

G3 Content Index - Financial Services Sector Supplement - GRI Application Level B

	Application Level B	Assured by	Independent auditor (KPMG S.p.A.)
SR	Social Report		
CE	Code of Ethics		
CGR	Report on Corporate Governance and the ownership structure		
RA	Reports and Accounts		

STANDARD DISCLOSURES PART I: Profile Disclosures

1. Strategy and Analysis

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	Reason for omission	Explanation	Global Compact Principles
1.1	Statement from the most senior decision-maker of the organization.	Fully	SR 2-3			
1.2	Description of key impacts, risks, and opportunities.	Fully	SR 6, 15, 19, 32-33, 54, 60-65 RA 197-199			

2. Organisational Profile

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	Reason for omission	Explanation	Global Compact Principles
2.1	Name of the organisation	Fully	Front cover			
2.2	Primary brands, products and/or services	Fully	SR 7,8,10			
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	Fully	SR 7-10			
2.4	Location of organization's headquarters.	Fully	SR 4, 68			
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	Fully	SR 10 The Group has its head office in Italy and subsidiaries / offices in 12 foreign countries			
2.6	Nature of ownership and legal form	Fully	SR 11			
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Fully	SR 7-10, 32			
2.8	Scale of the organisation	Fully	SR 7			
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	Fully	SR 11, 15			
2.10	Awards received in the reporting period.	Fully	SR 7,19			

3. Report Parameters

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	Reason for omission	Explanation	Global Compact Principles
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	Fully	SR 64			
3.2	Date of most recent previous report (if any).	Fully	SR 64 The Social Report 2009 was presented to the shareholders during the annual meeting in April 24, 2010			
3.3	Reporting cycle (annual, biennial, etc.)	Fully	annual			
3.4	Contact point for questions regarding the report or its contents.	Fully	SR 64			
3.5	Process for defining report content.	Fully	SR 64-65			
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance.	Fully	SR 64			
3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope).	Fully	SR 64			
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Fully	SR 15			
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols.	Fully	SR 64-65			

3,10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	Fully	SR 54			
3,11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	Fully	There were no significant changes since the previous reporting period			
3,12	Table identifying the location of the Standard Disclosures in the report.	Fully	www.ubibanca.it (Social Responsibility section)			
3,13	Policy and current practice with regard to seeking external assurance for the report.	Fully	SR 64-67			

4. Governance, Commitments, and Engagement

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	Reason for omission	Explanation	Global Compact Principles
4,1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	Fully	SR 11-13 CGR 5, 20			
4,2	Indicate whether the Chair of the highest governance body is also an executive officer.	Fully	SR 12			
4,3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	Fully	BS 12 The Government model of UBI Banca is dualistic			
4,4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Fully	SR 13, 27, 31 CGR 42-44			
4,5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	Fully	SR 23 CGR 21-22			
4,6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Fully	CGR 22, 30, 39-41, 86			
4,7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	Fully	CGR 22			
4,8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Fully	SR 16-17, 60			
4,9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Fully	SR 16, 64 CGR 15-17, 28-30			
4,10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Fully	CGR 19, 28			
4,11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Fully	SR 28, 36			
4,12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	Fully	SR 17-18			
4,13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic.	Fully	SR 17-18, 32-33, 41, 54			
4,14	List of stakeholder groups engaged by the organization.	Fully	SR 34-35, 52, 64			
4,15	Basis for identification and selection of stakeholders with whom to engage.	Fully	SR 18, 34-35, 52, 64			
4,16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	Fully	SR 34, 51-52, 64			
4,17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	Fully	SR 34, 64			

STANDARD DISCLOSURES PART II: Disclosures on Management Approach (DMAs)

G3 DMA	Description	Reported	Cross-reference/Direct answer	Further comments	Global Compact Principles
DMA PS	Disclosure on Management Approach PS				

