

In 2020, within the scope of the Welfare, Safety and Sustainable Development Committee, a project was launched to analyse and discuss the prevention of gender harassment and violence in the workplace with the goal of adopting a set of common measures, completing the internal reporting process of such events and identifying tools in support of victims of harassment. The Group also made available the service for professional psychological support to employees (men and women) who are victims of sexual harassment in the workplace or in the private/social sphere. The service, completely free of charge and accessible via a toll-free number available 24 hours a day, 7 days a week, also offers the option to initiate a first legal consultation.

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

### COMPANY POLICIES

In terms of relationships with its employees, 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 the area of reconciliation. 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 employees 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 QUALITY OF LIFE IN THE COMPANY

Intesa Sanpaolo has chosen a corporate welfare model that operates within an integrated system and includes: the supplementary pension, supplementary health care, the Cultural, Recreation and Sports Association for Intesa Sanpaolo Group Employees (ALI), the Intesa Sanpaolo Foundation NPO, as well as the coordination of the inter-functional group Disability management, the activities relating to attention to the individual and work/life balance and the set of Mobility management activities (see page 187). The company welfare system seeks to address the key issues in order to establish the best possible work-life balance for employees 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.

Introduced in 2015, Flexible Working is the smart 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, in 2020 proving to be a winning model in the organisation of work and an effective tool also in the COVID-19 emergency. In order to make it possible to extend Flexible Working also to structures not previously included or with strong operational or technological constraints, Intesa Sanpaolo has accelerated the supply processes of IT equipment and the identification of innovative solutions. With the trade union agreement dated 11 June 2020, the option to join the Flexible Working scheme was activated for all Group people with children under the age of 14, in all roles and/or duties, including in-Branch, providing for the right to use at least one day of remote working from home per week, if requested. At the end of 2020, employees joining the Flexible Working scheme stand at approximately 65,500 (the figure stood at approximately 17,250 at the end of 2019). Within the scope of the International Subsidiary Banks Division, in addition to the banks where it was already active in 2019 (Banca Intesa Beograd, Intesa Sanpaolo Bank Albania, CIB Bank and VÚB Banka), flexible working was activated at the beginning of 2020 in PBZ for Head office staff on a target population of 764 employees. As from March, concurrently with the COVID-19 emergency measures, flexible working was extended to 74% of the banks' Head office staff, while other protection measures were identified for network personnel. In the second half of the year, following internal surveys and in line with the provisions of local laws, the Banks launched new projects and flexible working methods which include an increase in the maximum number of work-from-home-days (CIB Bank, VÚB Banka), the revision of the layout of office spaces to a more sophisticated one (VÚB Banka), and the extension of flexible working to more people, including network personnel (Intesa Sanpaolo Bank Albania), which at the end of 2020 made it possible to extend the target population to a total of 7,000 employees.

## WORKFORCE TRANSFORMATION PROGRAMME

In line with the provisions of the 2018-2021 Business Plan in terms of transition to new ways of working and taking up the challenges imposed by the COVID-19 pandemic, the projects within the context of the Workforce Transformation programme were enhanced in 2020. The programme aims to:

- increase people's level of satisfaction, improving the work-life balance while at the same time maximising productivity;
- guide a greater and more conscious adoption of smart working, including by promoting more collaborative, agile and objective-based working methods;
- support overall efficiency, also thanks to the optimisation of spaces and real estate assets;
- increase the Group's attractiveness towards new talents, thereby increasing retention;
- contribute to the development of inclusive and sustainability policies within the Group.

Over time, Intesa Sanpaolo will address some changes that will transform the way in which the Group works, acting on the working and collaboration methods between employees, on technological and innovative support solutions, on redesign of layouts and spaces, on new flexibility initiatives, including in terms of access to smart working and working hours.

