	G3 Content Index - Financial	Sorvico	s Sactor Supplama	nt - CPI Ann	lication Loval B	
				an - GRI App		
SR CE CGR RA	Application Level B Social Report Code of Ethics Report on Corporate Governance and the ownership structure Reports and Accounts	Assured by	Independent auditor (KPMG S.p.A.)			
	STA	NDARD DISCI	OSURES PART I: Profile Disclosu	res		
		1	. Strategy and Analysis			-
Profile Disclosure	Description	Reported	Cross-reference/Direct answer	Reason for omission	Explanation	Global Compact Principles
14	Statement from the most senior decision-maker of the organization.	Fully	SR 2-3			
4.2	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	<ul> <li>Primary brands, products and/or services</li> <li>Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.</li> </ul>	Fully Fully	SR 7,8,10 SR 7-10			
++++				-		
2,4	Location of organization's headquarters. 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 Fully	SR 4, 68 SR 10 The Group has its head office in Italy and subsidiaries / offices in 12 foreign			
11111			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 Fully	SR 11, 15 SR 7,19			
2,10	Awards received in the reporting period.	Fully	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	ļ		
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,	Fully	SR 54			
8,11	hature of business, measurement methods). 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			
Profile		4. Governanc	e, Commitments, and Engagement			
Disclosure	Description	Reported	Cross-reference/Direct answer	Reason for omission	Explanation	Global Compact Principles
47	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			
4,19	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			
¢.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 DISCLOS		II: Disclosures on Management	t Approach (DMAs)		
G3 DMA	Description	Reported	Cross-reference/Direct answer		Further comments	Global Compact Principles
DMA PS	Disclosure on Management Approach PS					<u> </u>

Aspects	Product portfolio	Fully	SR 32-33		
FS11 1 1 1	Policies with specific environmental and social components applied to business lines.	Fully	SR 16, 32-33, 54		
FS2 MANA MANA		Partially	SR 41		
11111	Procedures for assessing and screening environmental and social risks in business lines.				
FS31	Processes for monitoring clients' implementation of and compliance with environmental and	No			
11111	social requirements included in agreements or transactions.				
CC/L MAN MAN	Process(es) for improving staff competency to implement the environmental and social	Partially	SR 24-25, 60		
1 X X X X X	policies and procedures as applied to business lines.	Farually	51(24-25, 00		
and the second second	Interactions with clients/investees/business partners regarding environmental and social	Fully	SR 41, 57		
	risks and opportunities.	Fully	31(41, 5)		
	Audits	Fully	SR 41		
	Active Ownership	Fully	SR 41		
DMA EC	Disclosure on Management Approach EC	· · · · ·			
Aspects	Economic Performance <sub>COMM</sub>	Fully	SR 58		
		,			
	Market presence	Fully	SR 8-10		
	Indirect economic impacts	Fully	SR 44, 63		
DMA EN	Disclosure on Management Approach EN				
	Materials	Fully	SR 55		
	Energy	Fully	SR 54		
				Based on the Group operations, the direct	
	Water	No		impact of activities on water sources is not	
				considered significant.	
				Based on the Group operations, the direct	
	Biodiversity	No		impact of activities on biodiversity is not	
	Diodiversity	NO			
Aspects				considered significant.	
				Based on the Group operations, the direct	
	Emissions, effluents and waste	Partially	SR 55	impact of the discharges and waste	
		Failially	SIX 35	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	i uliy	617.54		
Aspects	Employment	Fully	SR 20-21		
Aspecis	Labor/management relations	Fully	SR 27		
	Occupational health and safety <sub>COMM</sub>	Fully	SR 27		
	Training and education	Fully	SR 24-25		
	Diversity and equal opportunity	Fully	SR 26		
DMA HR	Disclosure on Management Approach HR				
			SR 16-17, 43		
	Investment and procurement practices	Fully	CE 16		
			SR 16-17,20		
	Non-discrimination	Fully	CE 6, 11-12		
		_	SR 27	1	
	Freedom of association and collective bargaining	Fully	CE 11-12		
			SR 20		
	Child labor	Fully	CE 11-12		
Aspects					
	Forced and compulsory labor	Fully	SR 20		
		i uny	CE 11-12		
	Convity prosting	<b>F</b> 0	SR 27		
	Security practices	Fully	CE 11-12		
			1	1	
				Based on Group operations, the direct impact	
	Indigenous rights	No		of activities on indigenous peoples' rights is	
				not considered significant.	