Aspects	Product portfolio	Fully	SR 32-33		
FS1	Policies with specific environmental and social components applied to business lines.	Fully	SR 16, 32-33, 54		
FS2	Procedures for assessing and screening environmental and social risks in business lines.	Partially	SR 41		
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	No			
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	Partially	SR 24-25, 60		
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	Fully	SR 41, 57		
	Audits	Fully	SR 41		
	Active Ownership	Fully	SR 41		
DMA EC	Disclosure on Management Approach EC				
Aspects	Economic Performance ^{COMM}	Fully	SR 58		
	Market presence	Fully	SR 8-10		
	Indirect economic impacts	Fully	SR 44, 63		
DMA EN	Disclosure on Management Approach EN				
Aspects	Materials	Fully	SR 55		
	Energy	Fully	SR 54		
	Water	No		Based on the Group operations, the direct impact of activities on water sources is not considered significant.	
	Biodiversity	No		Based on the Group operations, the direct impact of activities on biodiversity is not considered significant.	
	Emissions, effluents and waste	Partially	SR 55	Based on the Group operations, the direct impact of the discharges and waste generated by the Group is not considered significant.	
	Products and services	Fully	SR 57		
	Compliance	Fully	The Group complies with applicable environmental legislation.		
	Transport	Fully	SR 56		
	Overall	Fully	SR 54		
DMA LA	Disclosure on Management Approach LA				
Aspects	Employment	Fully	SR 20-21		
	Labor/management relations	Fully	SR 27		
	Occupational health and safety ^{COMM}	Fully	SR 27		
	Training and education	Fully	SR 24-25		
	Diversity and equal opportunity	Fully	SR 26		
DMA HR	Disclosure on Management Approach HR				
Aspects	Investment and procurement practices	Fully	SR 16-17, 43 CE 16		
	Non-discrimination	Fully	SR 16-17,20 CE 6, 11-12		
	Freedom of association and collective bargaining	Fully	SR 27 CE 11-12		
	Child labor	Fully	SR 20 CE 11-12		
	Forced and compulsory labor	Fully	SR 20 CE 11-12		
	Security practices	Fully	SR 27 CE 11-12		
	Indigenous rights	No		Based on Group operations, the direct impact of activities on indigenous peoples' rights is not considered significant.	
DMA SO	Disclosure on Management Approach SO				
Aspects	Community	Fully	SR 44		
	Corruption	Fully	SR 16-17 CE 9-10		
	Public policy	Fully	CE 18		

	Anti-competitive behavior	Fully	SR 16-17 CE 9-10		
	Compliance	Fully	SR 16-17 CE 9-10		
DMA PR Aspects	Disclosure on Management Approach PR				
	Customer health and safety	Fully	SR 17, 32-33, 36		
	Product and service labelling	Fully	SR 17, 32-33		
FS15	Policies for the fair design and sale of financial products and services.	Fully	SR 16-18, 32-33, 36-41, 56-57, 62		
	Marketing communications	Fully	SR 32-33		
	Customer privacy	Fully	SR 16, 32-33		
	Compliance	Fully	SR 32-33		

STANDARD DISCLOSURES PART III: Performance Indicators

Product and Service Impact

Performance Indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Product Portfolio				
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	Fully	SR 32	
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Fully	SR 36-40	
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Fully	SR 56-57	
Audit				
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	No		
Active ownership				
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	No		
FS11	Percentage of assets subject to positive and negative environmental or social screening.	Partially	SR 41	
FS12	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	No		

Economic performance

Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Economic performance				
EC1 COMM	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Fully	SR 58-59	
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Partially	SR 56-57, 63	7°
EC3	Coverage of the organization's defined benefit plan obligations.	Fully	SR 28 RA 32, 72, 99, 111, 172, 313-317	
EC4	Significant financial assistance received from government.	No		
Market presence				
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	No		
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	Partially	SR 42-43	
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Fully	SR 21 CGR 22-23	6°
Indirect economic impacts				
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Fully	SR 44-50	

EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	No		
Environmental Performance				
Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Raw materials				
EN1	Materials used by weight or volume.	Fully	SR 55-56	8°
EN2	Percentage of materials used that are recycled input materials.	No		8°, 9°
Energy				
EN3	Direct energy consumption by primary energy source.	Fully	SR 54	8°
EN4	Indirect energy consumption by primary source.	Fully	SR 54	8°
EN5	Energy saved due to conservation and efficiency improvements.	Partially	SR 54-55	
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Fully	SR 54-56	
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Partially	SR 54-56	
Water				
EN8	Total water withdrawal by source.	Fully	SR 56	8°
EN9	Water sources significantly affected by withdrawal of water.	No		
EN10	Percentage and total volume of water recycled and reused.	No		
Biodiversity				
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	No	Based on Group operations, this indicator is not considered significant	8°
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	No	Based on Group operations, this indicator is not considered significant	8°
EN13	Habitats protected or restored.	No		
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	No		
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	No		
Emissions, effluents and waste				
EN16 ^{COMM}	Total direct and indirect greenhouse gas emissions by weight.	Fully	SR 55	8°
EN17	Other relevant indirect greenhouse gas emissions by weight.	No		8°
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Fully	SR 56	
EN19	Emissions of ozone-depleting substances by weight.	No		
EN20	NOx, SOx, and other significant air emissions by type and weight.	Fully	SR 55	
EN21	Total water discharge by quality and destination.	No	Based on Group operations, this indicator is not considered significant	8°
EN22 ^{COMM}	Total weight of waste by type and disposal method.	Fully	SR 55	
EN23	Total number and volume of significant spills.	No	Based on Group operations, this indicator is not considered significant	
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	No		
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	No		
Products and services				
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Fully	SR 56-57	7°, 8°, 9°
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	No	Based on Group operations, this indicator is not considered significant	
Compliance				
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	No		
Transport				
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	No		
Overall				
EN30	Total environmental protection expenditures and investments by type.	No		7°