Another innovative tool is the Time Bank, a reserve of time made available by the company and employees so they can provide greater support for people 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 50,000 hours, every person has the possibility of donating some of their leave or holidays, which the Bank will then match, up to a maximum of another 50,000 hours. Over the course of 2020, in order to cope with the many difficulties generated by the COVID-19 emergency, in support of the care and assistance needs of family members, a specific trade union agreement was signed in June which promoted an extraordinary donation campaign of holidays or bank hours by personnel to the Time Bank, with the aim of allowing them to be used for assistance to the elderly or non self-sufficient people (family members and relatives within the first degree) and to parents with children up to 14 years of age who had fully benefited from the extraordinary leave introduced by the "Cura Italia" Decree and subsequent amendments. In addition, the agreement provided the option to benefit from an additional 2 days of hourly paid holiday compared to those due annually as an additional form of flexibility in the interest of work-life balance. In 2020 employees donated 38,500 hours, which were topped up with the same number of hours by the company, for an overall total of 77,000 hours. Additionally, these donations also included, on an exceptional basis and following the aforementioned agreement, a further 17,600 hours of paid holiday not taken by personnel that left pursuant to the company agreements in place for voluntary exits.

Personnel belonging to the Group's Branches and those engaged in activities that did not allow the use of smart working were granted 6 additional days of paid holiday with the option of monetising a part thereof. In 2018, the renewal of the second-level Group agreement made it possible to consolidate and strengthen the tools designed to provide parental support. Indeed, fathers can request specific additional paid leave for the birth of their children, 10% of the sum granted by law for parental leave, 30% of their individual gross annual remuneration if they take an additional 10 days of leave once their statutory parental leave has finished, and additional days of unpaid leave and leave of absence for the illness of a child or for childcare reasons. The series of regulations on parental rights has been expanded, on a trial basis, to include an additional form of paid leave to settle children in at crèches or pre-school, 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. The size of the cheque that the Company pays to employees with disabled family members also increased.

Maternity and paternity support is also provided through an excellent company crèche service in Florence, Milan, Moncalieri, Naples and Turin which looks after 255 children, as well as a network of partner crèches across Italy.

The supplementary pension system of the Intesa Sanpaolo Group counts (including the defined contribution and defined benefit pension schemes) around 95,000 members as a whole with over 9.5 billion euro of total assets. In July 2020, the Supervisory Authority issued the directives for the application of the "IORP II" EU legislation on the subject of governance and transparency of supplementary pension schemes. In the panorama of national supplementary pension schemes, the Pension Funds of the Intesa Sanpaolo Group were among the first to adapt to the obligations laid down by this legislation. It is still possible to subscribe dependent family members and continue to subscribe to the Fund, including upon termination of the employment agreement,

regardless of having reached retirement age. The functions made available by the Fund within the reserved area of the website were fine-tuned further, allowing the member in particular to conduct simulations in order to work out the expected net amount in the event of a claim for advances and services. The trade union agreement dated 1 April 2020 regulated the option to integrate one's individual position further by requesting the transfer of previous employee termination indemnities (accrued up to 31 December 2006, set aside at one of the Group companies and not paid to another form of supplementary pension schemes). In relation to the COVID-19 emergency, the Bodies and operating structures of the Group Funds, in agreement with the external advisors, have worked to maintain and defend the income targets of each sector, with the interventions that became necessary in the interest of its members for the protection of pension savings.

### THE GROUP HEALTH FUND

The Intesa Sanpaolo Group Health Fund is an NPO that operates on the basis of cooperative and social solidarity values for strictly welfare-related ends, 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. The Fund is a leading entity at the national level, both in terms of the number of users (over 213,800 people in 2020) and the volume of services provided, through direct agreements with health facilities and by way of reimbursement. During the COVID-19 emergency, despite the enormous difficulties caused by the pandemic (the sector records a 25-30% performance decline compared to 2019), the Fund continued to guarantee health care to its members for over 130 million euro, confirming its role of constant reference point for health and prevention. The campaign, conducted with the support and validation of the Fund's Scientific Committee, to raise awareness, prevention and early diagnosis of tumours, launched in 2019, also continued, through the publication on the dedicated portal of interactive content, questionnaires, video clips and monographic articles of an informative nature. In addition, in 2020 the Fund focused specifically on communication and assistance aspects also in relation to COVID-19. Thus, the services offered by the Fund do not exclude pandemic events and include COVID-19 screening tests. In 2020, the Health Fund's activities were especially focused on the review and improvement of the channels of contact with members, through the implementation of proprietary management procedures, the renewal of the internet portal and the activation of digital and more user-friendly communication channels, in order to provide an effective service that is always attentive to the needs of all clients.

