people and, as such, also their well-being. Well-being that is also protected through the safeguarding of health and safety in the workplace via increasingly effective measures, as outlined in the Group's Health and Safety Policy and Code of Ethics. The internal regulations establish a system of roles and responsibilities - in the shape of company rules and operating guidelines affecting many different parties - with regard to particular professional skills, i.e. specific corporate functions.

WELFARE AND PEOPLE CARE

Intesa Sanpaolo has chosen a corporate welfare model that operates within an integrated system and includes: the supplementary pension scheme, supplementary health care, the Cultural, Recreation and Sports Association for Intesa Sanpaolo Group Employees (ALI), the Intesa Sanpaolo Onlus Foundation, as well as the coordination of the inter-functional group Disability management, the activities relating to the individual and work/life balance and the set of Mobility management activities (see page 229). The company welfare system seeks to address the key issues in order to establish the best possible work-life balance for Group's people and their families. It does this by promoting sustainable solutions and projects consistent with their expectations. The activities are managed and monitored by the Labour Affairs and Policies Head Office Department.

PEOPLE CARE

The 2022-2025 Business Plan confirmed the central role of people's well-being as a pillar of the Group's HR strategy. To this end, People Care initiatives were carried out in synergy with the support for diversity and inclusion, with corporate welfare and with the new working methods. In 2022, new needs emerged from the Group's people: on the one hand, the gradual return to the office and the need to redesign and rethink the time spent in company spaces, on the other, the confirmation of working from home. The Group's well-being strategy expanded to better respond to this hybrid model (office/home working), making people aware of the importance of self-care in any context and promoting personal awareness and social interaction, which are key elements for fostering creativity, well-being and productivity. Actions were therefore strengthened for the dissemination and involvement of people on well-being issues through the CareLab platform, a full-blown ecosystem on the subject with content, tools and initiatives (both digital and face-to-face), made available through a dedicated platform. To date, around 700 objects and contents were published on the platform on all aspects of well-being (physical, emotional-psychological and relational), over 20 online events were organised in 2022 with experts and testimonials, open to all Group's people and also available on demand, and six tools are available (Apps, Web Apps and specialised platforms) to put healthy behaviours into practice in one's everyday life. With regard to company spaces, new break areas were set up, called "energy corners", for a quality break, with an offer of healthy food and welcoming environments/lounges that encourage meetings and networking, including through ad-hoc initiatives, such as bookcrossing. To promote body-mind balance, morning yoga sessions were held at company offices and in the Gallerie d'Italia museum spaces. In some offices, open-plan rooms and meeting rooms wellness balls were made available to encourage active sitting, correct postures and micro-exercises to be performed directly at one's desk during the day. In addition, the project designed to change and improve canteen meals was launched, with the aim of providing an increasingly quality service and encouraging healthy eating habits in line with the approach promoted by CareLab. Attention continued to be paid to the needs of parents and caregivers as well, with a view to coaching and support, through dedicated contents and initiatives. Finally, in order to disseminate the well-being culture in an increasingly widespread and effective manner, a training course was launched with HR Managers so as to ensure that they have all the measures and tools to identify needs and promote well-being across the entire company. The psychological support service Consultation and Support continues to be available free of charge 24/7 in Italy and in the corporate Branches in London, Paris and Frankfurt. Since March 2022, following the serious humanitarian crisis that hit Ukraine and its population, the service has also been active for the employees of the Ukrainian subsidiary Pravex Bank and their family members, regardless of which country they are currently in. In 2022, an awareness and support programme was launched to combat smoking addiction, divided into two phases: a meeting focused on the psychological meaning of smoking and an opportunity for insight and discussion among the participants. The programme also provided the option to continue the course at local stop smoking services. Out of approximately 300 participants, 15% also took up this additional opportunity. Vetrina dei Servizi, a portal that hosts and organises all the services dedicated to people's well-being by type of need, was extended to other Group companies, such as Intesa Sanpaolo Vita, Eurizon and Equiter, and tailored on the basis of specific needs and reference regulations.

Since 2015, Flexible Working has been the remote working model of the Intesa Sanpaolo Group. From the initial phase to its consolidation as an ordinary working method, Flexible Working has gradually involved an ever-increasing number of structures and employees, proving to be a winning model throughout the entire emergency period, as well as a successful experience in work organisation and an effective tool to guarantee business continuity. In order to make this working method possible, Intesa Sanpaolo completed the processes for the supply of IT equipment and reviewed its organisational and technological processes. Also in the light of the experience gained within the Group, and in line with the 2022-2025 Business Plan, starting from 2023, with a view to providing more favourable conditions than those already laid down by current legislation, Intesa Sanpaolo employees will be able to benefit from some important changes in the context of an organisational framework that is increasingly focused on people's needs, with greater flexibility in terms of daily working hours, remote working and a four-day working week on a voluntary basis on equal pay.

