

GRI INDICATORS

We have compiled an index of the indicators we have used in our GRI G3 reporting framework for easy retrieval of information in the document. All compulsory (core) indicators are reported while the optional (additional) indicators are only reported if they are covered at least partially. We have given a brief description of the content for each indicator, the level of cover achieved, the page number in the Social Report or other company documents in which the information can be found and the connection with the principles of the Global Compact where one exists.

Coverage: T: Covered; P: Partially covered; N.Av.: Not available; N.App.: Not applicable

References: CGR: Report on corporate governance and the ownership structure; RA: Reports and Accounts.

Indicator	Type	Description	Coverage	Page	Global Compact Principles
PROFILE					
1		Strategy and analyses			
1.1	Core	Declaration of the CEO	T	Letter to our Stakeholders	
1.2	Core	Principal impacts, risks and opportunities	T	Introduction, 24-26, 44, 87-88 RA - Principal risks and uncertainties	
2		Organisational profile			
2.1	Core	Name of the organisation		Front cover	
2.2	Core	Primary brands, products, and/or services	T	14-18	
2.3	Core	Operating structure	T	14-18, 21	
2.4	Core	Main headquarters	T	14-16, inside back cover	
2.5	Core	Operating countries	T	14-16	
2.6	Core	Nature of ownership and legal form	T	19	
2.7	Core	Markets served	T	13-18, 45, 53	
2.8	Core	Scale of the organisation	T	13, 31, 45, 82-83	
2.9	Core	Significant changes	T	14, 17, 36	
2.10	Core	Awards received	T	17, 26	
3		Report parameters			
Profile					
3.1	Core	Reporting period	T	Introduction	
3.2	Core	Date of most recent previous report	T	Introduction	
3.3	Core	Reporting cycle	T	Introduction	
3.4	Core	Contact point for questions regarding the report	T	Introduction, inside back cover	
Report scope and boundary					
3.5	Core	Process for defining report content	T	Introduction	
3.6	Core	Boundary of the report	T	Introduction	
3.7	Core	Limitations on the scope or boundary of the report	T	Introduction	
3.8	Core	Information on other associated companies	T	14	
3.9	Core	Data measurement techniques and the bases of calculations	T	Introduction	
3.10	Core	Restatements with respect to the previous report	T	Introduction	
3.11	Core	Significant changes compared to the previous report	T	Introduction	
GRI Content Index					
3.12	Core	Reference table	T	www.ubibanca.it (social responsibility section)	
Assurances for the report					
3.13	Core	External assurance	T	Independent Auditors' Report	
4		Governance, commitments, and engagement			
Governance					
4.1	Core	Governance structure	T	19-21, CGR (paragraph 4-12)	
4.2	Core	Indicate whether the Chairman is also an executive officer	T	19-20, CGR (paragraph 12.5)	
4.3	Core	Independent and non executive board members	T	20, CGR (paragraph 5, 12.7)	
4.4	Core	Mechanisms for shareholders and employees to provide recommendations	T	19, 42, CGR (paragraph 2.e, 2.f, 2.g, 18,	
4.5	Core	Linkage between compensation for members of the highest governance body and performance	T	32-33, CGR (paragraph 8), RA (human resources - remuneration policies)	
4.6	Core	Conflicts of interest	T	24-25, CGR (paragraph 16, 17)	
4.7	Core	Board members' qualifications	T	19-20, CGR (paragraph 7), www.ubibanca.it (governance section)	
4.8	Core	Mission, values, codes of conduct, and principles	T	22-23, 24-25, 48-49, 74	
4.9	Core	Procedures for identification and management of economic, environmental, and social performance	T	24-27	
4.10	Core	Processes for evaluating the highest governance body's performance	T	19, 32, CGR (paragraph 5)	
Commitments to external initiatives					
4.11	Core	How the precautionary approach or principle is addressed	T	24-27, 48-49	
4.12	Core	Adoption of external economic, social and environmental principles	T	25, 30	
4.13	Core	Membership of trade and similar associations	T	25, 44, 51, 74	
Stakeholder engagement					
4.14	Core	List of stakeholders engaged	T	Introduction	
4.15	Core	Basis for identification and selection of stakeholders to engage	T	Introduction, 26	
4.16	Core	Stakeholder engagement activities	T	Introduction, 26, 46, 56-58	
4.17	Core	Key topics and concerns that have been raised through stakeholder engagement and the relative action	T	Introduction, 46, 56-57	
FINANCIAL SERVICES SECTOR SUPPLEMENT INDICATORS					
DMA FS	Core	Information on how it is managed	T	24-25, 44	
Information on how it is managed specific to the financial sector					
FS1	Core	Policies with specific environmental and social components applied to business lines	T	25, 48-49, 74	
FS2	Core	Procedures for assessing and screening environmental and social risks in business lines	P	24-25, 48-49	
FS3	Core	Processes for monitoring clients' implementation of and compliance with environmental and social requirements	N.Av.		
FS4	Core	Processes for improving personnel competency to implement the environmental and social policies as applied to business lines.	N.Av.		