In 2020 the International Subsidiary Banks Division once again renewed the International Healthcare Programme initiative, which offers a total of 19,000 international employees with permanent contracts (the cover was also extended to Pravex during the year) 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. Given the travel restrictions imposed by the pandemic, alternative solutions were adopted which in some cases involved treatment in the country of residence.

Intesa Sanpaolo Employees' Association (ALI) has been working since 2014 in the Group Welfare System as the only Group association, providing its approximately 150 thousand Members, at the local and national level, with tourism, culture and sport initiatives and services or opportunities of meeting up dedicated to work-life balance. During 2020, the COVID-19 emergency had a profound impact on all the activities of the Association, which identified new initiatives and focused on new aspects in relation to the evolution of the pandemic. As an alternative to the traditional summer camps in Italy and abroad, young student members were offered - in synergy with specialised companies - a range of innovative solutions to take advantage of online language courses, programmes dedicated to high school, university and/or work options, an experimental project for learning an effective study method to better address in-class and remote teaching and improve their academic performance, with a programme dedicated to individuals with specific learning disabilities. The Christmas Gift initiative was dedicated to children aged 1 to 6, with which ALI supports the project to educate children about saving by depositing a contribution in the account "XME conto UP!" current accounts opened on the children's behalf; starting from this year, families were able to request, alternatively, an Amica Farmacia or Chicco gift voucher. A one-off voucher is given to the families of all babies born during the year which the member can spend at either Amica Farmacia or Chicco. On an experimental basis and completely free of charge, all Members were offered the opportunity to activate the "Welcare Family" services to receive personalised

advice on the range of welfare and educational services available in the respective territory of interest; the innovative Stimulus psychological support service was made available to adult family members through an online platform and a toll-free number, which is added to the service already made available by the company for all Group employees. In order to promote physical activity - as a source of health and well-being and the reduction of sedentary behaviours - the Group continued to cooperate with partners who, given the pandemic situation, expanded the offer with online proposals. The literary contest RACCONTALI, now in its fourth edition, was extended to poetry this year, focusing on the theme "Memorie di quarantena e parole per il nostro futuro" (Quarantine memories and words for our future). In order to support families in the emergency caused by the pandemic, extraordinary contributions were approved for the purchase of PCs/tablets and bicycles, including electric ones, and the quality was enhanced - also thanks to the new online section of the Ali x te website - alongside the range of services designed for Members in the following areas:

- agreements for online purchases of anti-COVID-19 personal protective equipment, technological products, ergonomic chairs and pharmacy products
- "green" agreements, for the purchase or sharing and long-term rental of scooters and hybrid and electric cars, in addition to important initiatives in support of sustainable mobility thanks to the contributions approved by some Local Councils
- purchasing groups of quality food products through the Intesa Sanpaolo Destination Gusto platform.

Finally, the promotion of solidarity projects continued, recruiting volunteers for initiatives like Giornata di raccolta del farmaco (Medicine Collection Day).