Within the scope of the International Subsidiary Banks Division, the Banks, by leveraging on the experience gained in the emergency period and with the contribution of internal surveys, launched new flexible working projects and models, in line with the provisions laid down by local laws. More specifically, in 2022, VÚB Banka, CIB Bank, Intesa Sanpaolo Bank Albania and Intesa Sanpaolo Bank Slovenia continued to implement new flexible working projects and models, while a pilot phase was completed in PBZ and extension to all the employees is currently being considered. Moreover, Banca Intesa Beograd is in the project planning phase. The common threads of these initiatives are the identification of a target number of days to work from home, the redesign of the layout of company office spaces on the basis of the new needs and the extension of flexible working to a greater number of people.

NEXT WAY OF WORKING

Launched in 2021 and accelerated by the pandemic, the Next Way of Working programme is also paid special attention within the new 2022-2025 Business Plan with the aim of guaranteeing the best professional experience for Group's employees. Activities continued to be carried out for the purposes of rethinking working methods and for the allocation of real estate space, as well as technological measures with the aim of strengthening the overall benefits for the Group, creating new work environments and extending digital tools and initiatives aimed at employees. These initiatives are conceived with the aim of supporting people in the structural use of a flexible working method, based on a hybrid office and remote working mode, while at the same time promoting and encouraging the adoption of inclusive behaviours. The new spaces are designed to make the most of the time in office, creating co-working opportunities to strengthen the sense of belonging, increasing networking and promoting people's well-being through the development of dedicated initiatives (e.g. creation of fitness areas, energy corners, conscious healthy eating). The new technological tools support people in the gradual adoption of hybrid working methods, guaranteeing the highest degree of flexibility in organising their time and activities as well as in terms of team-working. This includes the activation of a new time management and slot booking tool (available in both desktop and mobile version via the #Planning app), a tool dedicated to employee attendance, a dashboard dedicated to the monitoring of scheduling and booking activities and, finally, the gradual extension of Microsoft Teams to facilitate, enhance and enrich hybrid work. An initiative was also launched with the aim of expanding the opportunities for discussion and feedback between managers and employees, enhancing the current feedback tools with "Task Management". The change, triggered by the new working method, continues to go in parallel with a change management plan which aims to support the Group's people in adopting the most effective behaviours in the new working environment and which includes customised actions (for managers, HR managers and professionals), digital content, live meetings and dedicated listening.

An innovative tool adopted by the Group is the Time Bank, a reserve of time made available by the company and Group's people so they can provide greater support for employees in difficulty, even for brief periods, and give them more time. It is also an initiative that appeals to our generosity and spirit of solidarity because, in addition to the hours made available by the company, with an initial reserve of 65,000 hours, every person has the possibility of donating some of their leave or holidays to the bank, which the company will then match, up to a maximum of another 100,000 hours in total. This option was extended as part of the renewal of the second-level bargaining agreement in 2021, providing for the possibility of it being used also for assistance to the elderly (over 75 years of age) or dependent persons (family members and relatives within the first degree), and introducing, by way of an experiment, for the 2022-2023 two-year period, a total number of

hours to assist spouses, family members and relatives up to the second degree during surgical procedures. In relation to the humanitarian emergency in Ukraine, Intesa Sanpaolo and the Trade Unions entered into an agreement in March 2022, aimed at promoting donations to the Time Bank in support of specific voluntary and reception initiatives by the Group's people. As part of the Time Bank initiative, corporate volunteering activities resumed in 2022, which led approximately 120 people to carry out volunteer work, on working days for external associations and bodies chosen by the Group. A total of 860 hours of leave were granted. In 2022, over 22,000 hours were donated by the Group's people, which were topped up with the same number of hours by the company, for an overall total of 87,000 hours.

Maternity and paternity support is provided through an excellent company crèche service in Florence, Milan, Moncalieri, Naples, Turin, Brescia and Bergamo, which looks after 330 children, and a network of partner crèches right across Italy.

The series of regulations on parental rights covers specific paid leave to settle children in at crèches or pre-school, to take them to the emergency room, and extra days of unpaid leave to care for underage children for separated or divorced parents, the exclusive guardians of children, as well as in the cases of widowhood and single-parent families. For fathers, specific additional paid leave is available following the birth of their children, as well as the entitlement to an allowance of 10% of the sum granted by law for parental leave, and the possibility of taking 10 days of parental leave, and additional days of unpaid leave for the illness of a child or for other reasons. 2022 saw the continuation of the process for the extension of the second-level bargaining agreement measures with the signing of two trade union agreements that strengthen inclusion and equal opportunities, extending parenting protection provisions to same-sex civil unions, de facto relationships and in favour of the spouse's children. A specific paid extraordinary leave was introduced on the occasion of the child's birth and an optional extraordinary leave for childcare needs in relation to the children of the spouse, civil partner or cohabitant. Similarly to parental leave for fathers, these leaves can be used by the child's twelfth birthday with a remuneration equal to 40% of the salary paid by the Group. With the renewal of the Second-Level Collective Bargaining Agreement, as of 2023 a new welfare contribution was introduced for each dependent child up to the age of twenty-four by way of a payment to the supplementary pension scheme position in the name of the same child, also providing for the possibility of using the amount by way of reimbursement through the "Conto Sociale" account. The same contribution will also be paid to families with foster children. In terms of parenting support, the possibility of requesting financial aid was also extended to family members with serious disabilities, as well as to foster children, including for the children of the spouse/civil partner or de facto cohabitant. Among the company welfare programmes, the so-called "Youth package" was recently introduced, which includes an increase in the employer's contribution to the supplementary pension scheme for the first 5 years after hiring, a "primary residence bonus" and a "child birth bonus" payable within the first 10 years after hiring.