FS5	Core	Interactions with clients and other stakeholders on socio-environmental risks and opportunities in business	N.Av.		
		Product portfolio			
FS6	Core	Customer portfolio	T	45, 49, 53	
FS7	Core	Products and services with social aims	P	50-53	
FS8	Core	Products and services with environmental aims	P	13, 77-79	
		Audit			
FS9	Core	Audits of the implementation of socio-environmental policies and risk assessment procedures	N.Av.		
		Active ownership			
FS10	Core	Companies held in portfolio involved on social and environmental issues	N.Av.		
FS11	Core	Assets subject to social and environmental screening	P	48-49	
FS12	Core	Social and environmental policies for the exercise of voting rights	N.Av.		
		ECONOMIC PERFORMANCE			
DMA EC	Core	Information on how it is managed	T	82	
		Economic performance indicators			
EC1	Core	Direct economic value generated and distributed	T	82-83	
EC2	Core	Financial implications and other risks and opportunities for the organisation's activities due to climate change	P	77-78	7th
EC3	Core	Coverage of the organisation's defined benefit plan obligations	P	38, RA (Section 12 - Provisions for risks and charges)	
EC4	Core	Significant financial assistance received from government	N.Av.		
		Market presence			
EC6	Core	Policy, practices, and proportion of spending on locally-based suppliers	P	54-55	
EC7	Core	Procedures for local hiring	T	30-31	6th
		Indirect economic impacts			
EC8	Core	Development and impact of infrastructure investments and services for public benefit	T	50-53, 58-71	
		ENVIRONMENTAL PERFORMANCE			
DMA EN	Core	Information on how it is managed	T	74, 77	
		Raw materials			
EN1	Core	Raw materials used	T	75-76	8th
EN2	Core	Percentage of materials used that are recycled input materials	N.Av.		8th, 9th
		Energy			
EN3	Core	Direct energy consumption by source	T	75	8th
EN4	Core	Indirect energy consumption by source	T	75	8th
EN5	Add	Energy savings	P	74-75, 79	
EN6	Add	Products and services for energy efficiency or based on renewable energy	T	77-78	
EN7	Add	Initiatives to reduce indirect energy consumption and reductions achieved	P	74-76, 79	
		Water			
EN8	Core	Water withdrawal by source	T	75	8th
EN11	Core	Land owned, leased or managed in protected areas of high biodiversity value	N.App.		8th
EN12	Core	Description of major impacts on biodiversity	N.App.		8th
		Emissions, effluents and waste			
EN16	Core	Greenhouse gases	T	75-76	8th
EN17	Core	Other indirect greenhouse gas emissions	N.Av.		8th
EN18	Add	Initiatives to reduce greenhouse gas emissions	P	76	
EN19	Core	Emissions of ozone-depleting substances	N.Av.		
EN20	Core	Other atmospheric emissions	T	75	
EN21	Core	Water discharge	N.App.		8th
EN22	Core	Waste production and disposal method	T	75	
EN23	Core	Total number and volume of significant spills	N.App.		
		Products and services			
EN26	Core	Impacts of products and services on the environment	T	77-78	7th, 8th, 9th
EN27	Core	Percentage of products sold and their packaging materials that are recycled or reused	N.App.		
		Compliance			
EN28	Core	Monetary value and number of fines on environmental matters	N.Av.		8th
		SOCIAL PERFORMANCE			
DMA LA	Core	Information on how it is managed	T	30, 32, 34, 36, 38	
		Labour policies and working conditions			
LA1	Core	Workforce by employment type, employment contract, and region	T	13, 31, 37	
LA2	Core	Turnover by age, gender and region	P	31	6th
LA3	Add	Benefits provided to full-time employees that are not provided to temporary or part-time employees	P	38-39	
		Labour/Management Relations			
LA4	Core	Percentage of employees covered by collective bargaining agreements	T	36	1st, 3rd
LA5	Core	Minimum notice periods for operational changes	T	36	3rd
		Occupational health and safety			
LA7	Core	Rates of injury and illness	T	38-39	1st
LA8	Core	Education and training programmes in place to assist workforce members regarding serious diseases	P	38-39	1st
		Training and education			
LA10	Core	Personnel training	T	35	
LA11	Add	Programmes for skills development	P	34-35	
LA12	Add	Percentage of employees receiving regular performance and career development reviews	T	32-33	
		Diversity and equal opportunities			
LA13	Core	Composition of personnel by gender and other indicators of diversity	T	20-21, 31, 37	1st, 6th
LA14	Core	Ratio of basic salary of men to women	N.Av.		1st, 6th
		HUMAN RIGHTS			
DMA HR	Core	Information on how it is managed	T	22-23, 24-25, 30, 54	
		Investment and procurement practices			
HR1	Core	Operations with consideration of human rights	P	48-49	1st, 2nd, 3rd, 4th, 5th, 6th
HR2	Core	Suppliers that have undergone screening on human rights	P	54	1st, 2nd, 3rd, 4th, 5th, 6th
		Non discrimination			
HR4	Core	Cases of discrimination	N.Av.		1st, 2nd, 6th
		Freedom of association and collective bargaining			
HR5	Core	Risks for the right to freedom of association and collective bargaining	T	25, 36	1st, 2nd, 3rd
		Child labour			
HR6	Core	Recourse to child labour	T	25, 30, 54	1st, 2nd, 5th
		Forced labour			
HR7	Core	Recourse to forced labour	T	25, 30, 54	1st, 2nd, 4th
		IMPACTS ON SOCIETY			
DMA SO	Core	Information on how it is managed	T	24, Model 231 (www.ubibanca.it - governance section)	
		The community			
SO1	Core	Management of impacts on communities	T	24-26, 58-71	
FS13	Core	Access in low population density or economically disadvantaged areas	P	14-15	
FS14	Core	Access to financial services by disadvantaged groups	T	50-53	