The Intesa Sanpaolo Onlus Foundation represents a tangible manifestation of sensitivity and social responsibility towards people. In 2020, the extraordinary ability to react to the new difficulties of the context allowed the Foundation to complete not only the traditional activities in support of economic and social hardship, but also to offer tangible support to the country's weakest individuals, which the effects of the pandemic have rendered even more fragile and vulnerable, contributing to the purchase of food, basic necessities, medicines, clothes, personal protective equipment and environmental sanitation products. The total amount approved by the Board of Directors is approximately 2.6 million euro and includes, in addition to the extraordinary measure to deal with the COVID-19 emergency, support packages in favour of the Group's employees, retirees and their families experiencing hardship and a significant allocation to canteens for people in need and dormitories for the poor and needy.

## PEOPLE CARE

As part of the 2018-2021 Business Plan, People Care, the project launched in 2018 with the aim of improving the quality of life in the company and increasing employee well-being, continued in 2020 on the basis of the four-pillar "Service Model": enhancement of the offering of services to the people within the company, active consultation and analysis of the needs of company employees, monitoring of the leading companies in People Care systems, implementation and development of the offering of new services. In this perspective and also in relation to the COVID-19 emergency, activities accelerated in the first half of 2020. The Consultation and Support service, in light of the positive experience of the Pilot project on a Regional Department, was extended on 17 March to the entire Group's population in Italy, recording over 1,300 accesses at the end of 2020. Designed to provide immediate professional and confidential support in the case of life situations that generate concerns or affect general well-being, the service is made available thanks to the partnership with a leading company in Europe specialised in the sector and with the supervision of the A. Gemelli Postgraduate School of Psychology of Cattolica University of Milan, which monitors its effectiveness. It is totally free of charge and features different access methods (a toll-free number available 24/7 and a dedicated web platform) guaranteeing psychological support, including remotely. In this context, the first edition of the training course for personnel managers "Ascolto del disagio: l'ascolto attivo come strumento di supporto e gestione dei colleghi in difficoltà" (Listening to hardship: active listening as a support and management tool for employees in difficulty) was launched in December, with teaching provision from the A. Gemelli Postgraduate School of Psychology of Cattolica University of Milan.

The new CareLab section, a project carried out as part of the activities of the «Lavoro da casa (Work from home)» Task Force, set up to support Group employees to deal with the COVID-19 emergency, was launched in April 2020. Found within the Personal Services Section of #People, it focuses on the areas of Well-being - Nutrition, Movement, Energy and emotional well-being, and Caregiving - as an integrated system "to experience the ways to well-being". CareLab intends to provide employees with the necessary tools to consolidate or start healthy lifestyles and habits, through theoretical notions and practical experiences, making the most of all the digital opportunities available. At the end of 2020, over 25,000 employees benefited from the digital opportunities offered by CareLab. In addition to the contents created in the various formats - publications, videos, podcasts and events - by external partners specialised in each wellness area, two services are also made available free of charge to employees on CareLab: #Stepbystep, the Intesa Sanpaolo app that encourages movement and a healthy lifestyle and the online gym, with a weekly schedule of live and on-demand lessons with expert and qualified trainers. At the end of 2020, over 5,500 downloads of the #Stepbystep app dedicated to movement were recorded.

The Consultation and Support and CareLab initiatives have been extended to UBI Banca employees at the end of November.

Within the scope of the International Subsidiary Banks, concurrently with the period of restrictive measures to contain the emergency, a number of initiatives aimed at mitigating the effects of stress and promoting employee physical and mental well-being were launched both at the Division Head Office level and at the local level, while aiming to maintain a sense of belonging. Among the various proposals, 5 webinar sessions were held on the topic of stress and anxiety management through breathing, meditation and yoga techniques, which involved 70 employees at Division Head Office level. The activity was then extended to the HR communities of all international subsidiary banks through an international session that involved 120 people.

