



Social Report 2013

Summary

“Fare banca
per bene”

UBI  Banca

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Vision

We want to be a driving force in the banking market, through our ability to blend tradition with innovation, and we want to be recognised for our style of constantly striving to be ethical in our business, transparent and honest, seeking dialogue and respect to establish relationships of trust with all our stakeholders.

This is what our slogan “Fare banca per bene” that sits beside our brand name means.

Big market players.
Close to local communities.



€92.6 billion
direct funding (4th in Italy)

151,533
shareholders

3.7 million
customers

€88.4 billion
loans (4th in Italy)

94,544
registered shareholders

18,350
employees

€10.3 billion
equity

10,182
suppliers

671
financial advisors

Key figures

The UBI Banca Group is one of the largest banking groups in Italy and has a high level of creditworthiness, with **credit ratings and CDS (Credit Default Swap) quotes among the highest in the industry**. The Parent, UBI Banca, is listed by Borsa Italiana on the Mercato Telematico Azionario (MTA - electronic stock Exchange) in the Blue Chip segment (for companies with the largest capitalisation) and on the After Hours Market (TAH). The UBI Banca share is also included in over eighty major international share indices (source Bloomberg) and in the following **ethical and sustainability indices: Ethibel, ECPI, FTSE-ECPI and AXIA**. It is covered by more than twenty international and national analysts. UBI Banca has one thousand long-term institutional investors (36.6% of the share capital) many from abroad (30.0% of the share capital), with a still limited, but far from negligible, presence of SRI investors.

People count

UBI Banca is a **“popular” co-operative bank**, with a broad shareholder base consisting almost entirely of individuals, above all small investors who, with their savings, lend their support to a bank which is important to their community. Thanks to per capita voting and a limit on the number of proxies, typical of a co-operative organisation, there are no controlling shareholders or majorities, a circumstance that guarantees the autonomy and independence of the bank in its key decision-making and in its operations.

PERFORMANCE OF THE UBI BANCA SHARE

(Baseline 100 = 11.07.2011 date of conclusion of the share capital increase)

€7.52

reference price on 4.04.2014

€6.8 billion

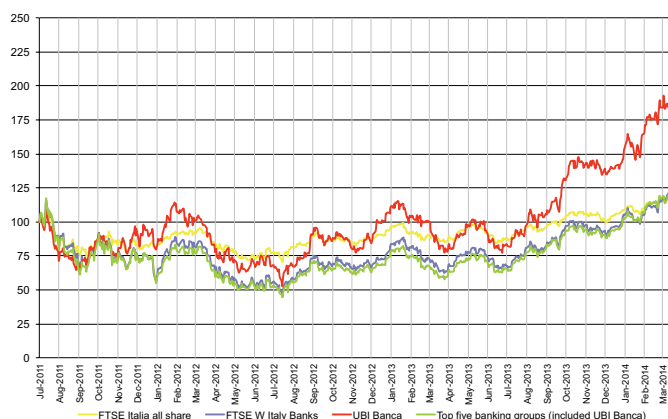
stock market capitalisation (3rd in Italy among commercial banks)

+114.2%

since the beginning of 2013

Rich in history and values

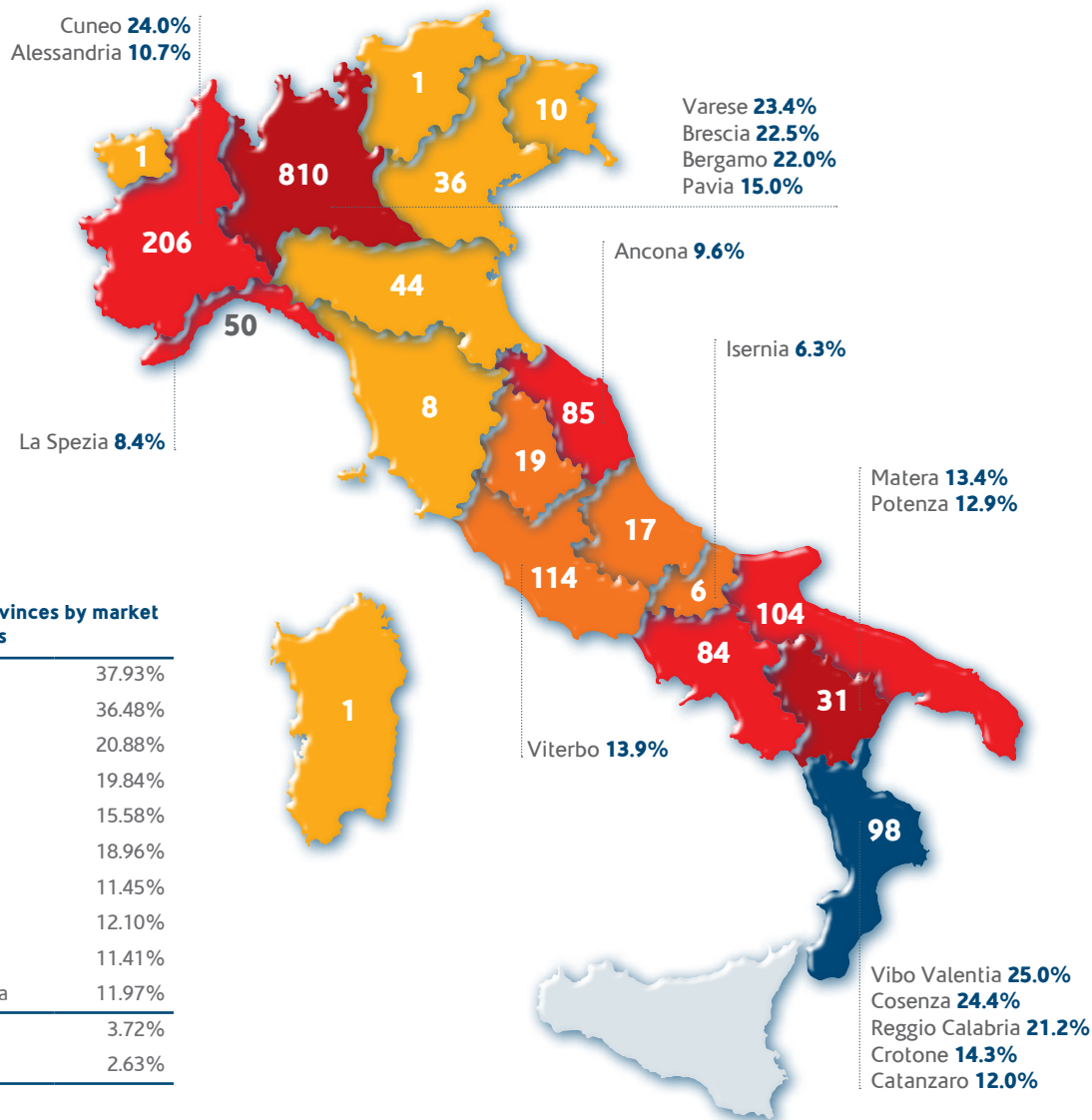
The UBI Banca Group was born on 1st April 2007 from the merger of BPU Banca and Banca Lombarda e Piemontese. It is a union of local banks rich in history, with roots which date back to the virtuous periods of the Monti di Pietà, the Casse di Risparmio and the first “Popular” banks in unified Italy. The values enshrined in the Group’s **Charter of Values** and **Code of Ethics**, guaranteed by an internal control system kept constantly up-to-date for full and effective risk control, were born from our history and from our traditions.