		Corruption			
SO2	Core	Monitoring corruption risks	P	24, Model 231 (www.ubibanca.it - governance section)	10th
SO3	Core	Personnel training on anti-corruption	T	35	10th
SO4	Core	Actions taken in response to incidents of corruption.	N.Av.		10th
		Public policy			
SO5	Core	Public policy positions and lobbying	P	25, 74	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th
		Anti-competitive behaviour			
SO7	Add	Number of legal actions for anti-competitive, anti-trust and monopoly practices	T	RA (Appeal against the fine imposed by the Antitrust Authority)	
		Compliance			
SO8	Core	Sanctions for noncompliance with laws and regulations	T	RA (Litigation)	
		PRODUCT RESPONSIBILITY			
DMA PR	Core	Information on how it is managed	T	44, 46, 47, 48, 50, 52	
FS15	Core	Policies for the responsible design and sale of financial products and services	T	22-23, 32-33, 35, 44, 88	
		Health and safety of consumers			
PR1	Core	Health and safety of products and services	T	39, 41, 47	1st
		Product and service labelling			
PR3	Core	Information on products and services	T	44	8th
PR5	Add	Customer satisfaction	T	46-47	
FS16	Core	Financial education	P	88, RA (PattiChiari Consortium: commitments to quality)	
		Marketing communications			
PR6	Core	Laws, standards, and voluntary codes related to marketing	N.Av.		
PR8	Add	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	T	47	
		Compliance			
PR9	Core	Sanctions for noncompliance with laws and regulations	T	RA (Litigation)	