2022 marked the completion of the process of incorporation of the former UBI pension schemes into the Group's pension funds. On 1 January 2022, the Group's people enrolled in the former UBI defined contribution pension funds were merged into the Intesa Sanpaolo Group's contribution pension fund, bringing the number of members to around 121,000. In the second half of 2022, implementing the provisions of the 2021 trade union agreements, members of the former UBI defined benefit pension schemes were also transferred to the Intesa Sanpaolo Group's defined benefit plan. In June 2022, the Fund founders signed the Agreement for the integration of Fondo CR Firenze into the Group's Defined Benefit Pension Fund and for an individual capitalisation offer for the supplementary benefits. The operation is scheduled to be finalised in 2023. Overall, the Group's supplementary pension scheme system reaches a total of approximately 136,000 members for over 10.7 billion euro's worth of assets. Contribution Pension Funds offer their members a wealth of investment options, allowing them to choose their ideal allocation based on individual needs and specific risk appetite, including across multiple sectors. The Bodies and structures of the Group Funds constantly monitor market performance, to maintain and defend the income targets of each sector, with the interventions that are deemed necessary in the interest of its members for the protection of pension savings. A high level of attention continues to be paid to ESG issues and the verification of the ethical nature of the investments made (see page 152). With regard to dependent family members, in 2022, following the "welfare contribution for dependent children", disbursed by Intesa Sanpaolo, the number of this type of members increased significantly.

THE GROUP HEALTH FUND

The Intesa Sanpaolo Group Health Fund is an NPO that operates on the basis of cooperative and social solidarity values, appointed to manage supplementary health care services for all Intesa Sanpaolo Group employees, as well as former employees on leave and retired employees who were subscribers and their family members. In 2022, the Fund's services were extended to members coming from the former UBI scope, exceeding 246,000 people. The Long Term Care (LTC) coverage activated by the Fund for spouses reached approximately 40,000 people, the cover in favour of the elderly component not already covered by the LTC of the National Collective Bargaining Agreement assisted approximately 25,000 people, whereas the voluntary cover for members and family members recorded approximately 19,000 subscribers. Overall, taking into account the measures put in place to redevelop the healthcare plan deriving from the agreement signed by the Fund founders on 5 November 2021, for 2022 health services are expected to be provided to the tune of around 200 million euro with self-insurance and with health and LTC coverage.

In 2022 the International Subsidiary Banks Division once again renewed the International Healthcare Programme initiative, which provides a total of over 19,000 international employees with permanent contracts, second medical opinions (also extended to spouses and school-age children) and/or medical treatment in top-level health facilities (for employees only) located in foreign countries to those where employees live and/or work. The programme provides assistance in the event of serious illnesses (cancer, transplants, highly complex surgical procedures etc.), covers treatment and complementary service costs (visa assistance, hospitalisation, accommodation for an accompanying person, travel etc.), all transport and accommodation expenses in the foreign country, and reimburses all medical costs borne once back home.