				ů – ř	
DMA SO	Disclosure on Management Approach SO				
DMA SO	Disclosure on Management Approach SO Community	Fully	SR 44		
DMA SO	Community		SR 16-17		
DMA SO		Fully Fully			
DMA SO	Community		SR 16-17		

, lopoolo	Anti-competitive behavior	Fully	SR 16-17	
	Anu-competitive benavior	Fully	CE 9-10	
			SR 16-17	
	Compliance	Fully	CE 9-10	
DMA PR	Disclosure on Management Approach PR			
	Customer health and safety	Fully	SR 17, 32-33, 36	
Aspects				
	Product and service labelling	Fully	SR 17, 32-33	
N, N, N, N, PS15,	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	
			SURES PART III: Performance Indicators	
	STAND			
-		Pro	oduct and Service impact	
Performance	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Indicator		Reported		Clobal Compact I molples
Product				
Portfolio				
ESE MARK MARK	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large)	Fully	SR 32	
28888	and by sector.	i uny		
111111	Monetary value of products and services designed to deliver a specific social benefit for	_		
ESK M. M. M. M.		Fully	SR 36-40	
111111	each business line broken down by purpose.			
- 1 1 1 1 1 1 1	Monetary value of products and services designed to deliver a specific environmental	E. III.		
Rec 84 14 14 14 14	benefit for each business line broken down by purpose.	Fully	SR 56-57	
A to be be be				
Audit				
ES9 V V V	Coverage and frequency of audits to assess implementation of environmental and social	No		
and the second second	policies and risk assessment procedures.	NO		
Active				
ownership				
111111				
777771	Percentage and number of companies held in the institution's portfolio with which the			
£ Store & x x	reporting organization has interacted on environmental or social issues.	No		
11111				
11111				
FS14 \ \ \ \	Percentage of assets subject to positive and negative environmental or social screening.	Partially	SR 41	
1 2 2 2 2 2 2	Voting polic(ies) applied to environmental or social issues for shares over which the			
F\$12、 ````		No		
111111	reporting organization holds the right to vote shares or advises on voting.			
			Economic performance	
Performance				
	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
indicator	•			
Economic perfo	rmance			-
111111	Direct companies volves approved and distributed including approves approximation costs			
77777	Direct economic value generated and distributed, including revenues, operating costs,			
EC1 <sub>COMM</sub>	employee compensation, donations and other community investments, retained earnings,	Fully	SR 58-59	
11111	and payments to capital providers and governments.			
11111				
Contract 1	Financial implications and other risks and opportunities for the organization's activities due	Partially	SR 56-57, 63	70
EC2	to climate change.	Failially	01.00-01,00	'
1111 A	· · · · · · · · · · · · · · · · · · ·			
ECS	Coverage of the organization's defined benefit plan obligations.	Fully	SR 28	
ECO N N	coverage or the organization's defined benefit plan obligations.	Fully	RA 32, 72, 99, 111, 172, 313-317	
EC4	Significant financial assistance received from government.	No		
Market presence	9			
	Range of ratios of standard entry level wage compared to local minimum wage at significant			
EC5	locations of operation.	No		
111111	Policy, practices, and proportion of spending on locally-based suppliers at significant			
ECG		Partially	SR 42-43	
11111	locations of operation.	,		
11111	Procedures for local hiring and proportion of senior management hired from the local		SR 21	
EC7	community at significant locations of operation.	Fully	CGR 22-23	6°
~ ~ ~ ~ ~ ~			001722-20	
Indirect econom	lic impacts			
N N N N N N				
EC8	Development and impact of infrastructure investments and services provided primarily for	Fully	SR 44-50	
11111	public benefit through commercial, in-kind, or pro bono engagement.			