TABLES PROVIDING DETAILS OF THE INDICATORS CONTAINED IN THE SOCIAL REPORT

Indicators	Units of measurement	2007	2008	2009
Personnel (data as at 31.12)				

Composition of personnel by type of contract

Permanent employees	No.	20.611	19.581	19.407
Employees on temporary contracts	No.	461	668	503
Associate workers (staff leasing contracts etc.)	No.	n.a.	431	442
Persons on job experience	No.	n.a.	60	74
Total	No.	21.157	20.740	20.426

Data relates to (2007): Parent, network banks and UBISS

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

Data relates (2009): 97% of employees

Employees by type of contract

Senior managers	No.	542	552	540
<i>of which women</i>	<i>No.</i>	<i>43</i>	<i>48</i>	<i>43</i>
Middle managers	No.	7.545	7.543	7.723
<i>of which women</i>	<i>No.</i>	<i>1.460</i>	<i>1.524</i>	<i>1.627</i>
Other personnel	No.	12.524	12.154	11.647
<i>of which women</i>	<i>No.</i>	<i>5.660</i>	<i>5.585</i>	<i>5.395</i>
Total	No.	20.611	20.249	19.910
<i>of which women</i>	<i>No.</i>	<i>7.163</i>	<i>7.157</i>	<i>7.065</i>

Data relates to (2007): Parent, network banks and UBISS

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

Data relates (2009): 97% of employees

Employees by age

30 and under	%	12,20%	12,40%	10,10%
31 to 40	%	33,30%	32,70%	31,40%
41 to 50	%	29,50%	33,10%	33,50%
over 50	%	25,00%	21,80%	25,00%
Average	years	42,4	42	43,3

Data relates to (2007): Parent, network banks and UBISS

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

Data relates (2009): 97% of employees

Employees by length of service

up to 5 years	%	22,30%	22,50%	12,50%
6 to 10 years	%	17,80%	18,80%	16,30%
11 to 20 years	%	23,80%	23,00%	22,10%
longer than 20 years	%	36,10%	35,70%	49,10%
Average	years	15,8	16	16,9

Data relates to (2007): Parent, network banks and UBISS

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

Data relates (2009): 97% of employees

Employees by educational qualification

Second level (five year) degree	%	25,90%	25,90%	26,50%
First level (three year) degree	%	0,40%	0,60%	0,70%
Senior high school diploma	%	66,20%	58,70%	56,80%
Other	%	7,50%	12,40%	11,30%
Information not acquired	%	0,00%	2,50%	4,70%

Data relates to (2007): Parent, network banks and UBISS

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

Data relates (2009): 97% of employees

Recruitment

Permanent appointments	No.	334	359	182
<i>of which women</i>	%	<i>27,20%</i>	<i>30,40%</i>	<i>42,90%</i>
Appointments on temporary contracts	No.	393	968	496
<i>of which women</i>	%	<i>49,40%</i>	<i>42,90%</i>	<i>47,40%</i>
Conversions from temporary contracts	No.	495	230	191
<i>of which women</i>	%	<i>43,80%</i>	<i>36,10%</i>	<i>46,60%</i>

Data relates to: UBI Banca Group

Indicators	Units of measurement	2007	2008	2009
Appointments by age				
30 and under	%	n.a.	77,00%	77,30%
31 to 35	%	n.a.	9,30%	7,50%
36 to 40	%	n.a.	7,20%	5,90%
41 to 45	%	n.a.	2,70%	4,90%
46 to 50	%	n.a.	2,10%	2,40%
over 50	%	n.a.	1,70%	2,10%