Since 2014 ALI (Associazione Lavoratori Intesa Sanpaolo) has been the only Group association in the Group Welfare System. ALI proposes social gathering, tourism, culture and sport initiatives and personal services to around 170,000 thousand members. For some years now, ALI has also set itself the goal of implementing initiatives designed to promote the achievement of some of the objectives set in the UN 2030 Agenda. In 2022, it donated over 87,000 water bottles to all ordinary members, to spread good practices in terms of environmental protection, contributing to reducing the use of disposable plastic bottles and to encourage greater consumption of water as a source of well-being (SDGs 11, 12 and 14). Furthermore, in line with the objectives aimed at improving the living conditions and safety of cities and roads and at combating climate change, ALI provides financial contributions for sustainable mobility and to encourage the purchase of public transport passes on the Intesa Sanpaolo Mobility Ticket platform (SDGs 11 and 13) and "green" agreements, for the purchase or sharing and long-term rental of scooters and hybrid and electric cars. 2022 recorded a significant resumption of in-person initiatives, with special emphasis being placed on local tourism and cultural proposals for the enhancement and rediscovery of the local territories and the return to social gathering initiatives at national level. The wide range of personal services offers initiatives and contributions dedicated to families with children for the purchase of textbooks, participation in summer camps in Italy and abroad, guidance to help with the choice of their university and secondary school and learning courses to improve academic performance also dedicated to children with learning disabilities (Studio con metodo!). ALI provides free psychological support services in collaboration with STIMULUS and tailored advice on "Welcare Family" social welfare and educational services in collaboration with Welfare Come Te. In line with the social inclusion objectives (SDG 10), a new edition of the course on Limited Guardianship was created and a first edition of the online course "Il metodo Validation: aiutare l'anziano fragile" (The Validation method: helping the frail elderly) was proposed. The promotion of solidarity initiatives, such as the Giornata di Raccolta del Farmaco (Medicine Collection Day), organised by Fondazione Banco Farmaceutico Onlus, also continued. In the cultural sphere, the "book allowance" was doubled and the "Torna al cinema con ALI" (Back to the cinema with ALI) campaign was highly successful. More physical activity and a less sedentary lifestyle (SDG 3) is the rationale behind the doubling of the sport and leisure allowance and the offer of gym networks which also include online activities. It was also possible to resume the organisation of sporting events - from racing to sailing, from tennis to football - promoted at the national and local level. The initiatives designed to support household spending power were also wide-ranging, with numerous food purchasing groups (Destination Gusto) and those for the purchase of large-scale retail gift cards.

The Intesa Sanpaolo Onlus Foundation continued its work to combat economic and social hardship, which took the form of financial aid to Group's employees and retirees in proven conditions of difficulty, support for the right to education to disadvantaged university students, the recognition of PhD scholarships in humanities for deserving young people and support for Third Sector Entities that implemented solidarity projects in favour of vulnerable people. The sum approved by the Board of Directors in 2022 amounts to a total of 3 million euro and includes, in addition to a significant allocation for initiatives such as canteens and dormitories for the poor and needy, the financing of an extraordinary initiative for the families of Pravax Bank employees with minor children to leave their war-torn country and for an initiative to support Group's people who suffered severe hardship following the floods that hit the Marche region.

COMPANY CLIMATE

The Intesa Sanpaolo Internal Communications Service is responsible for developing a common culture based on corporate values and fostering the sense of belonging of employees. An integrated system which, as well as the structured consultation of employees, is made up of instruments like the Intranet, Web TV, Mosaico, Mosaico International and the interComm App which foster the continuous sharing of information, engagement, the sharing of objectives and active participation in changes. This year, the almost 72,000 people of the Group who work in Italy were asked to participate in a survey - "Linguaggi e comportamenti inclusivi in Intesa Sanpaolo" (Inclusive languages and behaviours in Intesa Sanpaolo) - on a very topical issue which represents one of the main objectives of the 2022-25 Business Plan concerning people: the "promotion of an inclusive and diverse environment". The survey, conducted in October and preceded by 6 preparatory focus groups to identify the topics to be analysed, pursued the following objectives:

- obtain an overview of the way in which the diversity issue is perceived within Intesa Sanpaolo in general and in its most relevant components (language, gender diversity, ageing, ethnicity, religion, sexual orientation and gender identity, multiculturalism, disability);
- obtain results broken down by each Governance Area/Division in order to highlight the main areas to focus on and therefore be able to implement initiatives for the individual structures, in synergy with the Diversity & Inclusion structure.

The questionnaire was very detailed, with 35 questions divided into 9 chapters: the first with the aim of gathering opinions on the commitment and adequacy of the initiatives implemented by Intesa Sanpaolo, the other 8 chapters aimed at analysing the components identified. Over 30,000 people responded to the survey, with a redemption rate of 42%. In brief, it emerged that Intesa Sanpaolo continues to be a company with a good rate of inclusivity: an erga omnes (towards all) perception, without distinctions in terms of gender or age. The Bank is considered to be attentive to combating racist and sexist expressions and forms, it is perceived as a company that is open to multiculturalism and attentive to people with disabilities and at the forefront in censoring discriminatory attitudes based on the different forms of sexual orientation. The Group benefits from diversity: for the survey respondents, it is an aspect that improves its image and is a resource from which the organisation and its people are able to derive advantages.

This year, over 100 listening activities and projects (feedback, surveys, focus groups, interviews, etc.) were implemented in Italy and abroad, and involved almost all the employees of the Governance Areas, Divisions and companies of the Group.

HEALTH AND SAFETY

The Workplace Safety, Environment and Energy Head Office Department is the structure which, within the Group, supervises occupational health and safety activities, in accordance with the provisions laid down by the "Occupational health and safety policy" approved by Intesa Sanpaolo in its capacity as Employer identified by the Board of Directors.

In the context of this Policy, Intesa Sanpaolo has adopted and successfully implemented an Occupational Health and Safety Management System identifying, within its organisational structure, responsibilities, procedures, processes and resources for implementing its policy on the protection of Group's people.