Social: Labor Practices and Decent work				
Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Employment				
LA1	Total workforce by employment type, employment contract, and region.	Fully	SR 7, 20	
LA2	Total number and rate of employee turnover by age group, gender, and region.	Partially	SR 21	6°
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	Partially	SR 28	
Labor/management relations				
LA4	Percentage of employees covered by collective bargaining agreements.	Fully	SR 27	1°, 3°
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	Fully	SR 27	3°
Occupational Health and Safety				
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	No		
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	Partially	SR 28	1°
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	Partially	SR 27-28	1°
LA9	Health and safety topics covered in formal agreements with trade unions.	No		
Training and education				
LA10	Average hours of training per year per employee by employee category.	Partially	SR 24	
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Partially	SR 22, 24, 25	
LA12	Percentage of employees receiving regular performance and career development reviews.	Fully	SR 22	
Diversity and equal opportunities				
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	Partially	SR 12, 20	1°, 6°
LA14	Ratio of basic salary of men to women by employee category.	Fully	SR 26	1°, 6°
Social: Human Rights				
Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Investment and procurement practices				
HR1 <small>COMM</small>	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	Partially	SR 33, 41, 43	1°, 2°, 3°, 4°, 5°, 6°
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	Partially	SR 43	1°, 2°, 3°, 4°, 5°, 6°
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	No		
Non-discrimination				
HR4	Total number of incidents of discrimination and actions taken.	Partially	SR 23	1°, 2°, 6°
Freedom of association and collective bargaining				
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	Fully	SR 16, 27 Based on Group operations and the countries in which the Group operates, there have not been identified direct activities where freedom of association and collective bargaining may be exposed to significant risk.	1°, 3°
Child labour				
HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	Fully	SR 16, 20, 43 Based on Group operations and the countries in which the Group operates, there have not been identified direct activities at high risk of child labor	1°, 5°
Forced labour				

HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	Fully	SR 16, 20, 43 Based on Group operations and the countries in which the Group operates, there have not been identified direct activities at high risk of forced or compulsory labor	1°, 2°, 4°
Security practices				
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	No		
Indigenous rights				
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	No		
Social: Society				
Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
The community				
SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	Fully	SR 16, 32-33, 39-40, 44-53	
PS13	Access points in low-populated or economically disadvantaged areas by type.	Fully	SR 8-9	
PS14	Initiatives to improve access to financial services for disadvantaged people.	Fully	SR 33, 36-39	
Corruption				
SO2	Percentage and total number of business units analyzed for risks related to corruption.	Fully	SR 6-17 CGR 36-37 All Italian companies and business units are monitored for risks related to corruption in accordance with the Organisational, Management and Control Model ex Legislative Decree 231/2001	10°
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	Fully	SR 24 All staff of Italian companies is trained on anti-corruption policies and procedures in accordance with the Organisational, Management and Control Model ex Legislative Decree 231/2001	10°
SO4	Actions taken in response to incidents of corruption.	Fully	RA 190-193	10°
Public policy				
SO5	Public policy positions and participation in public policy development and lobbying.	Partially	SR 32-33, 39, 41, 54	1°, 2°, 3°, 4°, 5°, 6°, 7°, 8°, 9°, 10°
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Fully	CE 18	
Anti-competitive behaviour				
SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	Fully	RA 190-193	
Compliance				
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Fully	RA 190-193, 320-323	
Social: Product Responsibility				
Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Customer health and safety				
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Fully	SR 27-28, 36	1°
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	No		
Product and service labelling				
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Fully	SR 32-33	8°
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	No		
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Fully	SR 34-35	
PS16	Initiatives to enhance financial literacy by type of beneficiary.	Fully	SR 50-52	
Marketing Communications				
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	Fully	SR 32-33	

PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	No		
Customer privacy				
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Partially	SR 35	
Compliance				
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Fully	SR 190-193, 320-323	

TABLES PROVIDING DETAILS OF THE INDICATORS CONTAINED IN THE SOCIAL REPORT

Indicators	Units of measureme nt	2008	2009	2010
ECONOMIC DIMENSION (data as at 31.12)				
Funding from customers	€/000	171,655,500	176,006,239	184,838,914
<i>of which indirect funding</i>	€/000	74,064,263	78,791,834	78,078,869
<i>of which assets under management</i>	€/000	39,206,955	41,924,931	42,629,553
Net loans to customers	€/000	96,368,452	98,007,252	101,814,829
Total assets	€/000	121,995,685	122,313,223	130,558,569
Equity ¹	€/000	11,071,206	11,141,149	10,806,898
Net worth ¹ / Total deposits from customers	%	6.45%	6.33%	5.85%
Net worth ¹ / Loans and advances to customers	%	11.49%	11.37%	10.61%
Net interest income	€/000	2,982,127	2,495,628	2,146,598
Net commission income	€/000	1,188,275	1,130,175	1,181,225
Net operating income	€/000	1,478,391	1,391,900	1,027,500
Profit of the year	€/000	69	270	172
Economic value created	€/000	3,230,547	3,209,377	3,047,802
Contributions to the community (donations and sponsorships)	€/000	24	20	16