	-			

	I had a set and the set of the se			
EC9	Understanding and describing significant indirect economic impacts, including the extent of	No		
	impacts.	_		
Derfermenes		Env	vironmental Performance	
Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Raw materials				
	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°
	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				-
EN1	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, efflu			1	
EN16 <sub>COMM</sub>	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 <sub>COMM</sub>	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 se	ervices			•
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact	Fully	SR 56-57	7°, 8°, 9°
11111	mitigation.			7*, 8*, 9*
EN27 Compliance	Percentage of products sold and their packaging materials that are reclaimed by category.	No	Based on Group operations, this indicator is not considered significant	
1111	Monetary value of significant fines and total number of non-monetary sanctions for non-			
EN28	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		
EN29 Overall EN30		No		7°

		Social: La	abor Practices and Decent work	
Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Employment			1	
LAT	Total workforce by employment type, employment contract, and region.	Fully	SR 7, 20	00
LAZ	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	
	ment relations			
L'A4	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 I	Health and Safety		1	
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°
LAS	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 e	ducation			•
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 e	equal opportunities		1	F
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	. 1 -
Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Investment and	d procurement practices		1	F
HR1COMM	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-discrimina	ation			I
HR4	Total number of incidents of discrimination and actions taken.	Partially	SR 23	1°, 2°, 6°
Freedom of as	sociation 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	1			
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				

	1		1	1
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 practic	ces			
HR8	Percentage of security personnel trained in the organization's policies or procedures	No		
нка	concerning aspects of human rights that are relevant to operations.	NO		
Indigenous righ	its		-	
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	1			
S01	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	
FS13, 1, 1, 1,	Access points in low-populated or economically disadvantaged areas by type.	Fully	SR 8-9	
FS14. 1. 1. 1.	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°
\$03	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			·	•
SQ5	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-competitiv				
S07	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	Fully	RA 190-193	
Compliance				
SQ8	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	
		Soci	al: Product Responsibility	
Performance indicator	Description	Reported	Cross-reference/Direct answer	Global Compact Principles
Customer healt	h and safety			
RR1	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 se				
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	
	Initiatives to enhance financial literacy by type of beneficiary.	Fully	SR 50-52	
Marketing Com	munications Programs for adherence to laws, standards, and voluntary codes related to marketing	Entra	SR 32-33	
PR6	communications, including advertising, promotion, and sponsorship.	Fully		

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		
Istomer privacy			
Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Partially	SR 35	
ompliance			
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
of which indirect funding	€/000	74,064,263	78,791,834	78,078,869
of which assets under management	€/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 <sup>1</sup>	€/000	11,071,206	11,141,149	10,806,898
Net worth <sup>1</sup> / Total deposits from customers	%	6.45%	6.33%	5.85%
Net worth <sup>1</sup> / 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 Evoluting profit of the years				

1 Excluding profit of the year

Indicators		Units of	2008	2009	2010
		measureme nt	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.) Persons on job experience		n. n.	431 60	442 74	87 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
Middle managers	of which women	<i>n.</i> n.	<i>48</i> 7,543	<i>43</i> 7,723	<i>45</i> 7,551
	of which women	п.	1,524	1,627	1,670
Other personnel	of which women	n. <i>n.</i>	12,154 <i>5,585</i>	11,647 <i>5,395</i>	11,586 <i>5,488</i>
Total	winch women	n.	20,249	19,910	19,616