UBI Banca has signed and is committed in its activities to promoting and supporting the universal principles of the Global Compact on human rights, labour, the environment and the fight against corruption.

GROUP BRANCHES

Market share by region and province



The main provinces by market share of loans

Brescia	37.93%
Bergamo	36.48%
Varese	20.88%
Cosenza	19.84%
Cuneo	15.58%
Vibo Valentia	18.96%
Ancona	11.45%
Isernia	12.10%
Pavia	11.41%
Reggio Calabria	11.97%
Milan	3.72%
Rome	2.63%

UBI Banca Popolare di Bergamo

Lombardy (BG, VA, MI, MB, LC, CO) and Rome

UBI Banco di Brescia

Lombardy (BS, MI, LO, CR, MN), Triveneto, Rome and Viterbo

UBI Banca Popolare Commercio & Industria

Lombardy (MI, PV), Emilia and Rome

UBI Banca Regionale Europea

Piedmont, Liguria* and France

* Also with the Banco di San Giorgio brand name

UBI Banca Popolare di Ancona

Marches, Umbria, Abruzzo, Campania, Romagna and Rome

UBI Banca Carime

Calabria, Apulia, Basilicata and Salerno

UBI Banca di Valle Camonica

Lombardy (BS, SO)

UBI Banca Private Investment

National network of financial advisors

1,725

branches

2,327

bancomat ATMs

307

evolved Bancomat ATMs

181

municipalities in which we are the only bank

418 (24.2%)

branches in small towns (up to 5,000 inhabitants)

317 (18.5%)

branches in regions which receive development aid from the EU

196,000

active cell phone apps

1.2 million

users of the Qui UBI internet banking service

Rooted in local communities

UBI Banca is present in almost all the regions of Italy with nine historical brand names, each with their own local market. Each bank is operationally independent with its own Board of Directors, on which members representing local communities and economies predominate.

After streamlining the branch network and rendering decision-making processes faster and closer to customers with new **Local departments and Local Loan Approval Committees**, in 2013 we created the new “**Private & Corporate Unity**” (private and corporate banking units) in order to be even more effective in supporting the growth of our clients’ family and corporate wealth.

Technology brings us closer

We invest constantly in new technologies in order to be a true **multi-channel bank**, always open and accessible with ease, convenience and security: in addition to branches, we offer QuiUBI internet and mobile banking for smartphones and tablets, multi-channel customer

services (telephone, SMS, email and chat) and both conventional and evolved Bancomat ATMs (with credit transfer and paying in functions).

We constantly improve our security systems for telephone and electronic channels. We are broadening the range of products that can be purchased online, with the simplicity and ease of remote digital signatures to make it unnecessary to print contracts.

Worldwide assistance to businesses

We are primarily a domestic Group, but we are also present abroad - **Europe, Asia and Latin America** - to support the international business of our clients, above all in emerging markets where small and medium-sized businesses have the greatest difficulty in finding contacts and gaining access to financial services appropriate to their requirements.

We are not present in any “tax havens” or other financial centres listed that have not yet complied with international tax standards, as listed by the OECD.

UBI  Banca International

Luxembourg

Foreign branches and representative offices of the Group in Madrid, Munich, Antibes, Menton, Nice and Cracow; Moscow, Shanghai, Hong Kong, Mumbai and San Paolo

31

commercial agreements with major foreign banks

Quality solutions for our customers.



91% of customers satisfied *Source Istituto Piepoli, 2013 customer satisfaction survey*

Solutions for every need

Asset management, leasing, factoring, insurance, internet banking and trading. Thanks to the expertise of our specialist companies and partnerships with the best operators at international level, our banks have the best financial products on the market.