The responsibilities and methods associated with the implementation, maintenance, monitoring and improvement of the Occupational Health and Safety Management System are outlined in the Process Guide - Compliance Management - Management of Occupational Safety Regulations, updated in 2022, approved by the competent corporate functions. The activities described in the above-mentioned document and the procedures put in place make it possible to guarantee over time the ability to comply with current regulations and to pursue the principles and commitments declared in the company Policy on the subject. The Guide was produced with the goal of reducing the possibility of any harmful event occurring that impacts people, the environment and relevant external parties, monitoring risks in the operations of the company and suppliers involved in the company's activities, and gradually improving the Group's performance in occupational health and safety.

The risks to the health and safety of Group's people are evaluated according to a multidisciplinary approach, considering the combined effect of the working environment, processes and equipment as well as the subjective conditions of workers. The health and safety risk management process comprises the following phases:

- identification of dangers and their classification;
- risk assessment;
- identification and preparation of prevention and protection measures and procedures;

- establishment of an action plan as part of a programme to guarantee the improvement of safety levels over time, with the identification of the competent company structures in its implementation;
- implementation of the planned measures as part of the programme;
- establishment of employee information and training programmes;
- monitoring of the implementation of the programmes and checks on the application and effectiveness of the measures adopted;
- management of residual risks.

The Guide specifically introduces operational health and safety checks for the identification, prevention and management of emergencies, implementing effective methods to prevent or minimise risks. In particular, it defines the procedures for the identification and appointment of emergency workers, the procedures for the performance of the tasks assigned for emergency management, the organisation and conduct of periodic checks and emergency drills. Furthermore, in order to monitor the risks from interference, the Guide specifically defines the obligations to be fulfilled regarding health and safety in the event of organisation of internal events or services, supplies and contracted works to be carried out at the Group's offices by external suppliers or subcontractors.

Among the safeguards envisaged by the Guide, in order to assess injuries, accidents and/or near misses in the workplace, the Occupational Medicine and Psychosocial Risks Office - which guarantees ever greater supervision of the activities related to occupational medicine (health surveillance, accident and occupational disease analysis, health emergency management) and psychosocial risks - submits a weekly summary of the accidents reported to the Prevention and Protection Office, which in turn activates the preliminary investigation. For each of the accidents and/or incidents reported by Supervisors, Emergency Coordinators, workers or Worker Safety Representatives (WSR), a verification activity is carried out by the Prevention and Protection Office. The activity includes the collection of all the factual elements both of a testimonial and documentary nature (e.g. description of activities, equipment used, companies involved, etc.) and, where necessary, the conduct of an inspection to identify the primary cause of the event and define any corrective measures to be taken.

It should be noted that in 2022 the methodologies and experimental tools for the analysis and assessment of emerging risks relating to technostress, cognitive overload and ageing developed in 2019/2020 as part of the Health and Safety 4.0 Project, were further refined and tested on a sample of approximately 2,500 Group's people. The results of the test were presented during a seminar organised by the Intesa Sanpaolo Innovation Center Neuroscience Lab in collaboration with the Workplace Safety, Environment and Energy Head Office and the IMT School for Advanced Studies Lucca. As of September 2022, access to the same initiative was also enabled for the Group' people with visual and hearing sensory disabilities (over 300 employees).

As further proof of the attention paid by the Company to the aspects associated with psychosocial risks, in 2022 the Group implemented the medical record used to carry out health surveillance, which is provided every year to a significant cluster of Intesa Sanpaolo Group employees (over 12,000 in 2022). The protocols adopted for the conduct of medical examinations serve the purpose of assessing the state of health of workers with regard to their role responsibilities as a whole and to allow the occupational health doctor to express the related fitness opinion with a holistic approach. With this in mind, a new tool was introduced, with the aim of gathering more evidence regarding the impacts that emerging risks and the transformation of traditional ones have on the cluster of employees subject to health surveillance, with the aim of identifying the need, if any, to activate new processes/initiatives related to employee well-being and health.

In line with the 2022-2025 business plan and the related HSE (Health Safety & Environment) 4.0 Project aimed at evaluating, among other things, personal vulnerabilities, through new methodologies and advanced applications, the activities for the ISO 45003 certification - Occupational health and safety management - Psychological health and safety at work - Guidelines for managing psychosocial risks, were launched and are scheduled to be completed in 2023.

WORK-RELATED STRESS

The current regulatory framework for the protection of health and safety in the workplace - Legislative Decree 81/2008 - in addition to making specific reference to "work-related stress" as one of the risks subject to assessment and protection (as set out in the Framework Agreement of 8 October 2004), "delegated to the Permanent Advisory Commission on occupational health and safety, the task of drawing up the necessary guidelines for the assessment of work-related stress risk".

The Istituto Superiore per la Prevenzione e la Sicurezza del Lavoro - Higher Institute for Prevention and Occupational Safety - (ISPESL currently merged into INAIL), after a careful analysis into the way the work-related stress problem was managed in the various European Union countries, chose to make reference, for the assessment and management of work-related stress, to the Management Standards model prepared by the Health and Safety Executive (HSE), validated in the United Kingdom and in the Republic of Ireland on over 26,000 employees.