## 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. These tools have also been made available to UBI Banca employees, along with the activation of a Web TV channel for them. In 2020, the pandemic led to the need for new ways of working, communicating and liaising, to which the Internal Communications integrated system was able to respond with constant supervision, promptly informing all employees through the publication of news, the timely updating of the section dedicated to COVID-19, skype interviews with Group managers, and the sending of mass emails. A key moment was listening to employees' opinions, in order to analyse their perceptions during the emergency phase. The survey took place in April 2020 for all employees in Italy and in June for all employees of international companies. The analysis was conducted with the methodological consultancy and operational support of a third-party company which guarantees

the total anonymity of those who take part in the survey and which, in parallel, surveyed a sample of workers representative of the Italian population by gender, age and area of residence. The survey was answered by 57.7% of employees who highlighted more positive perceptions on the issues investigated than the rest of Italy (sample of Italian workers). The Group employees demonstrate a very high sense of belonging, promoting the Bank for the way it has handled the emergency with authorities, customers and employees. Smart working is appreciated by all company employees, even those who are not eligible for it, and after the emergency hopefully they will be able to increasingly benefit from it; the managers adapted well to the new situation and were appreciated by employees both in-branch and at home. After 6 months, a new survey was conducted in December on the subject both on the Intesa Sanpaolo population and, for the first time, on the UBI Banca population for a total of 81,385 employees involved and a response rate of 46.5%. The results show a high level of common feeling between Intesa Sanpaolo and UBI Banca employees. As in April, uncertainty was among the main emotions felt by the Group employees. A decrease in fear was recorded and at the same time hope and trust also decreased. A high sense of belonging to the Group was confirmed, stronger than the other employees in the Italian sample, and the opinion on managers was equally positive. Those working remotely have more positive emotions than those working mainly in the branch/office and self-perceive an increase in productivity, autonomy, ability to concentrate and digital knowledge. Finally, compared to April's survey, the Group employees were more in favour of extending the weekly smart working days compared to the pre-COVID period.

Furthermore, this year as well, structured listening - as a tool that can provide support to the Top management and the company structures with regard to issues and specific requirements or project activities - led to the implementation of a number of listening activities (feedback, surveys, focus groups, etc.) with the involvement of thousands of employees from the Governance Areas, Divisions and Group companies.

## HEALTH AND SAFETY

The Safety and Protection Department is responsible within the Group for overseeing health and safety activities. 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 employees. With the aim of enhancing the health and safety protection of its employees, since 2017 the Occupational Health and Safety Management System has undergone an annual audit by an independent third party which certifies its compliance with current legislation and industry standards (UNI ISO 45001:2018). The responsibilities and methods associated with the implementation, maintenance, monitoring and improvement of the Occupational Health and Safety Management System (OHSMS) are outlined in the Process Guide - Compliance Management - Management of Occupational Safety Regulations, updated in 2018. 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 external businesses 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 employees 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;
- definition 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;
- realisation of the planned measures as part of the programme;
- definition of worker 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.