Asset management is provided by **UBI Pramerica**, a fruitful alliance between our Group and Prudential Financial, a leading American financial institution, active throughout the world. With IWBank, the Group internet bank, we are a leading player in professional **online trading services** on stock markets throughout the world, while with **UBI Leasing** and **UBI Factor** we also meet the more complex financial needs of companies with their growth and development plans. In the **insurance field** we work with high value partners, Aviva (Aviva Vita and Aviva Assicurazioni Vita) and Cattolica Assicurazioni (Lombarda Vita) in the life sector and Fortis/BNP Paribas Assurance (UBI Assicurazioni) in the non-life sector.

With our new **UBI World** project, we offer businesses a full range of services and constant assistance at all stages of their internationalisation, thanks to easy-to-access tools which allow banks and businesses to remain close even at great distances.

Our passion for quality

We invest constantly in the highest quality research, with a continuous stream of innovative projects designed to improve products and services and processes and organisational models, with intense staff training activities at all levels. In 2013 we delivered over **85,000 training days** in the fields of management, ethics and regulations and on technical, professional and operating subjects.

This commitment is rewarded by the prizes that we receive and by our high customer satisfaction scores, both in absolute terms and compared to the market.

UBI Banca

The Italian Banking Association Prize for innovation in banking services ("The Charitable Bank" category) and the **National Prize for Innovation** (the "Prize of Prizes" awarded by the President of the Italian Republic) for UBI Community Social Bonds



First prize for **Mutuo casa giovani coppie** (young couples home mortgage) and the **BLUCASA insurance policy**
Second prize for the **EnjoyMe** multifunction card
Third prize for the **start-up financing** product



For the **Bre.Be.Mi.** (Brescia-Bergamo-Milan motorway) financing



The **Special Guido Carli CSR Prize** for corporate social responsibility initiatives, tools and projects

UBI Pramerica

World Finance Investment Management Awards – Best Italian asset management company



Grand Prix - Fundclass - Best Italian asset management company in the "26-40 funds" category



Quant Diaman Awards - UBI Pramerica Privilege 4 Fund - second-best fund in the "Balanced" category



High Performance Award - UBI Pramerica Obbligazioni Dollari - best American bond fund | UBI Pramerica Obbligazioni Globali Alto Rendimento - best international bond fund



Customer satisfaction is our primary objective. We monitor it constantly with our Consultation Project: over 120,000 customer interviews each year and over 10,000 Group staff interviews to understand how and where we can improve.