¹ Excluding profit of the year

Indicators	Units of measurement	2008	2009	2010
SOCIAL DIMENSION				
PERSONNEL (data as at 31.12)				

Composition of personnel by type of contract (LA1)

Permanent employees	n.	19,581	19,407	19,420
Employees on temporary contracts	n.	668	503	196
Associate workers (staff leasing contracts etc.)	n.	431	442	87
Persons on job experience	n.	60	74	54
Total	n.	20,740	20,426	19,757

Data relates to (2008): Parent, Network Banks and UBISS

Data relates to (2009-2010): 100% of employees

Employees by type of contract (LA1)

Senior managers	n.	552	540	479
	<i>of which women</i>	<i>48</i>	<i>43</i>	<i>45</i>
Middle managers	n.	7,543	7,723	7,551
	<i>of which women</i>	<i>1,524</i>	<i>1,627</i>	<i>1,670</i>
Other personnel	n.	12,154	11,647	11,586
	<i>of which women</i>	<i>5,585</i>	<i>5,395</i>	<i>5,488</i>
Total	n.	20,249	19,910	19,616
	<i>of which women</i>	<i>7,157</i>	<i>7,065</i>	<i>7,203</i>

Data relates to (2008): Parent, Network Banks and UBISS

Data relates to (2009-2010): 100% of employees

Employees by age (LA13)

30 and under	%	12.4%	10.1%	10.4%
31 to 40	%	32.7%	31.4%	30.9%
41 to 50	%	33.1%	33.5%	33.5%
over 50	%	21.8%	25.0%	25.2%
Average	years	42.0	43.3	43.0

Data relates to (2008): Parent, Network Banks and UBISS

Data relates to (2009): 97% of employees

Data relates to (2010): 100% of employees

Employees by length of service

up to 5 years	%	22.5%	12.5%	20.2%
6 to 10 years	%	18.8%	16.3%	18.0%
11 to 20 years	%	23.0%	22.1%	26.0%
longer than 20 years	%	35.7%	49.1%	35.8%
Average	years	16.0	16.9	17.0

Data relates to (2008): Parent, Network Banks and UBISS

Data relates to (2009): 97% of employees

Data relates to (2010): 100% of employees

Employees by educational qualification

Second level (five years) degree	%	25.9%	26.5%	26.5%
First level (three year) degree	%	0.6%	0.7%	1.1%
Senior high school diploma	%	58.7%	56.8%	62.8%
Other	%	12.4%	11.3%	9.6%
Information not acquired	%	2.5%	4.7%	-

Data relates to (2008): Parent, Network Banks and UBISS

Data relates to (2009): 97% of employees

Data relates to (2010): 100% of employees

Recruitments (LA2)

Permanent appointments	n.	359	182	293
	<i>of which women</i>	<i>30.4%</i>	<i>42.9</i>	<i>43.7%</i>
Appointments on temporary contracts	n.	968	496	411
	<i>of which women</i>	<i>42.9%</i>	<i>47.4%</i>	<i>46.7%</i>
Conversions from temporary contracts	n.	230	191	510
	<i>of which women</i>	<i>36.1%</i>	<i>46.6%</i>	<i>47.8%</i>

Appointments by age (LA2)

30 and under	%	77.0%	77.3%	77.4%
31 to 35	%	9.3%	7.5%	9.8%
36 to 40	%	7.2%	5.9%	4.4%
41 to 45	%	2.7%	4.9%	3.9%
46 to 50	%	2.1%	2.4%	2.4%
over 50	%	1.7%	2.1%	2.1%

Appointments by region (EC7)

Lombardy	%	62.7%	50.6%	44.7%
Emilia Romagna	%	5.6%	8.7%	6.7%
Calabria	%	3.3%	6.8%	6.4%
Apulia	%	3.3%	5.0%	7.0%
Campania	%	2.3%	4.7%	8.7%
Piedmont	%	3.8%	4.6%	6.0%
Latium	%	4.8%	2.8%	6.5%
Other regions	%	11.4%	10.6%	10.7%
Abroad	%	2.8%	6.2%	3.4%