Data relates to: UBI Banca Group

Appointments by region				
Lombardy	%	n.a.	62,70%	50,60%
Emilia Romagna	%	n.a.	5,60%	8,70%
Calabria	%	n.a.	3,30%	6,80%
Apulia	%	n.a.	3,30%	5,00%
Campania	%	n.a.	2,30%	4,70%
Piedmont	%	n.a.	3,80%	4,60%
Latium	%	n.a.	4,80%	2,80%
Other regions	%	n.a.	11,40%	10,60%
Abroad	%	n.a.	2,80%	6,20%

Data relates to: UBI Banca Group

Personnel leaving				
Reductions under the Industrial Plan	No.	383	643	159
	<i>of which women</i>	%	12,80%	22,40%
Voluntary resignations	No.	661	456	245
	<i>of which women</i>	%	25,70%	27,30%
End of contract	No.	114	450	419
	<i>of which women</i>	%	54,40%	46,80%
Other	No.	28	41	22
	<i>of which women</i>	%	7,10%	17,10%
Retirement	No.	46	32	42
	<i>of which women</i>	%	19,60%	6,30%
Dismissal	No.	6	5	10
	<i>of which women</i>	%	16,70%	20,00%
Total	No.	1.238	1.627	897
	<i>of which women</i>	%	23,70%	30,80%

Data relates to: UBI Banca Group

Equal opportunities				
Part-time contracts	No.	1.390	1.371	1.392
	<i>of which women</i>	%	94,60%	95,30%

Data relates to: UBI Banca Group

Protected categories				
Disabled persons	No.	n.a.	855	856
Orphans/refugees	No.	n.a.	351	349

Data relates to approximately 97% of Group personnel

Promotions				
From middle to executive management	No.	32	49	13
	<i>of which women</i>	%	9,40%	14,30%
Within middle management	No.	694	613	446
	<i>of which women</i>	%	17,60%	22,20%
From office worker to middle manager	No.	474	399	327
	<i>of which women</i>	%	25,10%	30,80%
Within office workers and other personnel	No.	1.831	1.504	1.239
	<i>of which women</i>	%	59,90%	43,20%

Data relates to: UBI Banca Group

Training				
Training days	No.	n.a.	135.000	100.718
Participants on training courses	No.	n.a.	15.010	18.191

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

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

Indicators	Units of measurement	2007	2008	2009
Training by subject area				
Insurance area	%	n.a.	23,00%	31,80%
Commercial/credit/finance area	%	n.a.	9,90%	33,00%
Regulatory area	%	n.a.	7,50%	24,90%
Operational, IT and language area	%	n.a.	2,70%	2,90%
Development and retraining	%	n.a.	2,40%	0,00%
Behavioural/managerial area	%	n.a.	2,10%	7,40%
Migration of the IT platform	%	n.a.	51,70%	0,00%
School for Instructors	%	n.a.	0,70%	0,00%

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

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

Training by method

Traditional classroom	%	n.a.	43,90%	49,20%
External training	%	n.a.	0,80%	1,50%
Remote training	%	n.a.	25,20%	45,20%
Job experience	%	n.a.	10,70%	2,60%
On-the-job training	%	n.a.	17,40%	0,00%
Training days provided by internal instructors	%	n.a.	2,00%	1,40%

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

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

Training by market

Retail market	%	n.a.	82,40%	78,00%
	<i>average annual days per person</i>	<i>No.</i>	<i>9,3</i>	<i>6,7</i>
Corporate market,	%	n.a.	5,60%	5,20%
	<i>average annual days per person</i>	<i>No.</i>	<i>9,8</i>	<i>5</i>
Private banking market	%	n.a.	3,20%	3,90%
	<i>average annual days per person</i>	<i>No.</i>	<i>11</i>	<i>9,9</i>
Central units (UBI, UBIS and product companies)	%	n.a.	8,80%	12,80%
	<i>average annual days per person</i>	<i>No.</i>	<i>n.a</i>	<i>2,2</i>

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

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

Training by rank

Senior managers, average annual days per person	No.	n.a.	3,6	3,2
Middle managers, average annual days per person	No.	n.a.	7,6	6,2
Professional areas, average annual days per person	No.	n.a.	7,5	4,8