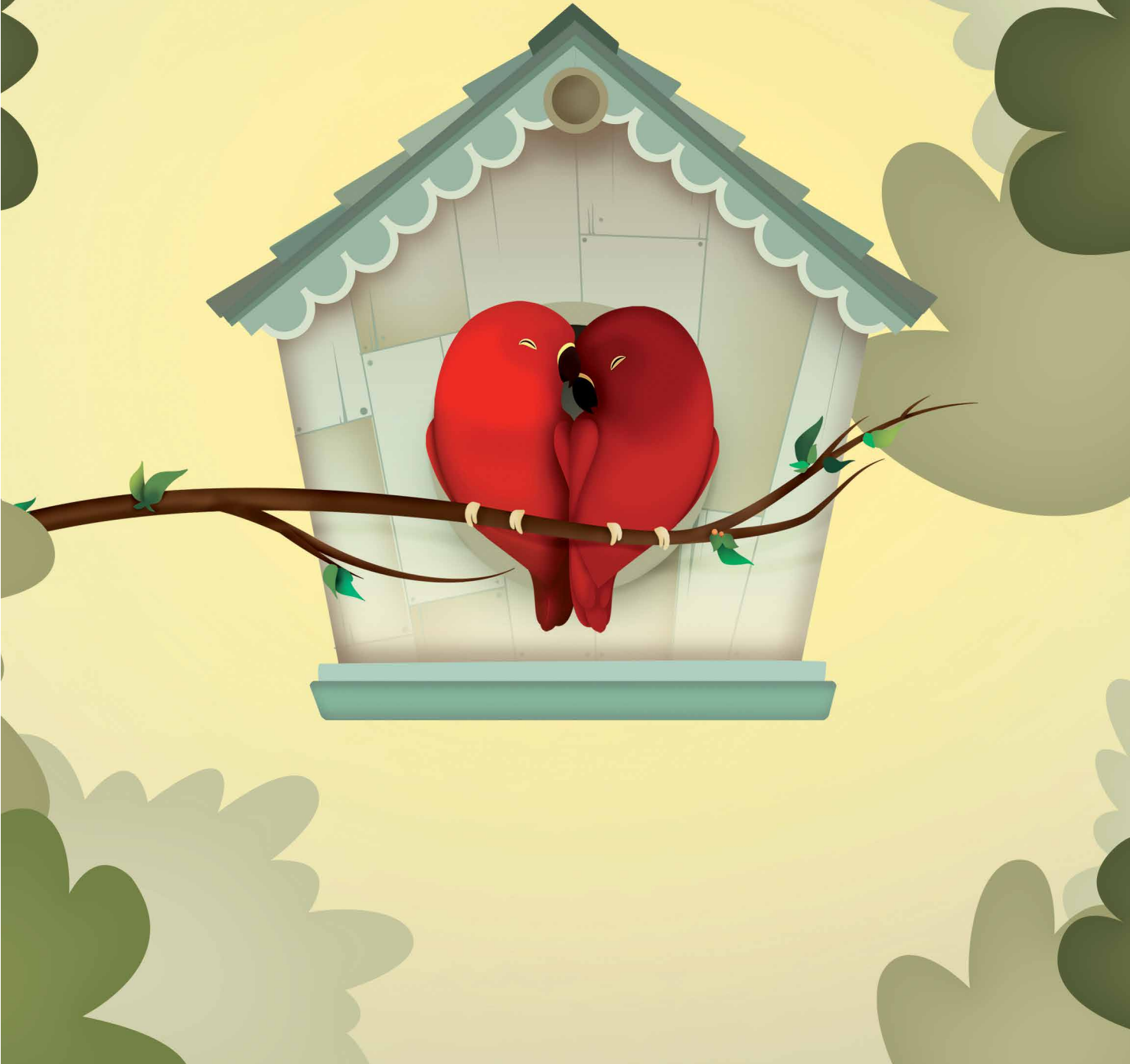


Mission

We are deeply involved in the life of our local communities helping to support progress and the development of a healthy social, economic and business community.

Our goal in the management of business is to create value for all our stakeholders to meet the concrete needs of families, businesses and nonprofit organisations with the excellence of our products and services.

Closer to families.



€59.2 billion

direct funding

€238.7 million

UBI Community Social Bond funding

€97.5 million

T² Territorio per il Territorio
(C² the Community for the
Community) bond funding

€13.7 million

UBI Pramerica Azionario Etico (ethical
equity) fund assets under management

€30.6 billion

loans and mortgages

€1.4 billion

home mortgages

75,140

fund-based savings schemes

€596 thousand

unsecured loans for students

€41.8 million

mortgages with deferred
repayment for almost 400
families in difficulty

€4.2 million

subsidised loans for almost 600
young couples and families in
difficulty

€32.9 million

pawn secured loans

Responsibility

We offer credit with the greatest flexibility, but with careful attention to the ability of customers to make repayments. It is a responsible attitude towards families which also gives us one of the lowest levels of non-performing loans on the market. In order to help **young couples**, even those working on temporary contracts or with non-ordinary jobs, we have created new flexible **home mortgages**, increased the amounts granted despite weakness of the market and we have adhered to the “**solidarity fund**” set up by the Ministry of the Economy and Finance.

We value savings and we make efforts to offer clear products that are consistent with the risk profiles and investment goals of each customer. We offer the more affluent the chance to diversify their investments even through the purchase of diamonds produced in observance of the principles of the **Global Compact** and of the **Kimberly Process**: “Diamond Love Bond” gems guaranteed “child labour free” and certified “conflict free”, i.e. unconnected with armed conflicts. In order to encourage saving by the less well-off, we have created new very flexible fund-based savings schemes, even for small amounts, which are also “no load” (no commissions to pay on purchase or sale), with very positive results.

We are investing in young people, with a strong increase in **unsecured loans for students** as part of our “Give them a future”

initiative, in co-operation with Italian Banking Association and the Youth Ministry, and with innovative services for students, in co-operation with local universities.

We promote **financial education and savings** among young people with savings books, the “Clubino” and “I Want tUBi” current accounts and cards: products with no charges, a good yield compared to the market and attractive prizes and interesting discounts on books, vacations, sport, events and much more. We also take part in important financial education projects in schools.

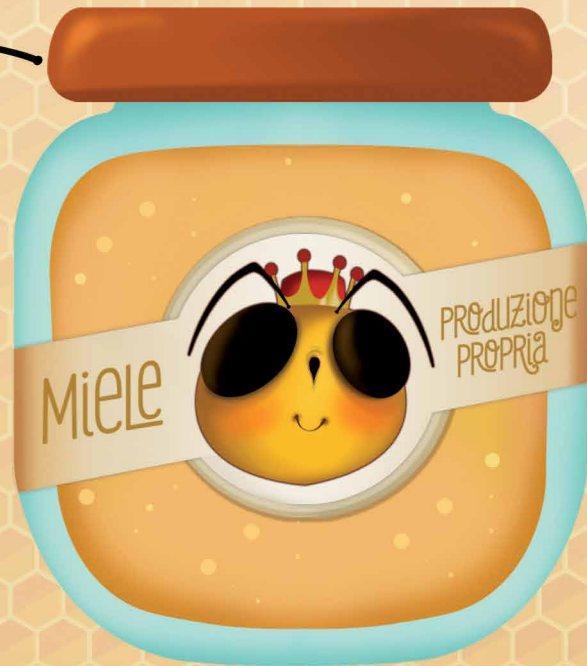
Solidarity

We help to support families in difficulty and the poorest and most disadvantaged hit by the economic crisis or by natural disasters. This is achieved through participation in national and local initiatives – like the “**Loan of Hope**”, the “**Loan for Newborns**” – the deferral of repayments on loans for families in difficulty due to the crisis or the 2012 earthquake and by pawn loan granted by Banca Popolare Commercio e Industria a Milan.

With our **UBI Community Social Bonds** and our **T² Bonds**, specifically designed to create social value, we involve our customers in support for the very many nonprofit organisations which serve the community and for small to medium-sized enterprises which create jobs in the community.

We assist € 3.3 million people and families in their everyday lives. More than two out of three (69.5%) have given us their trust for over ten years.

More support for businesses.