C Data relates to (2008): Parent, Network Banks and UBISS	of which women	п.	7,157	7,065	7,203
Data relates to (2009-2010): 100% of employees					
Employees by age (LA13)					
30 and under 31 to 40		% %	12.4% 32.7%	10.1% 31.4%	10.4% 30.9%
41 to 50		%	33.1%	33.5%	33.5%
over 50		%	21.8%	25.0%	25.2%
Average Data relates to (2008): Parent, Network Banks and UBISS		years	42.0	43.3	43.0
Data relates to (2009): 97% of employees Data relates to (2010): 100% of employees					
Employees by lenght of service		0/	22.50/	12.50/	20.20/
up to 5 years 6 to 10 years		% %	22.5% 18.8%	12.5% 16.3%	20.2% 18.0%
11 to 20 years		%	23.0%	22.1%	26.0%
longer than 20 years Average		% years	35.7% <i>16.0</i>	49.1% <i>16.9</i>	35.8% <i>17.0</i>
Data relates to (2009): 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 Other		% %	58.7%	56.8%	62.8%
Information not acquired		%	12.4% 2.5%	11.3% 4.7%	9.6%
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	of which women	п. %	359 <i>30.4%</i>	182 <i>42.9</i>	293 <i>43.7%</i>
Appointments on temporary contracts		n.	968	496	411
Conversions from temporary contracts	of which women	% n.	<i>42,9%</i> 230	<i>47,4%</i> 191	<i>46.7%</i> 510
	of which women	%	36.1%	46.6%	47.8%
Appointments by age (LA2)					
30 and under		%	77.0%	77.3%	77.4%
31 to 35 36 to 40		% %	9.3% 7.2%	7.5% 5.9%	9.8% 4.4%
41 to 45		%	2.7%	4.9%	3.9%
46 to 50 over 50		% %	2.1% 1.7%	2.4% 2.1%	2.4% 2.1%
Appointments by region (EC7)					
Lombardy Emilia Romagna		% %	62.7% 5.6%	50.6% 8.7%	44.7% 6.7%
Calabria		%	3.3%	6.8%	6.4%
Apulia Campania		% %	3.3% 2.3%	5.0% 4.7%	7.0% 8.7%
Piedmont		%	3.8%	4.6%	6.0%
Latium Other regions		% %	4.8% 11.4%	2.8% 10.6%	6.5% 10.7%
Abroad		% %	2.8%	6.2%	3.4%

Indicators		Units of measureme nt	2008	2009	2010
Personnel leaving (LA2)					
Reductions under the Industrial Plan		n.	643	159	545
	of which women	%	22.4%	37.7%	13.4%
Voluntary resignations		n.	456	245	250
	of which women	%	29.8%	27.3%	25.6%
End of contract		п.	450	419	198
	of which women	%	46.9%	46.8%	48.5%
Other		n.	41	22	19
	of which women	%	17.1%	40.9%	10.5%
Retirement		n.	32	42	21
	of which women	%	6.3%	11.9%	28.6%
Dismissal		n.	5	10	23
	of which women	%	20.0%	20.0%	26.1%
Totale		n.	1,627	897	1,056
	of which women	%	30.8%	37.8%	23.4%
Equal opportunity (LA13) Part-time contracts	of which women	n. %	1,371 <i>95.3%</i>	1,392 <i>94.7%</i>	1,440 <i>95.1%</i>
Data relates to (2009): UBI Banca Group Data relates to (2010): 98% of Group personnel					
Protected categories (LA13)					
Disabled persons		n.	855	856	860
Orphans/refugees		n.	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		n.	49	13	2
	of which women	%	14.3%	0.0%	0.0%
within middle management		n.	613	446	355
-	of which women	%	22.2%	20.2%	25.1%
from office worker to middle manager		n.	399	327	221
	of which women		30.8%	36.4%	36.2%
within office workers and other personnel		n.	1,504	1,239	1,107
	of which women	%	43.2%	43.2%	42.8%
	or which women	/0	73.270	45.270	72.0 /0

number of the second			Units of			
Table (At 0)	Indicators			2008	2009	2010
n         15.00         15.00         15.00         15.00           Trading by additional and	Training (LA10)					
According and Strang Runnel	Training days*					
Standard Lange Standard Lang			n.	15,010	18,191	18,136
Table Starter         1         2.0.0%         10.0%         2.0.0%						
Inscience and ease an	* Exclusive of 1,610 training hours provided by internal instructors					
Inscience and ease an	Training by subject area (LA10)					
Seguint of an analysis per set of seguint of an analysis per set of seguint of an analysis of seguint of segu	Insurance area		%	23.0%	31.8%	32.4%
Operational (II and language area)         N         2.74%         2.75%         2.74%         2.75%         2.75%         2.74%         2.75%         <	Commercial/credit/finance area		%	9.9%	33.0%	29.6%
Decession and entraining         %         2.4%         0.0%         0.0%           Bederdorationing and part and the model of the Tight of the Tight of model of the Tight of tight of tight of the Tight of tight of the Tight of tight of ti	Regulatory area					20.4%
Bake Journal Paral         S         2.1%         7.4%         9.3%           School for Instruction         %         0.7%         0.0%         0.0%           School for Instruction         %         0.2%         7.2%         4.2.4%         4.3.4%           School for Instructions         %         0.2%         4.2.4%         4.3.4%           School for Instructions         %         0.2.0%         1.4.6%         1.7%           Table for provide on Instructions         %         0.2.0%         1.4.6%         1.7%           School for Instructions (Instructions (Instruction						