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

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

Regulatory training

Days	No.	n.a.	10.888	25.113
MiFiD	%	n.a.	43,30%	11,80%
Anti-money laundering and Legislative Decree No. 231/2001	%	n.a.	20,00%	22,40%
Safety	%	n.a.	18,00%	39,50%
Privacy	%	n.a.	5,50%	16,10%
PattiChiari	%	n.a.	2,50%	7,30%
Other	%	n.a.	10,70%	2,90%

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

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

Collective bargaining and trade union membership

Employees covered by national labour agreements	%	100,00%	100,00%	100,00%
Employees enrolled in trade unions	%	n.a.	78,00%	83,10%
Trade union meetings	No.	n.a.	177	140

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

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

Indicators	Units of measurement	2007	2008	2009
Health and safety				
Days of work lost for illness	No.	140.374	131.646	135.555
Injuries at work	days	1.107	1.066	860
	<i>Frequency index</i>	<i>No.</i>	<i>n.a.</i>	<i>2,528</i>
	<i>Seriousness index</i>	<i>No.</i>	<i>n.a.</i>	<i>1,815</i>
Accidents travelling to and from work	days	2.350	3.474	4.357
	<i>Frequency index</i>	<i>No.</i>	<i>n.a.</i>	<i>5,823</i>
	<i>Seriousness index</i>	<i>No.</i>	<i>n.a.</i>	<i>0,1331</i>
Medical visits	No.	n.a.	1.156	962
On site inspections and monitoring of environments	No.	n.a.	471	596

Data relates to (2007): Parent, network banks (including UBI BPI) and UBISS

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

Robberies and thefts				
Thefts (on ATMs)	No.	34	3	14
Robberies	No.	223	206	128

Data relates to: network banks

Indicators	Units of measure- ment	2007	2008	2009
REGISTERED AND UNREGISTERED SHAREHOLDERS (data as at 31.12)				

Shareholdings

Registered shareholders				
up to 249 shares*	%	22,20%	20,80%	20,70%
from 250 to 1.000 shares*	%	19,40%	19,00%	17,80%
from 1.001 to 10.000 shares	%	14,10%	14,20%	14,30%
from 10.001 to 50.000 shares	%	1,90%	1,90%	2,00%
more than 50.000 shares	%	0,50%	0,50%	0,50%
Unregistered shareholders				
up to 249 shares*	%	20,00%	20,00%	19,50%
from 250 to 1.000 shares*	%	15,00%	16,20%	16,60%
from 1.001 to 10.000 shares	%	6,00%	6,50%	7,60%
from 10.001 to 50.000 shares	%	0,60%	0,60%	0,70%
more than 50.000 shares	%	0,30%	0,30%	0,30%

Data relates to: UBI Group

*In 2007 the first two groups were different: up to 250 shares and from 251 to 1000 shares

Legal status

Registered shareholders				
Private individuals	%	36,40%	36,20%	36,20%
Institutional investors	%	14,10%	14,70%	19,30%
Non financial companies	%	9,70%	7,60%	7,00%
Social organisations	%	7,40%	7,40%	1,90%
Unregistered shareholders				
Private individuals	%	9,00%	9,10%	12,60%
Institutional investors	%	19,30%	19,00%	17,30%
Non financial companies	%	3,30%	5,00%	3,80%
Social organisations	%	0,80%	1,00%	1,90%

Data relates to: UBI Group

Age (private individuals)

Registered shareholders				
Up to 29 years	%	4,80%	2,50%	2,20%
30 to 49	%	25,10%	13,70%	12,60%
50 to 59	%	20,00%	11,00%	10,60%
60 to 69	%	23,60%	13,50%	13,30%
Over 69 years	%	26,50%	16,30%	17,20%
Unregistered shareholders				
Up to 29 years	%	3,00%	1,30%	1,40%
30 to 49	%	32,70%	13,70%	13,90%
50 to 59	%	22,60%	9,50%	9,80%
60 to 69	%	22,50%	9,70%	9,80%
Over 69 years	%	19,20%	8,80%	9,20%