€57.0 billion

loans

€3.7 billion

loans through guarantee bodies

€195.1 million

loan pool for SMEs from T² bonds

€1.2 billion

“Italy Investment Projects” loan pool and other industry-wide initiatives

€964 million

for 2,900 decisions to defer repayments on mortgages or reschedule them for businesses in difficulty as part of industry-wide anticrisis agreements

€91.5 million

for 1,870 subsidised loans and for the payment of receivables from public administrations

€27 million

anti-usury loans for over 1,200 businesses

0.06%

percentage of total loans to businesses granted to companies operating in the armaments sector

0.16%

loans to businesses with activities in other controversial sectors (tobacco, alcohol, furs, gambling)

Support to local economies

We are committed to providing businesses with the means to manage their current assets and investments in order to develop and increase their competitiveness, quality and respect for the environment. We pay particular attention to what we consider to be key sectors in our local markets: **machinery, fashion and technology** but above all **commerce** for the development of direct distribution networks which include co-operation with Assofranchising (Italian national franchising association). Another key sector is **food and agriculture** in which Italy excels with great potential to protect the environment and provide jobs for young people. Here we have successfully experimented with initiatives to support brands and grow sales of high quality local production even at international level.

The difficult economic context has affected demand from businesses and their credit ratings, which has in turn affected the growth of new loans that could have been greater given the Group’s capital strength. Therefore in order to help businesses to overcome difficulties in gaining access to credit we have invested much in the use of government and industry-wide subsidised credit and risk mitigation instruments. These include the following: **guarantee body** and **Law 662** guarantees; use of **Cassa Deposito e Prestiti** (CDP – state controlled fund and deposit institution) funds for investments (Italy Investment Projects) and for the payment of public administration receivables (PA Receivables); **EIB** funds for businesses which recruit young people; and **EIB/**

Finlombarda funds for businesses hit by natural disasters (Credit Now). Then with “**T² Territorio per il Territorio (C² the Community for the Community)**” bonds, we acquire funding from families to invest in local production. Finally with UBI World we have started to offer a new package of services – banking and credit advice and training – for internationalisation to support small and medium-sized enterprises in the search for new job and growth opportunities.

Responsibility

We seek to support businesses even at difficult times, partly through participation in initiatives to defer repayments on loans and to reschedule them as in the case of the new **2013 Accord for Credit** to help SMEs subscribed to by the Italian Banking Association and by other associations which represent businesses.

We carefully assess our involvement in sectors that are controversial from a social or environmental viewpoint. We have rigorously regulated and limited activities with companies in the armaments and gambling sectors and we do not finance the nuclear sector. Our armaments policy is in line with the Science for Peace Code of Responsibility, a Veronesi Foundation initiative. We also encourage responsible conduct on the part of our suppliers towards society and the environment, requiring them to comply with principles consistent with our Code of Ethics and our environmental policy, as well as with social security and insurance regulations for health and safety at work and to safeguard workers’ rights.

We support the work of 335 thousand businesses.

Almost half of them (42.2%) have been with us for over 10 years.

More vigour to the nonprofit sector.



18 thousand

customers

€835.1 million

loans

+80.9% compared
to the sector

the share of loans to the nonprofit
sector out of total loans

€1.6 million

deposits

+99.4% compared
to the sector

the share of deposits from the
nonprofit out of total deposits

41

social Bonds issued since the
start of the initiative in 2012

€2.2 million

total donations for social
projects

€19.5 million

loan pool for loans to social
co-operatives

UBI comunità

With UBI Community we have renewed and reinforced our commitment to assisting both Church-related and other nonprofit organisations in the community.

We have dedicated a special service model to the Third Sector and a range of products and services to provide banking and credit support for the everyday management of activities, new projects and investments. Concrete evidence of this commitment is seen in our market share of lending to the third sector (8.5%), which is almost twice as large as our overall market share (4.7%).

In 2013 we launched **Solidarity Bank Transfers**, a new fundraising tool for nonprofit organisations who are our customers. It allows customers who use our Qui UBI and Qui UBI home banking services to make donations to selected NPOs free of banking charges. We have also increased our Social Bond issuances.

UBI Community Social Bonds

We created Social Bonds to generate new funding for the Bank and financial resources for nonprofit organisations. Social Bonds provide subscribers with the opportunity to obtain a return on their investment in line with the rates offered by the Bank for similar investments and at the same time to help support high social value and impact projects for local communities.

Each issuance – made on the basis of Consob approved prospectuses – is designed either to support a social project to which the Bank donates a preset share of the funding acquired or to create a loan pool for the grant of loans to specific nonprofit organisations.

We are also working on the definition of methods to assess the social impact of the projects supported.

We launched another important project in 2013 to assess the social impact of projects supported with Social Bonds.



UBI Banca is a member of the Sodalitas Foundation and supports the Sodalitas Social Innovation Award organised by the Foundation to stimulate project innovation and managerial ability in the nonprofit sector and the growth of partnerships between businesses and the nonprofit sector.



In co-operation with the AICCON study centre we have set up the first National Observatory on Finance and the Third Sector.