Name         Spin Spin Spin Spin Spin Spin Spin Spin						
School for transmittering         %         0.7%         0.0%         0.0%           School for transmittering         School for transmittering </td <td><u> </u></td> <td></td> <td></td> <td></td> <td></td> <td></td>	<u> </u>					
Data and any provided provide your and any provided provide pro						
Traditional (Januano)         4         4.3.3.46         4.2.5.4         5.7.4.7.4           Traditional (Januano)         4         1.7.4.5         1.7.4.5         2.7.4.5           Job apperiance         4         1.7.4.5         0.0.9.5         1.7.4.5         0.0.9.5           Job apperiance         4         1.7.4.5         0.0.95         1.7.4.5         0.0.95           Training during training tra	Data relates to (2008): Parent, Network Banks and UBISS		%	0.7%	0.0%	0.0%
Inciditional classroom         \$         4.9.3%         42.3%         57.4           Standar Laning         \$         0.9.5%         1.2.5%         22.2%         32.3%           Standar Laning         \$         0.2.2%         1.4%         32.3%           On the job Faming frammed (the most last and 1000 permet)         \$         2.0%         1.4%         0.0%           Taning do market         \$         2.0%         1.4%         0.0%         74.3%           Standar Differ Mines, New Java and 1000 permet.         \$         2.0%         1.4%         0.0%           Taning do market         average annual days per person         \$         2.4%         1.4%         0.0%           Taning by market         average annual days per person         \$         2.4%         1.4%         0.0%           Taning by market         average annual days per person         \$         2.4%         0.4%         0.4%           Taning by market         average annual days per person         \$         2.4%         0.4%         0.4%           Taning by market         average annual days per person         \$         1.4%         0.4%         0.4%         0.4%         0.4%         0.4%         0.4%         0.4%         0.4%         0.4% <td< td=""><td>Data relates to (2009-2010): approximately 96% of Group personnel</td><td></td><td></td><td></td><td></td><td></td></td<>	Data relates to (2009-2010): approximately 96% of Group personnel					
Lither and Lithing         %         0.0%         1.5%         2.2%           Johe apprinter         %         0.0%         1.0%         2.4%         4.4.3%           Johe apprinter         %         0.0%         0.0%         0.0%         0.0%           Arrange apprinter         %         0.0%	Training by method (LA10)					
Service Limiting         %         2.5.%         4.5.2.%         <	Traditional classroom					
job operatero <sup>™</sup> job operatero <sup>™</sup> Training operate (All O) Statil market is average annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.9 5.0 6.6 3 verage annual days per person n. 9.8 5.0 6.6 3 verage annual days per person n. 9.8 5.0 6.6 3 verage annual days per person n. 9.8 5.0 6.6 3 verage annual days per person n. 9.8 5.0 6.6 3 verage annual days per person n. 9.8 5.0 6.6 3 verage annual days per person n. 9.8 5.0 6.6 3 verage annual days per person n. 9.8 5.0 6.6 3 verage annual days per person n. 9.8 5.0 6.6 3 verage annual days per person n. 9.8 5.0 6.6 3.2 30 means professional days of comments ************************************						
On-the jop Channel Jos Marselli, Jacobian Lation Loss         %         1.74%         0.05%         0.05%         0.05%           Data and and Channel And Chande And Channel And Channel And Channel And Channel An	-					
Training sporole by intermining hardwords by intermining hardwords of the origination						
Data and an in 2009 Prior Numerous and and an and an intervent present in the intervent present intervent present intervent intervent present intervent intervent present intervent intervent present intervent present intervent present intervent intervent present						
Training by market * (LA10)         No. 24.4%         78.0%         74.3%           Criporate market         average annual days per person         n.         9.3         6.7         6.5%           Private banking market         average annual days per person         n.         3.2%         5.0%         6.5%           Private banking market         average annual days per person         n.         17.0         3.29%         6.6%           Control units (DR, UBS and product companies)         average annual days per person         n.         n.a.         2.2%         7.2%           Statement (DR, UBS, and product companies)         average annual days per person         n.         n.a.         2.2         6.6%           Statement (DR, UBS, and product companies)         average annual days per person         n.         n.a.         2.2         6.6%           Statement (DR, UBS, and product companies)         average annual days per person         n.         7.5         6.8         6.6%           Statement (DR, UBS, and persons         n.         7.5         6.8         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%         6.6%	Data relates to (2008): Parent, Network Banks and UBISS		70	2.0 /0	1.4 /0	1.770