Indicators	Units of measurement	2008	2009	2010
Personnel leaving (LA2)				
Reductions under the Industrial Plan	<i>n.</i>	643	159	545
	<i>of which women</i>	22.4%	37.7%	13.4%
Voluntary resignations	<i>n.</i>	456	245	250
	<i>of which women</i>	29.8%	27.3%	25.6%
End of contract	<i>n.</i>	450	419	198
	<i>of which women</i>	46.9%	46.8%	48.5%
Other	<i>n.</i>	41	22	19
	<i>of which women</i>	17.1%	40.9%	10.5%
Retirement	<i>n.</i>	32	42	21
	<i>of which women</i>	6.3%	11.9%	28.6%
Dismissal	<i>n.</i>	5	10	23
	<i>of which women</i>	20.0%	20.0%	26.1%
Totale	<i>n.</i>	1,627	897	1,056
	<i>of which women</i>	30.8%	37.8%	23.4%

Equal opportunity (LA13)

Part-time contracts	<i>n.</i>	1,371	1,392	1,440
	<i>of which women</i>	95.3%	94.7%	95.1%

Data relates to (2009): UBI Banca Group
Data relates to (2010): 98% of Group personnel

Protected categories (LA13)

Disabled persons	<i>n.</i>	855	856	860
Orphans/refugees	<i>n.</i>	351	349	333

Data relates to (2008-2009): approximately 97% of employees
Data relates to (2010): 98% of Group personnel

Promotions (DMA LA)

From middle to executive management	<i>n.</i>	49	13	2
	<i>of which women</i>	14.3%	0.0%	0.0%
within middle management	<i>n.</i>	613	446	355
	<i>of which women</i>	22.2%	20.2%	25.1%
from office worker to middle manager	<i>n.</i>	399	327	221
	<i>of which women</i>	30.8%	36.4%	36.2%
within office workers and other personnel	<i>n.</i>	1,504	1,239	1,107
	<i>of which women</i>	43.2%	43.2%	42.8%

Indicators	Units of measurement	2008	2009	2010
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Training (LA10)

Training days*	n.	132,339	99,265	95,011
Participants on training courses	n.	15,010	18,191	18,136

Data relates to (2008): Parent, Network Banks and UBIS

Data relates to (2009-2010): approximately 96% of Group personnel

* Exclusive of 1,610 training hours provided by internal instructors

Training by subject area (LA10)

Insurance area	%	23.0%	31.8%	32.4%
Commercial/credit/finance area	%	9.9%	33.0%	29.6%
Regulatory area	%	7.5%	24.9%	20.4%
Operational, IT and language area	%	2.7%	2.9%	8.3%
Development and retraining	%	2.4%	0.0%	0.0%
Behavioural/managerial area	%	2.1%	7.4%	9.3%
Migration of the IT platform	%	51.7%	0.0%	0.0%
School for Instructors	%	0.7%	0.0%	0.0%

Data relates to (2008): Parent, Network Banks and UBIS

Data relates to (2009-2010): approximately 96% of Group personnel

Training by method (LA10)

Traditional classroom	%	43.9%	49.2%	57.4%
External training	%	0.8%	1.5%	2.2%
Remote training	%	25.2%	45.2%	34.3%
Job experience	%	10.7%	2.6%	4.4%
On-the-job training	%	17.4%	0.0%	0.0%
Training days provided by internal instructors	%	2.0%	1.4%	1.7%

Data relates to (2008): Parent, Network Banks and UBIS

Data relates to (2009-2010): approximately 96% of Group personnel

Training by market* (LA10)

Retail market	%	82.4%	78.0%	74.3%
	<i>average annual days per person</i>	<i>9.3</i>	<i>6.7</i>	<i>6.3</i>
Corporate market	%	5.6%	5.2%	6.6%
	<i>average annual days per person</i>	<i>9.8</i>	<i>5.0</i>	<i>6.5</i>
Private banking market	%	3.2%	3.9%	4.0%
	<i>average annual days per person</i>	<i>11.0</i>	<i>9.9</i>	<i>8.6</i>
Central units (UBI, UBIS and product companies)	%	8.8%	12.8%	15.1%
	<i>average annual days per person</i>	<i>n.a.</i>	<i>2.2</i>	<i>2.5</i>

Data relates to (2008): Parent, Network Banks and UBIS

Data relates to (2009-2010): approximately 96% of Group personnel

* Exclusive of 1,610 training hours provided by internal instructors

Training by rank* (LA10)

Senior managers, average annual days per person	n.	3.6	3.2	3.9
Middle managers, average annual days per person	n.	7.6	6.2	6.0
Professional areas, average annual days per person	n.	7.5	4.8	4.6

Data relates to (2008): Parent, Network Banks and UBIS

Data relates to (2009-2010): approximately 96% of Group personnel

* Exclusive of 1,610 training hours provided by internal instructors

Regulatory training (LA10)