DONATIONS FROM SOCIAL BONDS DISTRIBUTED DURING THE YEAR

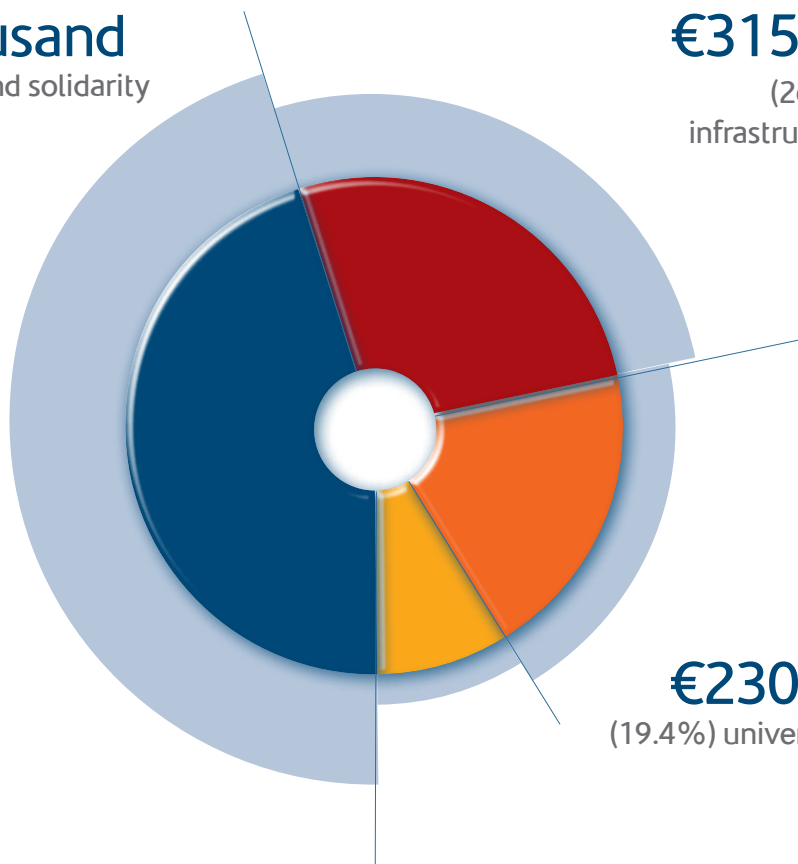
€1.2 million for 24 social projects

€539 thousand

(45.5%) welfare and solidarity

€315 thousand

(26.6%) public utility
infrastructures and services



€230 thousand

(19.4%) universities and research

€100 thousand

(8.4%) local economic development



UBI Banca is a member of the Italian Advisory Board of the G8 Task Force on social investment. Its purpose is to promote the development of a finance model able to generate not only profit, but at the same time also social and environmental value and the development of tools to measure the social impacts of the investments.

WELFARE AND SOLIDARITY

UBI Banca

The **CESVI Onlus Foundation** of Bergamo to restore food self-sufficiency for the people of central Uganda afflicted by armed conflict

San Patrignano Foundation for its pet therapy project
“A dog helps man”

UBI Banca di Valle Camonica

G. Tovini Family Advice Association of Breno (Brescia) to support individuals and fathers and mothers with marriage problems in particular

UBI Banca Popolare di Bergamo

CAF Onlus of Milan for its psychological and educational service for victims of maltreatment or abuse

Croce Rossa Italiana of Varese for the new evening soup kitchen for the poor

Dr. Ambrosoli Memorial Hospital Foundation of Como for the “safe pregnancy” project in Uganda

UBI Banco di Brescia

ASD No Limits Onlus of Lodi for a national sports event specially for athletes with sight disabilities

The **San Vincenzo De Paoli Dormitory Association** of Brescia for welfare services at the San Vincenzo men’s night shelter and the Federico Ozanam women’s hostel

The **Angelo Abriani Charity Home** of Milan for the Moon Hotel project to provide assistance and hospitality to persons of no fixed abode

Familiae Auxilium Social Co-operative Society Onlus of Brescia for services for families and minors

The **After Us TOGETHER Onlus** of Cremona for the Family Home which takes in the seriously disabled

Agricultural Institution Umbrella Onlus of Brescia to resume the farming education activities of the “Giuseppe Pastori” State Agricultural Institute after a fire

PUBLIC UTILITY INFRASTRUCTURES AND SERVICES

UBI Banca Popolare Commercio & Industria

Basilica of Sant’Ambrogio of Milan to restore the “Canon’s Bell Tower”

UBI Banca Popolare di Bergamo

Associazione Oncologica Bergamasca Onlus for its “emergency oncological diagnostic service”

Malawi nel Cuore Association Onlus for a secondary school in the village of Mwala

Maria Letizia Verga Committee Onlus at the San Gerardo Hospital of Monza to build a health unit to care for children suffering from leukaemia

UBI Banco di Brescia

ANFFAS Onlus of Desenzano del Garda (Brescia) to build an indoor rehabilitation swimming pool for the disabled

Davide Rodella Association Onlus of Montichiari (Brescia) for a portable ultrasound machine for the nephrology department of the Montichiari Hospital

Valtrompiacuore Association for a latest generation CAT scan machine for the Gardone Val Trompia Hospital

UNIVERSITIES AND RESEARCH

UBI Banca

AIRC for scholarships to train oncology research workers

Casa Sollievo della Sofferenza Foundation of San Giovanni Rotondo (Foggia) for scientific research into genetic and neurodegenerative diseases

Mario Negri Pharmacological Research Institute of Bergamo for an Alzheimer’s research project

UBI Banco di Brescia

Verona University for research grants

LOCAL ECONOMIC DEVELOPMENT

UBI Banca di Valle Camonica

Opera Caritas San Martino Foundation of Brescia for the employment of vulnerable young people and adults

More attention to the environment.



100%

electricity certified from renewable sources (CO-FER certified)

-4.3%

energy consumption

-3.9%

CO₂ emissions

100%

paper certified without chlorine



76%

paper certified from responsibly managed forests



€2.17 billion

outstanding loans and project finance for renewable energy

2,227 MW

project financed power installed

19 wind farms

84 photovoltaic plants

9 plants for other renewables

€632 million

outstanding project finance for infrastructures and the environment

Inside the Group

We design more eco-compatible offices and branches, with new types of thermal insulation and low-consumption certified lighting and electronic systems.