Beak Immake         %         82.4%         76.0%         74.3%           Corporate market         average annual days per person         n.         9.2         6.7         6.3           Chronate market         average annual days per person         n.         9.2         6.7         6.4           Phote banking market         average annual days per person         n.         9.2         6.7         6.5           Central units (UBL, UBS and product companies)         average annual days per person         n.         n.4         2.2         2.5           Central units (UBL, UBS and product companies)         average annual days per person         n.         n.4         2.2         2.5           Central units (UBL, UBS and product companies)         average annual days per person         n.         n.4         3.2         3.9           Central units (UBL, UBS and product companies)         average annual days per person         n.         n.4         3.2         3.9           Central units (UBL, UBS and product companies)         mem data set of 0.00%         1.0         3.0         1.0         3.0         1.0         3.0         1.0         3.0         1.0         3.0         1.0         1.0         1.0         1.0         1.0         1.0         1.0         1.0	Data relates to (2009-2010): approximately 96% of Group personnel					
average annual days preprison         9,         9,4         7,4         7,4         6,5%           School Sprate market         average annual days preprison         0,         9,8         5,0%         6,5%           Contrast units (UBI, UBIS and product companies)         average annual days preprison         0,         0,8         1,1,0         9,9         8,0           Contrast units (UBI, UBIS and product companies)         average annual days preprison         0,         0,8         2,2,2         2,2         2,2           Data once to (UBIS Developmenter)         Market and the set (UBIS Developmenter)         0,8         3,2,2         2,3         3,3           Data once to (UBIS Developmenter)         Non	Training by market* (LA10)		0/	07 40/	70.001	74 701
Corporate market         %         5.6%         5.2%         6.6%           Average annual days per person         n.         3.2%         3.3%         4.0%           Central units (UBL) UBLS and product companies)         average annual days per person         n.         1.1.0         9.9         5.0         6.5.5           That makes (DRML Press, Person Mill Companies)         average annual days per person         n.         1.2         2.2         2.2         1.5		Juaraga Janual dave por por				
average annual days per person         n.         9.8         5.0         6.0           Private banking average annual days per person         n.         11.0         9.9         8.6           Central units (UB), UBS and product companies)         ************************************		average annual days per person				
Phylate banking market         %         3.2%         3.9%         4.0%           average annual days per person         n.         11.0         9.9         8.6           Gentral units (UBL, UBBs and product companies)         %         8.8.9%         12.8%         15.1%           Gentral units (UBL, UBBs and product companies)         %         8.8.9%         12.8%         15.1%           Gentral units (UBL, UBBs and product companies)         ****         2.2.5         2.5.5%           Gentral units (UBL, UBBs and product companies)         ****         2.2.5         2.5.5%           Gentral units (UBL, UBBs and product companies)         ****         ***         2.5.5%           Gentral units (UBL, UBBs and product companies)         ***         ***         2.5.5%           Gentral units (UBL, UBBs and product companies)         ***         ***         4.6           Gentral units (UBL, UBBs and product companies)         ***         4.6         4.6           Gentral units (UBL, UBB and product companies)         ***         4.6         4.6           Gentral units (UBL, UBB and product companies)         ***         4.3         4.6           Gentral units (UBL, UBB and product companies)         ***         4.3         4.6           Gentral units (UBL, UBB and product compani	-	average appual dave per person				