Days	n.	10,888	25,113	19,716
MiFiD	%	43.3%	11.8%	-
Anti-money laundering and Legislative Decree No. 231/2001	%	20.0%	22.4%	36.3%
Safety	%	18.0%	39.5%	12.4%
Privacy	%	5.5%	16.1%	3.3%
PattiChiari	%	2.5%	7.3%	13.6%
Transparency and usury	%	-	-	30.6%
Other	%	10.7%	2.9%	3.8%

Data relates to (2008): Parent, Network Banks and UBIS

Data relates to (2009-2010): approximately 96% of Group personnel

Collective bargaining and trade union membership (LA4)

Employees covered by national labour agreements	%	100.0%	100.0%	100.0%
Employees enrolled in trade unions	%	78.0%	83.1%	83.1%
Trade union meetings	n.	177	140	130

Data relates to (2008): Parent, Network Banks and UBIS

Data relates to (2009): approximately 92% of Group personnel

Data relates to (2010): 91% of Group personnel

Health and safety (LA7)

Days of work lost for illness	n.	131,646	135,555	128,176
Injuries at work	days	1,066	860	1,286
	<i>Frequency index</i>	<i>2.528</i>	<i>1.815</i>	<i>1.830</i>
	<i>Seriousness index</i>	<i>0.0408</i>	<i>0.035</i>	<i>0.0511</i>
Accidents travelling to and from work	days	3,474	4,357	5,195
	<i>Frequency index</i>	<i>5.823</i>	<i>7.865</i>	<i>7.238</i>
	<i>Seriousness index</i>	<i>0.1331</i>	<i>0.176</i>	<i>0.2066</i>
Medical visits	n.	1,156	962	678
On site inspections and monitoring of environments	n.	471	596	318

Data relates to (2008-2009): approximately 97% of Group personnel

Data relates to (2010): 98% of Group Personnel excluding medical visits and environmental surveys and monitoring (95% of employees)

Robberies and thefts

Thefts (on ATMs)	n.	3	14	19
Robberies	n.	206	128	88

Data relates to: network banks

Indicators	Units of measureme nt	2008	2009	2010
REGISTERED AND UNREGISTERED SHAREHOLDERS (data as at 31.12)				
Shareholdings				
<u>Registered shareholders</u>				
up to 249 shares	%	20.8%	20.7%	18.6%
from 250 to 1,000 shares	%	19.0%	17.8%	18.9%
from 1,001 to 10,000 shares	%	14.2%	14.3%	14.4%
from 10,001 to 50,000 shares	%	1.9%	2.0%	2.1%
more than 50,000 shares	%	0.5%	0.5%	0.5%
<u>Unregistered shareholders</u>				
up to 249 shares	%	20.0%	19.5%	17.9%
from 250 to 1,000 shares	%	16.2%	16.6%	18.1%
from 1,001 to 10,000 shares	%	6.5%	7.6%	8.5%
from 10,001 to 50,000 shares	%	0.6%	0.7%	0.7%
more than 50,000 shares	%	0.3%	0.3%	0.3%
Legal status				
<u>Registered shareholders</u>				
Private individuals	%	36.2%	36.2%	36.7%
Institutional investors	%	14.7%	19.3%	18.3%
Non financial companies	%	7.6%	7.0%	6.4%
Social organisations	%	7.4%	1.9%	1.9%
<u>Unregistered shareholders</u>				
Private individuals	%	9.1%	12.6%	13.6%
Institutional investors	%	19.0%	17.3%	18.6%
Non financial companies	%	5.0%	3.8%	3.0%
Social organisations	%	1.0%	1.9%	1.5%
Age (private individuals)				
<u>Registered shareholders</u>				
Up to 29 years	%	2.5%	2.2%	1.8%
30 to 49	%	13.7%	12.6%	11.2%
50 to 59	%	11.0%	10.6%	10.1%
60 to 69	%	13.5%	13.3%	12.8%
Over 69 years	%	16.3%	17.2%	19.2%
<u>Unregistered shareholders</u>				
Up to 29 years	%	1.3%	1.4%	1.2%
30 to 49	%	13.7%	13.9%	12.6%
50 to 59	%	9.5%	9.8%	10.2%
60 to 69	%	9.7%	9.8%	10.1%
Over 69 years	%	8.8%	9.2%	10.9%
Geographical Area				
<u>Total</u>				
Italy	%	82.1%	77.7%	78.1%
Abroad	%	17.9%	22.3%	21.9%
<u>Registered shareholders</u>				
Italy	%	60.7%	60.5%	59.7%
Abroad	%	5.2%	3.9%	3.6%
<u>Unregistered shareholders</u>				
Italy	%	21.4%	17.2%	18.4%
Abroad	%	12.7%	18.3%	18.3%
Institutional investors identified by name by geographical area (number of shares)				
Italy	%	7.8%	12.8%	n.a.
North America	%	26.2%	21.2%	n.a.
Continental Europe (excluding Italy)	%	30.4%	33.2%	n.a.
Great Britain and Ireland	%	34.7%	30.2%	n.a.
Rest of the world	%	0.9%	2.6%	n.a.