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 Workers' Representatives in charge of Safety - 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 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 2020 as well, with the updated document provided to all employees. Following a 2016 union agreement the Group's Worker Safety Representatives (WSR) were elected. Their areas of responsibility are defined on a geographical basis. The group of representatives currently numbers 104 employees who represent almost 100% of the staff. Every year dedicated training activities are held to update the WSR. Thanks to this series of activities it was possible to make the procedures for consultation and participation in the overall health and safety management system fully operative, as established by the regulations. In 2020, the risk assessment was strongly impacted by the COVID-19 pandemic and the consequent implementation of the biological risk assessment: the ongoing assessment 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 Safety and Protection Department 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, 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. Actions were therefore taken to prevent the risk of SARS-CoV-2 infection in the workplace, also contributing to the prevention of the spread of the epidemic. These measures can be classified as follows: organisational; prevention and protection; specific for the prevention of epidemic outbreaks. Among the behavioural measures, hygiene practices and codes of conduct were introduced by informing and empowering personnel through appropriate signs, guidelines, videos, infographics and links, as well as providing health equipment and Personal Protective Equipment (PPE) according to principles of rationality and progressiveness and setting up different kits according to the locations open to the public, the need to liaise with customers and internal activities. In terms of the organisational measures put in place to guarantee reduction in personal contacts and social distancing, specific closures and reopenings of offices, flexible working hours and shifts, extended flexible working from home and the digitisation/remote working were introduced for employees. For customers, a system of restricted admissions was introduced, with specific appointments, the definition of essential transactions to be performed face-to-face and the extension of multi-channel services, while new access, interference and Risk Assessment Document (DUVRI) management procedures were implemented for suppliers and consultants. The per capita space available to all staff was increased with dividers and fewer workstations, the conditions for the formation of gatherings were eliminated, providing precise rules and prohibitions for meetings, events and access to company canteens, as well as specific rules and restrictions for mobility to and from areas at greatest epidemiological risk in terms of transfers and missions. Among the technical measures, specific instructions were defined for environmental hygiene, including daily cleaning and deep cleaning of workplaces, sanitisation and management of air treatment systems. The Company Emergency Plan was also revised, along with intervention and first aid procedures, the cover of employees in the branches and in head office department buildings and the safe organisation of the annual evacuation drill both for fire prevention at all the Group's offices, and for earthquake drill in the offices located in seismic zones 1 and 2. In order to serve as a training and information measure, a section dedicated to COVID-19 was created on the home page of the company intranet, which collects the regulations issued, the material produced by the WHO, ISS and other authoritative institutional and health sources, guidelines for safe flexible working, guidebook on the perception and management of the COVID-19 risk, manuals for the management of work environments and the behaviours to be followed during work activities, infographics, videos and information series on how to care for health and digital work management. Courses were also provided in relation to:

- the measures introduced in the Company for the COVID-19 emergency;
- the management of the triage activity, following the identification of COVID-19 cases among the staff;
- amendment to the emergency plan and intervention procedures to deal with the COVID-19 emergency;
- basic training and periodic updating for workers and supervisors;
- basic fire prevention training for emergency personnel in low fire risk buildings;
- periodic fire prevention updating for emergency personnel in low and medium fire risk buildings;
- basic theoretical first aid training for emergency personnel;
- training on specific risks (radon and asbestos).

In terms of the medical measures, the support of Occupational Health Doctors was enhanced to minimise the impact of new cases in the company, identify the personnel to be placed on leave, provide general medical information to all personnel and evaluate readmission to the workplace. A management process of cases was introduced with a precautionary and anticipatory approach through the epidemiological analysis of local zones

with the identification of areas at greatest risk, the analysis of possible, suspected and confirmed cases on leave or sick leave and the identification of close contacts to be placed on leave. Measures were introduced to protect vulnerable personnel in the event of an infection, placing people with severe motor or sensory disabilities, with diseases involving immunosuppression, with chronic illnesses, with multimorbidity, pregnant and breastfeeding women, the elderly and people with disabilities on leave (with the exception of flexible working from home). Psycho-social support interventions were put in place, with specialist psychological debriefing activities for working groups affected by COVID-19 cases, psychological support interventions for infected people and consultation and support initiatives for all personnel.

At the international level, during the COVID-19 emergency and in 2020, 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.