average annual days per person         n.         17.0         9.9         6.6           Cintral units (UI), UBS and product companies)         severage annual days per person         n.         n.a.         2.2         2.2           Cintral units (UI), UBS and product companies)         severage annual days per person         n.         n.a.         2.2         2.5           Cintral units (UI), UBS and product companies)         severage annual days per person         n.         n.a.         2.2         2.5           Severage annual days per person         n.         n.a.         3.6         3.2         3.9           Mildel managers, average annual days per person         n.         7.5         4.8         4.4           Severage annual days per person         n.         7.5         4.8         4.4           Severage annual days per person         n.         7.5         4.8         4.4           Severage annual days per person         n.         7.5         4.8         4.4           Severage annual days per person         n.         7.5         4.8         4.4           Severage annual days per person         n.         7.5         4.8         4.4           Severage annual days per person         n.         7.5         4.8         4.5		average annual days per person				
Section of SUBS Paral         Section SUBS Paral <t< td=""><td><u> </u></td><td>average annual days per person</td><td></td><td></td><td></td><td></td></t<>	<u> </u>	average annual days per person				
Data radius (DADB) Favore, Neuronal Analoca del ISS Data radius (DADB) Favore, Neuronal National Inducation         No.           Training by rank* (LA10)         n.         3.6         3.2         3.9           Section Parageness, versage annual days per person         n.         7.6         6.2         6.0           Professional radius, versage annual days per person         n.         7.6         6.2         6.0           Professional radius, versage annual days per person         n.         7.6         6.2         6.0           The relation (DADB) Favore, Neurosci Bass per Statistics         n.         7.6         6.2         6.0           The relation (DADB) Favore, Neurosci Bass per Statistics         n.         7.6         6.2         6.0           Micio (DadB) Favore, Neurosci Bass per Statistics         n.         10.0888         25,113         19,716           Micio (DadB) Favore, Neurosci Bass per Statistics         n.         10.0888         25,513         19,716           Statistics         n.         10.0888         25,513         19,716         3.35           Statistics         n.         10.0888         25,513         10,716         3.35           Statistics         n.         10.088         25,558         16,176         3.35           Transop	Central units (UBI, UBIS and product companies)					15.1%
Data values (2008-2016): approximation associated           Training by rank* (LA10)           Service of LA 21 and Lange per person         n.         3.4         3.2         3.9           Middle managers, average annual days per person         n.         7.5         4.8         4.6           Diversion 21 areas, average annual days per person         n.         7.5         4.8         4.6           Diversion 21 areas, average annual days per person         n.         7.5         4.8         4.6           Diversion 21 areas, average annual days per person         n.         7.5         4.8         4.6           Diversion 21 areas, average annual days per person         n.         7.5         4.8         4.6           Diversion 21 areas, average annual days per person         n.         7.5         4.8         4.6           Diversion 21 areas, average annual days per person         n.         10.048         5.113         10.7/16           Anti-more guandening 1000 Areas, 10000 Are		average annual days per person	n.	n.a.	2.2	2.5
Straining by rank* (LA10)         n.         3.6         3.2         3.9           Middle managers, average annual days per person         n.         7.6         6.2         6.0           Other straine in COMBE Prevers, Neuron dars are (MSS          7.5         4.8         6.4           Other straine in COMBE Prevers, Neuron dars are (MSS          7.5         4.8         6.4           Straine of LS 105 Roming Box spranet dars are (MSS          7.5         4.8         6.4           Days during frames, Neuron dars are (MSS          7.5         4.8         6.4           Straine of LS 105 Roming Box spranet dars are (MSS          7.5         4.8         6.4           Days during frames, Neuron dars are (MSS          1.9         7.6         4.3         6.5           Straine of LS 105 Roming Box spranet dars are (MSS          1.2.4%         7.5         3.6         7.2.4%         7.5         7.5         7.5         7.5         7.5         7.5         7.5         7.5         7.5         7.6         7.2.4%         7.5         7.5         7.5         7.2.4%         7.5         7.5         7.2.4%         7.2.4%         7.2.4%         7.2.4%         7.2.4%         7.2.4%	Data relates to (2008): Parent, Network Banks and UBISS Data relates to (2009-2010): approximately 96% of Group personnel					