We save energy by automatically switching off personal computers at night and by remote management of office heating and air conditioning systems for proper temperature regulation.

We save paper and toner with “both sides” laser printers and remote monitoring of printers.

We reduce emissions of CO₂ and other harmful gases with air conditioning systems with non-polluting refrigerant gas, an increase in video conference meetings and more sustainable mobility (less polluting company cars and incentives to travel to and from work using collective means of transport).

In 2013 we implemented a “**paperless branch**” project, with digital document signatures, operational from February 2014.

On the market

With “**Sun Strength**”, “**New Energy**”, “**New Photovoltaic Energy**” and “**Full Power**” leasing we finance individuals and businesses who want to invest in energy efficiency, in renewable energy and in the most eco-compatible refurbishment and construction.

We participate in **project finance** to finance private sector and mixed public-private investments for electricity generation from renewable sources, proper waste treatment and public transport infrastructures. This finance is also for SME-tailored investments.

With Qui UBI and IW Bank we encourage the use of online services and reports with considerable savings in paper and CO₂ emissions: **savings of 76%** in emissions estimated by **Puraction** for an **IWBank** internet account compared to a conventional account.



Since 2007 UBI Banca has adopted an environmental policy to drive increased respect for the environment in all its activities.



Value creation

With our work we create new wealth:
economic value that remains
in the community and makes it grow.

More value for stakeholders.



ECONOMIC VALUE

€ 2.6 billion distributed to stakeholders

€598.1 million

(23.0%) suppliers for purchases of goods and services

€1,337.7 million

(51.4%) staff of which:
€1,273.0 million in wages and social security contributions
€64.7 million in welfare and training

€579.8 million

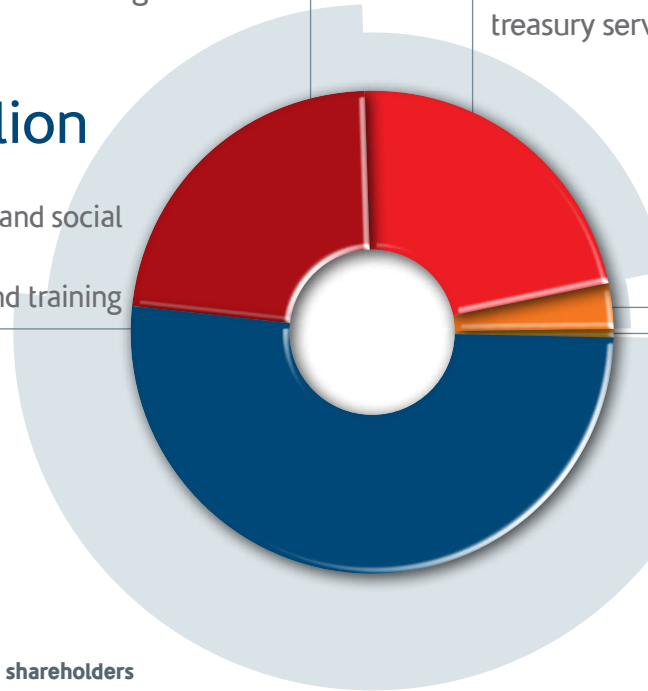
(22.2%) public administrations of which:
€573.0 million in taxes
€6.8 million in contributions as part of treasury services provided

€77.3 million

(3.0%) registered and unregistered shareholders of which:
€54.0 million in dividends to shareholders
€23.3 million of profit attributable to non controlling interests

€9.6 million

(0.4%) community of which:
€5.0 million in donations and social sponsorships
€4.6 million of profits allocated to social purposes



- Staff
- Suppliers
- Public Administration
- Registered and unregistered shareholders
- The community

Registered and unregistered shareholders

Our primary objectives are to pay a return to investors with an appropriate dividend and to increase the value of the investment in the medium to long-term, compatibly with market conditions.



To achieve this, we have always paid a dividend even in the most difficult years, although low. With **UBI Club** we reserve a series of products and concessions exclusively to registered shareholders.

Staff

We invest in individuals, with management systems oriented towards enhancing the skills and potential of each person and with continuous training programmes to support professional growth and shared values and goals.

UBI Academy In 2013 the Group training centre delivered 638 thousand training hours in which 96% of employees participated, for an average of 37 hours per person.

We are concerned about the well-being of people with services and tools to reconcile family and work time (flexible hours and leave, part-time work and crèches, shuttle coach services, company

recreation clubs), supplementary pension and health and welfare schemes, insurance cover and grants to families for their children's education and for special events, as well as a strong focus on health and safety at the work place.

Suppliers

We are committed to managing suppliers according to criteria of independence, transparency and fairness in their selection and in carrying out negotiations and we periodically assess quality criteria, competitiveness and financial and capital strength.



















In the current year we are planning a training course for buyers on eco-compatible purchases.

Public administrations

UBI Banca is an important taxpayer for local and central government administrations, from which it has never received any form of contribution or subsidy and it manages treasury and collection services for numerous local authorities and institutions. As part of these services, authorities benefit from important contributions to support their institutional goals.

Community

We support a huge number of Church and other nonprofit organisations in the community with donations and sponsorships. For this activity the articles of association of UBI Banca and the various Group banks require the allocation of a share of the distributable profits which also go to increase the endowments of the Foundations established over the years. This action is not the result of rigid and predetermined policies and guidelines, but of assessments – based on criteria of consistency, efficiency and effectiveness – of the projects and initiatives taken in the community. They are decided at local level by individual banks and foundations, with support from UBI Banca for the more far reaching projects.