## THE MANAGEMENT OF THE COVID-19 EMERGENCY IN THE COMPANY

The process of managing and activating support for employees impacted by COVID-19 entails a first phase of acquisition of all reports of cases and contacts already defined by the National Health System or suspected cases, coming from employees, personnel managers and by the persons in charge of the various structures. The Safety and Protection Department personnel, with the support of Occupational Health Doctors, carry out the "triage" activity by classifying cases and contacts, not only by implementing the guidelines of the National Health System. (ASL/ATS, general practitioners, etc.) but also by researching and identifying possible cases and possible close contacts between personnel with symptoms and between personnel who had contacts, in an anticipatory and collaborative manner with respect to the search routinely conducted by the National Health System. Once cases and contacts have been identified, information is given to both the personnel and the structures involved, and to the competent local ASL departments, sanitisation interventions are activated where necessary, collective briefings are organised where necessary with the impacted structures and for cases where the event was considered particularly traumatic, collective debriefings of psychological support are organised with the support of psychologists. At the end of the leaves due to cases and close contacts, eligibility for readmission to work is checked by the Occupational Health Doctors. In order to monitor the level of epidemiological risk, ISP created a "contagion monitoring model" to protect employees with a precautionary and preventive approach, in view of the phases following the lockdown. The model was built using the governance risk matrix which is based on 3 macro-indicators (monitoring capacity and surveillance systems and data collection by the National Health System - diagnostic assessment, investigation and contact tracing - stability of transmission and capacity of the Healthcare Services) and the results of which are used as inputs, integrating some specific and significant indicators for ISP. The result is a model that allows to monitor the evolution of the risk level for ISP in relation to each province: measures activated following critical evaluation by management are associated with each risk level which allow to identify, formalise and define preventive measures to respond to changes in the context. Intesa Sanpaolo supported research on COVID-19 conducted by the Università Statale di Milano at the Sacco Hospital. In particular, since the first days of the lockdown, the Innovation Center has supported the research activities of the Infectious Diseases Laboratory at the Sacco Hospital for: - The reconstruction of the process of propagation of the infection in Italy and Europe; - The identification and analysis of mutations in viral genes, to identify any impacts on virulence; - The management and organisation of the analysis on an exceptional amount of data from the laboratories of the Sacco Hospital network. Among the main results, the publication of a scientific paper in the international medical journal *Viruses* which made it possible to observe that almost all of the viruses in Italy belong to the B.1 lineage, which later became the most widespread in the world, observe that the most likely period of entry into Italy is at least one month before the description of the first cases and estimate the parameters relating to transmissibility. During the pandemic, the Intesa Sanpaolo Group also supported numerous hospitals in the country.



In 2020, the flu and pneumococcal vaccine campaign was activated for the Group's personnel: joining the campaign was on a voluntary basis, with the option to subscribe to the administration of both vaccines or just one of them. Throughout the national territory, 17,493 flu and 7,575 pneumococcal vaccines were administered.

### **ACTIVATION OF DEVICES FOR RAPID TESTS TO GROUP EMPLOYEES**

The execution of rapid tests for employees was successfully carried out and to the satisfaction of the personnel involved, in a head office building in Naples and in the Lodi area. It is believed that, in the current COVID-19 pandemic context, characterised by the increase in the need for diagnostic tests that guarantee rapid response times and ease of management, the introduction of rapid swab tests represents a valid tool for the containment of the spread of the virus and will prove particularly useful to speed up the identification of positive cases among symptomatic subjects, and to speed up testing in suspected cases and close contacts. With the collaboration of the company RBM Salute, a model of geographic coverage of rapid test devices was activated in 24 Group offices, up and running as from January 2021, which employees identified by Safety and Protection Department and Occupational Health Doctors will be able to access on a voluntary basis under certain circumstances and following the triage activities.

### **UNI ISO 45001:2018 CERTIFICATION FOR OHSMS**

The certification attesting to the conformity of the Occupational Health and Safety Management System with the UNI ISO 45001:2018 standard was confirmed in 2020. The audit activities were based on a significant 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 100% of the Intesa Sanpaolo branches and buildings in Italy.

The development of the Intesa Sanpaolo infection risk prevention protocol, which took place in accordance with the various management phases following the declaration of the pandemic status, was subject to an independent assessment through two separate assessment activities: the first, carried out during the lockdown period, assessed and certified the organisational model and the measures adopted by Intesa Sanpaolo to combat and contain the spread of the COVID-19 virus in the workplace, according to the DNV GL COVID-19 Risk Management assessment protocol (the results are set out in the report "20200507-ISP-COVID-19 Assessment Final Report-Rev.1" of 7 May 2020); the second, carried out in August and September, in accordance with the MyCare® model, certified a Maturity model through which the effectiveness of the management system implemented to mitigate the risks of infection by pathogens was assessed.