Indicators	Units of measurement	2008	2009	2010
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CUSTOMERS (data as at 31.12)

Group customers

Number of customers	mln	3.8	3.7	3.7
Immigrant citizens	%	n.a.	4.2%	n.a.

Data relates to: network banks

Market segment (FS6)

Mass market	%	76.7%	76.0%	75.2%
Affluent	%	21.5%	22.2%	22.8%
Private banking	%	1.8%	1.8%	2.0%

Data relates to: network banks

Age (2.7 - FS6)

Private individuals				
Up to 25 years	%	3.5%	5.0%	5.8%
25 to 39	%	22.3%	20.5%	9.9%
40 to 64	%	47.8%	49.0%	48.7%
Over 65	%	24.5%	25.2%	25.4%
Not classified	%	1.9%	0.3%	0.2%

Data relates to: network banks

Length of relationship (2.7 - FS6)

Private individuals				
up to 1 year	%	2.7%	2.3%	4.4%
1 to 5 years	%	13.3%	12.5%	12.0%
6 to 10 years	%	16.7%	15.6%	13.5%
11 to 20 years	%	37.8%	38.7%	37.5%
over 20 years	%	29.5%	30.9%	32.6%
Average	years	n.a.	16.0	16.0
Businesses				
up to 1 year	%	6.9%	6.6%	7.7%
1 to 5 years	%	36.5%	34.6%	33.8%
6 to 10 years	%	23.2%	23.3%	22.2%
11 to 20 years	%	21.6%	22.9%	23.2%
over 20 years	%	11.8%	12.6%	13.1%
Average	years	n.a.	9.5	9.5

Data relates to: network banks

Type of business customers (2.7 - FS6)

Trades persons, professionals and small businesses ("small economic operators" and "small business")	%	89.6%	89.3%	90.0%
Medium size businesses	%	2.1%	2.2%	1.9%
Large businesses	%	0.7%	0.7%	0.7%
Organisations (insitutional customers)	%	7.6%	7.8%	7.4%

Data relates to: network banks

Corporate customers by sector (2.7 - FS6)

Agriculture, hunting, forestry and fishing	%	4.1%	4.1%	4.1%
Public and private sector services	%	29.1%	31.6%	31.4%
Commerce	%	15.4%	15.5%	15.4%
Industry	%	51.3%	48.8%	30.5%
Unclassified businesses	%	0.1%	0.0%	18.6%

Data relates to: network banks

Indicators	Units of measurement	2008	2009	2010
Complaints by reason				
Communication/information	%	16.8%	16.7%	11.0%
Operating performance	%	45.8%	44.3%	38.6%
Conditions	%	4.2%	5.4%	6.6%
Application of conditions	%	8.0%	10.7%	6.9%
Frauds/misplacements	%	5.6%	5.3%	3.9%
Organisational aspects	%	4.0%	3.6%	3.0%
Creditworthiness and similar	%	1.1%	2.1%	4.9%
Personnel	%	1.5%	1.1%	1.7%
ATM and POS terminal malfunctions	%	1.4%	1.2%	1.2%
Other	%	11.7%	9.6%	12.2%
Compounding of interest	%	n.a.	n.a.	5.7%
Reports to the <i>Centrale Rischi</i> (central credit register)	%	n.a.	n.a.	4.4%

Data relates to: network banks

Data relates to (2010): Parent and network banks

Complaints by product or service				
Current and deposit accounts	%	30.5%	33.9%	33.9%
Securities, funds and asset management	%	19.2%	15.3%	13.9%
Loans and mortgages	%	14.6%	21.3%	19.0%
Collection and payment services	%	12.4%	9.2%	12.5%
Credit/debit cards	%	7.8%	5.6%	7.8%
Insurance products	%	3.3%	4.3%	3.7%
Other products and services	%	7.2%	7.7%	6.3%
General aspects	%	4.9%	2.7%	2.9%

Data relates to: network banks

Data relates to (2010): Parent and network banks

Loans by borrower (lending to businesses) (2.7 - FS6)				
Businesses	%	60.8%	61.3%	61.2%
Consumers	%	30.1%	31.4%	32.1%
Financial companies	%	5.0%	4.6%	4.2%
Public administrations	%	1.4%	1.6%	1.2%
Other	%	2.7%	1.1%	1.3%

Data relates to: network banks

Loans by sector (lending to business) (2.7 - FS6)				
Agriculture and food stuffs	%	5.3%	5.9%	5.9%
Mineral extraction and energy	%	2.0%	4.9%	4.3%
Construction	%	16.1%	16.6%	16.7%
Other industries	%	18.8%	13.7%	13.5%
Commerce	%	16.6%	15.0%	14.6%
Services	%	30.2%	33.8%	35.2%
Consumer goods	%	11.0%	10.1%	9.8%