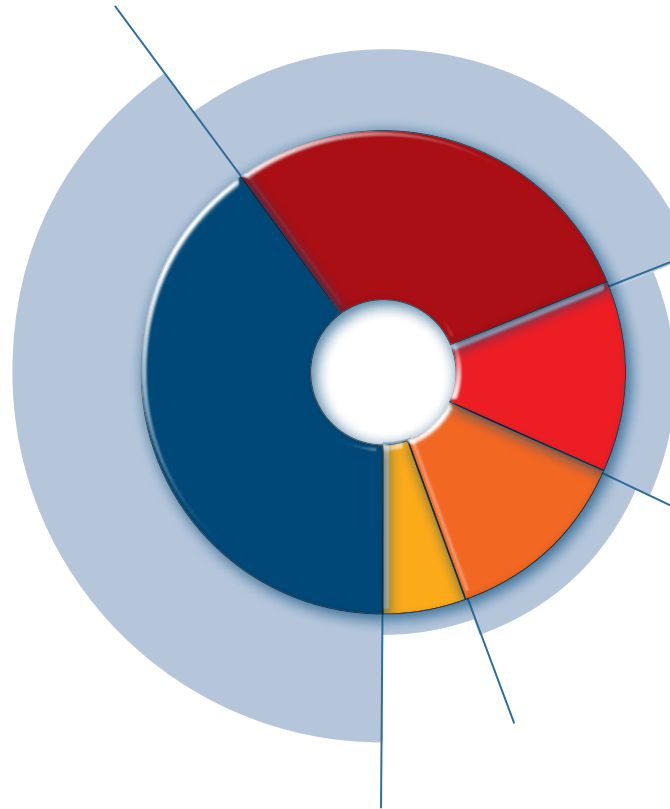
					
<p>Banca Carime support for the activities of the Barese Music Chamber in its 72nd year of activity is continuing, with support for initiatives for the disadvantaged groups in society</p>	<p>Banca Popolare di Bergamo is sponsoring the refurbishment of the façade of the Civica Angelo Maj Library in Piazza Vecchia in Bergamo</p>	<p>Success for the classic pop song Festival at the Sferisterio of Macerata with Banca Popolare di Ancona</p>	<p>Banco di Brescia art book on the restoration of the Santa Maria della Carità Church in Brescia</p>	<p>The actress Ermanna Montanari was awarded a prize by the Chairman of Banca Popolare Commercio e Industria at the 28th edition of the Eleonora Duse Prize</p>	<p>“Oltre lo sguardo”: art works on paper by Franco Rinaldi at the Diocesan Museum of Brescia with the CAB Foundation - Istituto di Cultura Giovanni Folonari</p>
					
<p>Turin, the Lingotto auditorium. The “Lingotto Musica” concert season is sponsored by Banca Regionale Europea</p>	<p>Benefit evening organised by Banca Popolare di Ancona on behalf of IOM - Marches Oncological Institute of Jesi and of Vallesina</p>	<p>Solidarity Christmas with Banca Popolare di Bergamo in hospitals and care homes in the provinces of Bergamo, Varese, Lecco, Monza Brianza and Rome</p>	<p>The Unione Banche Italiane per Varese Foundation onlus offers its support for the Il Perograno Services Social Co-operative onlus for the purchase of a motor vehicle for the transport of the disabled</p>	<p>Banca Carime, a partner in the Gazzetta del Mezzogiorno (newspaper) ‘Newspapergame’ initiative to introduce school children and students to the world of journalism</p>	<p>Broad support for the Ocean-going Sailing World Championship, organised by the “Marina Dorica” of Ancona with the support of Banca Popolare di Ancona</p>
					
<p>Banca Regionale Europea renews its support for the activities of the Paralympic National Winter Sports Federation (FISIP)</p>	<p>UBI Banca sponsors the Cathay Pacific Business Trader Award, which rewards Italian businesses that have excelled on Asian markets for their innovation and know-how</p>	<p>Initiatives by the Banca di Valle Camonica are continuing to support the Tovini Family Advice Onlus of Breno, to assist families and young couples</p>	<p>The Banca Popolare di Vigevano Foundation supports the Vigevano Smart City cultural project</p>	<p>One of the most important activities of the Banca San Paolo di Brescia Foundation is its donations to the VOL.CA - Prison Volunteers Association</p>	<p>The Banca Popolare di Bergamo Foundation supports the Mario Negri Institute in its research into improving the dysfunctions which follow reanimation</p>

TOTAL CONTRIBUTION MADE DURING THE YEAR

€12,5 million for social initiatives

€5.1 million

(40.6%) art and culture



€3.6 million

(28.3%) social, recreational and sports activities

€1.7 million

(13.6%) welfare and solidarity

€1.5 million

(12.1%) education, universities and research

€0.6 million

(5.4%) infrastructures and economic development

€5.0 million

recognised in the accounts for donations and social sponsorships

€4.1 million

donations and sponsorships allocated from profits for social purposes

€3.4 million

donations from Group foundations

1,083

hours of work for financial education programmes in schools for 14,734 pupils

75

personal computers and other retired electronic equipment, but still in perfect working order, donated to schools, public authorities and nonprofit organisations

“Fare banca per bene”

It is a summary of the 2013 UBI Banca Social Report, prepared in compliance with level A+ of the GRI G3.1 guidelines and audited by Deloitte & Touche S.p.a.

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