The methodology chosen by the Intesa Sanpaolo Group is based on the research activity begun in the Occupational Medicine Department of ISPESL, now INAIL, and is divided into two macro phases: a necessary/mandatory one (preliminary assessment) and an optional one (in-depth assessment).

The mandatory preliminary assessment, which must be objective, comprehensive and, when possible, parametric, consists of the identification of "verifiable and where possible numerically significant risk indicators from work-related stress", identified by the Advisory Commission, belonging to three separate categories:

- I. Sentinel events (e.g. accident ratios; leave of absence due to illness; turnover, etc.)
- II. Work content factors (e.g. environment, work loads and patterns; working hours and shifts, etc.)
- III. Work context factors (e.g. organisational culture, independent decision-making and control, communication, etc.)

The assessment is carried out on Homogeneous Groups (HG) of workers from the point of view of exposure to risk in relation to the environment, equipment, work tasks and their combination.

The application of the assessment method mentioned above is carried out by an assessment management group which plans, coordinates and applies the entire assessment process of each Company in the Italian scope.

This Group includes the Employer (or his/her deputies), the Head of the Prevention and Protection Service (and PPS Employees), the Coordinating and local Occupational Health Doctors, as well as any external specialists (psychologists/ergonomists/etc.). It also relies on the corporate functions deemed necessary in relation to the characteristics of the company (Human Resources, Organisation, Training, Legal, etc.) involving the workers and/or the Worker Safety Representatives.

The assessment Group collects the data relating to the "sentinel events" and proceeds with the final compilation of the checklists: "work content" and "work context", thus defining the classification of the risk level (low/medium/high).

The in-depth assessment, on the other hand, is an optional phase that is only required in the event of identification of medium or high risk conditions and in the event that the corrective measures implemented by the company are not effective. It is aimed at evaluating the workers' "subjective perception" and is implemented through specific tools and methodologies (e.g. questionnaires, focus groups, etc.). In larger companies, this phase can be implemented through a representative sample of workers.

Since the entry into force of the requirement in January 2011, Intesa Sanpaolo has completed preliminary assessments applied to approximately 50 homogeneous groups including all Intesa Sanpaolo employees in Italy, mapping the entire organisation and extending the activity to all product companies and the banks of the group subsequently incorporated into Intesa Sanpaolo, in the context of the approvals of the specific risk assessment documents.

As laid down by Article 29, paragraph 3 of Legislative Decree 81/2008, the risk assessment was reviewed in the presence of significant work organisational changes for the purposes of workers' health and safety, or in any case a new assessment was carried out two/three years after the last one.

Albeit in the absence of medium-high risk classifications, Intesa Sanpaolo also decided to carry out in-depth assessments, as a more comprehensive descriptive and information tool covering all organisational aspects, for the groups of workers best known in scientific literature as being exposed to this risk (e.g. contact centre workers, night workers, guards, drivers, etc.), as well as to the new models introduced from time to time (e.g. new concept branches, extended hours branches, online branches, etc.).

The results of the assessments did not highlight any criticality scores but made it possible to identify areas for improvement on which to focus corrective measures, such as for example: specific training, changes

in work environments, work layout and equipment, organisational changes, but also participation in research projects and initiatives dedicated to the well-being and health of the people described in the above paragraphs.

In 2022, the Occupational Medicine and Psychosocial Risks Office of the Workplace Safety, Environment and Energy Head Office completed “Phase I (called “Pandemic”)” of the programme defined by the Company as part of the updated Work-related Stress Assessment. In order to conduct the analysis, a simplified classification of the Homogeneous Groups subject to assessment was identified, no longer detailing them by role, respective Organisational Unit or homology of activity, but dividing the workers into two macro-categories: those who continued to be physically present in the office during the approximately two-year emergency period (Network HG), and those who instead carried out their work mainly remotely (Staff HG).

For the 2020-2022 preliminary assessment, a review of the tool available for the assessment (INAIL 2017) and of the factors investigated by the same tool for the collection of the work context and content elements was considered necessary as a preparatory step, researching the distinctive features of modern times, introduced by technological progress and its consequent implications, and by all the changes generated in the emergency pandemic phase with consequent effects on mental as well as physical health. The 66 indicators investigated in the INAIL method were individually reviewed and their description expanded in such a way as to collect additional information relating to the characteristic elements of the 4.0 paradigm and of the organisational and technological changes in the working world, and also to the pandemic aspects introduced following the COVID-19 health emergency.