Data relates to: network banks

Indicators	Units of measurement	2008	2009	2010
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SUPPLIERS (data as at 31.12)

Amount invoiced

up to 50,000 euro	%	10.1%	10.0%	9.3%
from 50,000 to 250,000 euro	%	14.2%	14.6%	12.5%
more than 250,000 euro	%	75.7%	75.3%	78.2%

Data relates to (2008-2009): Parent, network banks and UBISS

Data relates to (2010): Parent, network banks and UBISS and, for Information Technology only, the main product company

Number of suppliers by amount invoiced

Number of suppliers	n.	12,836	12,967	11,405
up to 50,000 euro	%	89.8%	89.5%	89.6%
from 50,000 to 250,000 euro	%	7.4%	7.6%	7.4%
more than 250,000 euro	%	2.9%	2.9%	3.0%

Data relates to (2008-2009): Parent, network banks and UBISS

Data relates to (2010): Parent, network banks and UBISS and, for Information Technology only, the main product company

Indicators	Units of measurement	2008	2009	2010
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THE COMMUNITY (data as at 31.12)

Total Group donations (ECB)

Total amount of donations	€ million	13.3	12.9	10.1
Social, recreational and sports activities	%	14.4%	12.1%	9.5%
Welfare and solidarity	%	22.5%	27.9%	22.7%
Education and training	%	6.7%	4.7%	5.8%
Culture	%	37.0%	25.8%	30.6%
Universities and research	%	11.7%	12.6%	17.9%
Restoration of artistic heritage and conservation of the environment	%	7.6%	16.9%	13.5%

Data relates to (2008): Parent, network banks (excluding UBI BPI), UBI Leasing, UBI Insurance Broker, IW Bank, Banca 24-7, UBI Pramerica and Fondazioni
 Data relates to (2009-2010): Parent, network banks (excluding UBI BPI), UBISS, UBI Pramerica, UBI Factor, UBI Leasing, Foundations

Total Group sponsorships (ECB)

Total amount of sponsorships	€ million	11.0	7.0	6.1
Social, recreational and sports activities	%	63.3%	76.0%	80.1%
Welfare and solidarity	%	7.2%	2.2%	2.6%
Education and training	%	3.9%	3.1%	5.7%
Culture	%	22.5%	17.6%	9.6%
Universities and research	%	2.3%	0.9%	1.5%
Restoration of artistic heritage and conservation of the environment	%	0.8%	0.2%	0.5%

Data relates to (2008): Parent, network banks (excluding UBI BPI), IW Bank and UBI Leasing
 Data relates to (2009-2010): Parent, network banks, UBISS, UBI Pramerica, UBI Factor, UBI Leasing, Foundations

Indicators	Units of measurement	2008	2009	2010
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DIMENSIONE AMBIENTALE (dati al 31.12)

Energy consumption* (EN3 - EN4)

Electricity	kWh	135,118,231	169,601,397	110,426,442
District heating	kWh	4,614,626	5,812,582	10,099,665
Methane	m ³	5,961,740	4,936,139	4,609,386
Gasoil	litri	804,147	1,245,611	905,582
Total**	TEP	-	48,091	26,130
of which net of electricity from renewable sources	TEP	37,595	12,475	5,480

Data relates to (2008): Parent, network banks and UBISS

Data relates to (2009): 99% of indoor space of the Group

Data relates to (2010): 98% of indoor floor space of the Group

* Data estimated on the basis of actual spending

** The 2009 data were partially recalculated in function of the conversion factors reported by the supplier

Water consumption* (EN8)

Total	m ³	729,000	779,724	673,464
	per employee m ³ /empl.	39.86	40.03	38.70

Data relates to (2008): Parent, network banks and UBISS

Data relates to (2009): 99% of indoor space of the Group

Data relates to (2010): 98% of indoor floor space of the Group

* Data estimated on the basis of actual spending

CO₂ emissions* (EN16)

Electricity	Ton	19,435	13,177	-
District heating	Ton	n.a.	2,104	3,656
Methane	Ton	11,685	9,675	9,034
Gasoil	Ton	2,091	3,239	2,355
LPG	Ton	n.a.	n.a.	n.a.
Fuel (Auto transport)	Ton	n.a.	n.a.	n.a.
Total	Ton	33,211	28,195	15,045
	per employee Ton/empl.	1.83	1.56	0.86

Data relates to (2008): Parent, network banks and UBISS

Data relates to (2009): 99% of indoor space of the Group

Data relates to (2010): 98% of indoor floor space of the Group

* Data estimated on the basis of actual spending