Data relates to: UBI Group

Geographical Area

Total				
Italy	%	82,30%	82,10%	77,70%
Abroad	%	17,70%	17,90%	22,30%
Registered shareholders				
Italy	%	62,50%	60,70%	60,50%
Abroad	%	5,10%	5,20%	3,90%
Unregistered shareholders				
Italy	%	19,80%	21,40%	17,20%
Abroad	%	12,60%	12,70%	18,30%

Data relates to: UBI Group

Institutional investors identified by name by geographical area (number of shares)

Italy	%	n.a.	7,80%	12,80%
North America	%	n.a.	26,20%	21,20%
Continental Europe (excluding Italy)	%	n.a.	30,40%	33,20%
Great Britain and Ireland	%	n.a.	34,70%	30,20%
Rest of the world	%	n.a.	0,90%	2,60%

Indicators	Units of measurement	2007	2008	2009
CUSTOMERS (data as at 31.12)				

Group customers

Number of customers	million	3,8	3,8	3,7
Immigrant citizens	%	n.a.	n.a.	4,20%

Data relates to: network banks (excluding UBI BPI)

Market segment

Private individuals				
Mass market	%	n.a.	76,70%	76,00%
Affluent	%	n.a.	21,50%	22,20%
Private banking	%	n.a.	1,80%	1,80%

Data relates to: network banks (excluding UBI BPI)

Age

Private individuals				
Up to 25 years	%	n.a.	3,50%	5,00%
25 to 39	%	n.a.	22,30%	20,50%
40 to 64	%	n.a.	47,80%	49,00%
Over 65	%	n.a.	24,50%	25,20%
Not classified	%	n.a.	1,90%	0,30%

Data relates to: network banks (excluding UBI BPI)

Length of relationship

Private individuals				
up to 1 year	%	4,00%	2,70%	2,30%
1 to 5 years	%	16,80%	13,30%	12,50%
6 to 10 years	%	21,30%	16,70%	15,60%
11 to 20 years	%	31,70%	37,80%	38,70%
over 20 years	%	26,20%	29,50%	30,90%
Average	years	n.a.	n.a.	16
Businesses				
up to 1 year	%	13,00%	6,90%	6,60%
1 to 5 years	%	36,30%	36,50%	34,60%
6 to 10 years	%	21,70%	23,20%	23,30%
11 to 20 years	%	19,50%	21,60%	22,90%
Over 20 years	%	9,50%	11,80%	12,60%
Average	years	n.a.	n.a.	9,5

Data relates to: network banks (excluding UBI BPI)

Type of business customers

Trades persons, professionals, and small businesses ("small economic operators" and "small businesses")	%	n.a.	89,60%	89,30%
Medium size businesses	%	n.a.	2,10%	2,20%
Large businesses	%	n.a.	0,70%	0,70%
Organisations (institutional customers)	%	n.a.	7,60%	7,80%

Data relates to: network banks (excluding UBI BPI)

Corporate customers by sector

Agriculture, hunting, forestry and fishing	%	n.a.	4,10%	4,10%
Public and private sector services	%	n.a.	29,10%	31,60%
Commerce	%	n.a.	15,40%	15,50%
Industry	%	n.a.	51,30%	48,80%
Unclassified businesses	%	n.a.	0,10%	0,00%

Data relates to: network banks (excluding UBI BPI)

Complaints by reason

Communication/information	%	15,60%	16,80%	16,70%
Operating performance	%	37,30%	45,80%	44,30%
Conditions	%	6,30%	4,20%	5,40%
Application of conditions	%	9,80%	8,00%	10,70%
Frauds/misplacements	%	7,50%	5,60%	5,30%
Organisational aspects	%	5,70%	4,00%	3,60%
Creditworthiness and similar	%	1,20%	1,10%	2,10%
Personnel	%	1,30%	1,50%	1,10%
ATM and POS terminal malfunctions	%	2,10%	1,40%	1,20%
Other	%	13,30%	11,70%	9,60%

Data relates to: network banks (including UBI BPI)