In addition to updating the preliminary assessment within the company and identifying the critical or improvement aspects for the homogeneous groups under review, the assessment was aimed at providing an integrated interpretation by collecting the results of all the studies and insights developed over the two-year period, and using all the information collected with the involvement of workers, directly engaged in tests, surveys and studies, making available a large amount of information, such as for example the 2021 climate analysis and the Survey for the development of the 2022-2025 Business Plan. In addition to the preliminary assessment, an in-depth study was also carried out on a sample of around 200 workers from the “Network” Homogeneous Group, who participated in focus groups conducted by an expert psychologist from the “Luigi Sacco” Department of Biomedical and Clinical Sciences of the University of Milan.

The results of both analyses did not highlight any particular organisational conditions that could give rise to work-related stress and the results were reported in Annex F to the Risk Assessment Document (DVR) providing, as for the previous assessments, a “monitoring plan”, with the verification of the effectiveness of the measures put in place as well as through a periodic check of the progress of the Sentinel Events. As part of the in-depth analysis, the Technostress Creators Scale, Italian version (Molino et al., 2020), was applied, which mainly investigates three dimensions:

- Techno-overload;
- Techno-invasion;
- Techno-complexity.

The results showed that, on the total scale, all the subgroups examined reported scores below the critical threshold.

No particular differences emerged in terms of gender (men and women reported very similar scores), or in terms of different geographical areas.

2023 will see the continuation of the programme defined by the company by launching “Phase II (post-pandemic)” of the assessment which, in addition to further detailing the homogeneous groups covered by the activity, will identify the elements of change generated by the emergency context of recent years, and still present today as tangible signs of the irreversible effects of the changes in the new working methods.

A Management System Review meeting is held annually, in which the Top Management evaluates the results obtained and defines new qualitative/quantitative objectives relating to the improvement of health and safety performance for the current year. Through constant monitoring of the system indicators and an annual plan of internal audits, the Workplace Safety, Environment and Energy Head Office Department reports annually on the level of achievement of the targets set by Top Management.

In 2022 Intesa Sanpaolo renewed the compliance certification of its Occupational Health and Safety Management System with the UNI ISO 45001:2018 standard; the third-party audit activities were based on a representative sample of branches and sites and involved the main head-office structures, branch employees, occupational health doctors, Worker Safety Representatives, and maintenance and cleaning company staff. The certification obtained covers all of the Intesa Sanpaolo branches and buildings in Italy. The certification body also confirmed that the organisation has fully implemented its risk management protocols in line with the current national and industry regulatory requirements and with the ISO/PAS 45005 General guidelines for safe working during the COVID-19 pandemic. In line with the central role attributed by Intesa Sanpaolo to occupational medicine, both as a primary tool for prevention and, prospectively, for health promotion, the Intesa Sanpaolo Group chose to continue with the fine-tuning process already underway and also obtained the Biosafety Trust Certification, which enhances the set of reference best practices to minimise the risks of spreading communicable and non-communicable infectious diseases in public and private meeting places. From a broader point of view, Intesa Sanpaolo, through the competent workers' Health and Safety protection functions and involving all levels of the organisational structure, took an active part in the preparation, currently underway, of a "Pandemic Plan" aimed at defining strategies and operating procedures to contain the spread of any infection.

Intesa Sanpaolo (as Employer) – with the collaboration of the Head of the Prevention and Protection Service and the Occupational Health Doctors and following the consultation of the Worker Safety Representatives - drafts and updates the Risk Assessment Document which contains, among other things:

- identification of dangers and their classification;
- specification of the prevention and protection measures implemented and the individual protection equipment adopted following the assessment;
- the programme of measures regarded as suitable for guaranteeing an improvement in safety levels over time;
- an outline of the procedures for the implementation of the measures, as well as the company roles responsible for this.

The assessment and the associated document are updated on the basis of technical developments at least once a year, as well as significant changes to the production process and organisational structure of the company that may impact on the risk exposure of workers. This commitment was fulfilled in 2022 as well, with the updated document provided to all Group's people.

INTEGRATED VULNERABILITY PROJECT

The growing complexity and dynamism of the context as well as the ever-increasing importance of compliance, business continuity, reputational risks and the so-called emerging risks associated with the Next Way of Working programme and climate change, make it necessary to renew the HSE risk assessment model in a 4.0 dimension, raising awareness of the impact of new digital technologies on work and on the workplace and on the related challenges and opportunities in the field of occupational health and safety, with the aim of increasing the efficiency of the safeguards implemented, and of the mitigation measures. The strategies for the achievement of these objectives lead to an evolution of the assessment of existing "vulnerabilities" and of the preventive measures implemented, through an integrated vulnerability assessment model (buildings, people, processes), to govern the management of critical situations arising from both sector-wide events and from extensive catastrophic phenomena that can have repercussions on the company.

Following a 2021 union agreement, the Group's Worker Safety Representatives (WSR) were renewed. Their areas of responsibility are defined on a geographical basis. The group of representatives in Italy currently numbers 96 people who represent almost 100% of the staff. This representation makes the procedures for consultation (22 Consultation Meetings were held during the year) and participation in the overall health and safety management system fully operative, as established by the regulations. During the year, the base training course for WSR was provided, in collaboration and with the participation of company advisors for risk assessment and management: 12 sessions were held for a total of over 60 training hours.

With regard to the international scope, a risk management model was developed for the protection of workers' health and safety at the international branches in line with the Parent Company's Policy, Process Guides and OH&S (Organisational Health & Safety) strategies. For the above-mentioned ISP branches and for the Subsidiary Banks, the risk situations were identified and the related improvement plans were released.

With Intesa Sanpaolo Innovation Center Lab Neuroscience and the IMT School for Advanced Studies Lucca, a new research project called "Tutela4HCI" is in the process of being implemented, which will be deployed as of 2023 and which aims to investigate the Human Computer Interaction (HCI) of the Group's people and its inherent characteristics in relation to subjective variables (e.g. demographics). The project aims to map a sample of the head office and network employee cluster in order to analyse which factors affect the interactions of Intesa Sanpaolo's people with technological devices, in implementation of the Group's health protocol, thereby providing useful information relating to cognitive resources, control over own performance, cognitive load, perception of technology, etc.

In 2022 as well, the risk assessment and management continued to be impacted by the COVID-19 pandemic, which hit its peak in January 2022 in terms of cases and the consequent implementation of the biological risk assessment: the ongoing analysis of the constantly evolving national legislation - to which full compliance was always guaranteed - was crucial. For the assessment of the risk during the pandemic, the Workplace Safety, Environment and Energy Head Office relied on the Group's Occupational Health Doctors coordinated by the Director of the Occupational Medicine Unit of Asst Fatebenefratelli Sacco and by the Coordination Director of the Occupational Medicine Outpatient Unit of the Azienda Universitaria Ospedaliera Città della Salute e della Scienza di Torino. Moreover, for the aspects relating to plant and environmental conditions and protection systems, as well as for epidemiological studies, it relied on the professors of the Department of Public Health Sciences of the University of Turin and of the Department of Medical and Surgical Sciences of the University of Bologna.

The assessment and the consequent mitigation measures are adopted in full compliance with national and regional regulations, they refer to international (WHO, ECDC) and national (ISS, INAIL) guidelines and indications and adhere to the content set out in the "Shared regulatory protocol of measures to combat and contain the spread of the COVID-19 virus in the workplace" signed between the Government and company members (for the banking sector, reference is made to the "Shared Protocol" between ABI and the Trade Unions).

This gave rise to the need to update the "Risk Assessment Document" (DVR) to keep track of the actions implemented. Among other things, the assessment made use of the INAIL methodology ("Technical document on the possible remodulation of measures to contain SARS-CoV-2 infection in the workplace and prevention strategies").

The Occupational Health and Safety Management System, headed by the Employer, is an integral and decision-making part of the Emergency Unit set up to deal with the COVID-19 emergency in accordance with the Crisis Management Model (MOGC). The pandemic risk is already among the scenarios envisaged by the model (Business Continuity Guidelines). In this context, in order to monitor the level of epidemiological risk, a contagion monitoring model was set up with weekly reports in support of decision-making. These factors make it possible to react promptly and, where possible, preventatively with respect to the provisions set forth by the legislator in the evolution of the crisis and allow the definition of increasingly stringent measures to anticipate the evolution of the epidemiological situation.

Extraordinary human and financial resources were made available for the implementation of the action plans, with over 20 qualified physicians supported by two coordinating physicians with whom internal measures were developed to limit the spread of the virus, along with protection initiatives for vulnerable people and for the management of COVID-19 cases.

The actions that were identified and implemented are of the following nature: organisational, linked to work flexibility, use of spaces, entrances and various activities; behavioural and educational; technical relating to environmental hygiene, Personal Protective Equipment, ordinary and extraordinary sanitation, operation of the systems to guarantee air flow and quality; medical with the management of positive COVID-19 cases and with the protection of vulnerable personnel in the event of infection; psychological with support to people in difficulty by providing psycho-social assistance, with specialist psychological debriefing activities for work groups affected by COVID-19 cases, psychological support for people affected by infection and listening initiatives and support for all personnel. For details of the initiatives, reference is made to the 2021 Consolidated Non-Financial Statement [i].

Within the international scope, during the COVID-19 emergency and in 2022, the health and safety officers of the International Subsidiary Banks and of the Group's international structures were involved in the dissemination of the management protocols relating to the actions to be taken in accordance with the epidemiological development in the different contexts, as well as the dissemination of the Group standards and the specific local requirements of each country. Despite the variety of situations to be dealt with, the creation of the network of specialist representatives, in particular in the 11 subsidiaries of the International Subsidiary Banks Division, operating since 2019, and the use of collaboration areas for the timely sharing of updates and communications contributed to the management of the pandemic also at an international level.

In 2022, the occupational health doctors, through the analysis of health data deriving from medical examinations carried out and included in annual epidemiological reports, began to identify the presence of elements attributable to the so-called "long covid" in people who contracted the infection in comparison with the rest of the population examined.