Indicators	Units of measurement	2007	2008	2009
Complaints by product or service				
Current and deposit accounts	%	27,60%	30,50%	33,90%
Securities, funds and asset management	%	14,10%	19,20%	15,30%
Loans and mortgages	%	16,30%	14,60%	21,30%
Collection and payment services	%	12,50%	12,40%	9,20%
Credit/debit cards	%	11,50%	7,80%	5,60%
Insurance products	%	4,50%	3,30%	4,30%
Other products and services	%	12,20%	7,20%	7,70%
General aspects	%	1,40%	4,90%	2,70%

Data relates to: network banks (including UBI BPI)

Loans by borrower (lending to businesses)				
Businesses	%	n.a.	60,80%	61,30%
Consumers	%	n.a.	30,10%	31,40%
Financial companies	%	n.a.	5,00%	4,60%
Public administrations	%	n.a.	1,40%	1,60%
Other	%	n.a.	2,70%	1,10%

Data relates to: network banks (excluding UBI BPI)

Loans by sector (lending to businesses)				
Agriculture and food stuffs	%	n.a.	5,30%	5,90%
Mineral extraction and energy	%	n.a.	2,00%	4,90%
Construction	%	n.a.	16,10%	16,60%
Other industries	%	n.a.	18,80%	13,70%
Commerce	%	n.a.	16,60%	15,00%
Services	%	n.a.	30,20%	33,80%
Consumer goods	%	n.a.	11,00%	10,10%

Data relates to: network banks (excluding UBI BPI)

Indicators	Units of measure- ment	2007	2008	2009
SUPPLIERS (data as at 31.12)				

Amount invoiced

up to 50.000 euro	%	9,40%	10,10%	10,00%
from 50.000 to 250.000 euro	%	14,00%	14,20%	14,60%
more than 250.000 euro	%	76,60%	75,70%	75,30%

Data relates to (2007): Parent, network banks and UBISS

Data relates to (2008;2009): Parent, network banks (including UBI BPI) and UBISS

Number of suppliers by amounts invoiced

Number of suppliers	No.	12.487	12.836	12.967
up to 50.000 euro	%	88,30%	89,80%	89,50%
from 50.000 to 250.000 euro	%	8,10%	7,40%	7,60%
more than 250.000 euro	%	3,60%	2,90%	2,90%

Data relates to (2007): Parent, network banks and UBISS

Data relates to (2008;2009): Parent, network banks (including UBI BPI) and UBISS

Indicators	Units of measure- ment	2007	2008	2009
THE COMMUNITY (data as at 31.12)				

Total Group donations

Total amount of donations	€ million	11,2	13,3	12,9
Social, recreational and sports activities	%	25,90%	14,40%	12,10%
Welfare and solidarity	%	22,80%	22,50%	27,90%
Education and training	%	11,50%	6,70%	4,70%
Culture	%	25,90%	37,00%	25,80%
Universities and research	%	10,30%	11,70%	12,60%
Restoration of artistic heritage and conservation of the environment	%	3,60%	7,60%	16,90%

Data relates to (2007): Parent, network banks and foundations

Data relates to (2008): Parent, network banks (excluding UBI BPI), UBI Leasing, UBI Insurance Broker, IW Bank, B@nca 24-7, UBI Pramerica and foundations

Data relates to (2009): Parent, network banks, UBISS, UBI Pramerica, UBI Leasing and foundations.

Total Group sponsorships

Total amount of sponsorships	€ million	8,9	11	7
Social, recreational and sports activities	%	61,70%	63,30%	76,00%
Welfare and solidarity	%	2,90%	7,20%	2,20%
Education and training	%	4,60%	3,90%	3,10%
Culture	%	28,10%	22,50%	17,60%
Universities and research	%	1,90%	2,30%	0,90%
Restoration of artistic heritage and conservation of the environment	%	0,80%	0,80%	0,20%

Data relates to (2007): Parent, network banks

Data relates to (2008): Parent, network banks (excluding UBI BPI), IW Bank and UBI Leasing

Data relates to (2009): Parent, network banks, UBISS, UBI Pramerica and UBI Leasing