Serior managers, average annual days per person         n.         3.6         3.2         3.9           Wildle 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         4.4           Data radias in 2008 in 2008 and 2018 appendixed in Mancicos         n.         7.5         4.8         4.6           Data radias in 2008 in 2008 and 2018 appendixed in Mancicos         n.         10,888         25,113         19,716           Dary S         n.         10,888         25,113         19,716         3.4         3.5           Anti-Honey Lander in 18 down and 40 sys per person         %         20.0%         22.4%         3.63           Safety         %         18.0%         33.5%         12.4%         3.63           Yinzy         %         15.5%         16.1%         3.3%           Privacy         %         5.5%         16.1%         3.3%           Privacy         %         10.7%         2.9%         3.8%           Other         -         -         3.6%         16.0%           Data robias in 2008 in source bases and 2035         10.7%         2.9%         3.8% <tr< td=""><td>- Exclusive or 1,010 daming nouis provideo by internal instructors</td><td></td><td></td><td></td><td></td><td></td></tr<>	- Exclusive or 1,010 daming nouis provideo by internal instructors					
Middle managers, average annual days per person       n.       7.6       6.2       6.0         Determine in (DRDB) frame, frame, frame days per person       n.       7.5       4.8       4.6         Determine in (DRDB) frame, frame, frame days per person       n.       7.5       4.8       4.6         Determine in (DRDB) frame, frame days per person       n.       10.888       25.113       19.716         Sequence of 1.810 training four periods by internal interactors       %       43.33%       11.89%       -         Anti-money laundering and Legislative Decree No. 231/2001       %       43.33%       12.4%       3.33%         Safety Privacy       %       5.5%       11.1%       3.33%         Privacy and usury       %       2.5%       7.3%       13.6%         Other       %       10.7%       2.9%       3.8%         Data relate in (DRD) Frame, framework laws and (MRS)       10.7%       2.9%       3.8%         Data relate in (DRD) Frame, framework laws and (MRS)       10.7%       2.9%       3.8%         Data relate in (DRD) Frame, framework laws and (MRS)       10.0%       100.0%       100.0%       100.0%       100.0%       100.0%       100.0%       100.0%       100.0%       100.0%       100.0%       100.0%       100.0% <td>Training by rank* (LA10)</td> <td></td> <td>n</td> <td>3.6</td> <td>3.2</td> <td>3.0</td>	Training by rank* (LA10)		n	3.6	3.2	3.0
n       7.5       4.8       4.6         Data relate 10 2009 AD10 agaptimately 6% 8 of Case personal       ************************************						
Dubre relate to (2009) Freent, Network Banks and (2005)           Paradias to (2006)           Paradias to (2006)           Paradias to (2006)           Days           Regulatory training (LA10)           Days           Days           Anti-money bars provided by internal interactors           Regulatory training (LA10)           Days           Anti-money bars provided by internal interactors           MiFiD           Anti-money bars provided by internal interactors           Safety           Privacy						4.6
** deviate of 1.80 training hours provided by internal instructions           Regulatory training (LA10)         n.         10.888         25,113         19,716           Days         n.         10.888         25,113         19,716           MIFID         %         43.3%         11.8%         -           Anti-mone jaundering and Legislative Decree No. 231/2001         %         20.0%         22.4%         36.3%           Safety         %         18.0%         39.5%         12.4%         36.3%           Privacy         %         5.5%         16.1%         3.3%           Pritichiari         %         2.5%         7.3%         13.6%           Childer Status to (2008) Fraunt, Menore Ranks and UBSS         20.0%         20.0%         20.0%           Datar status to (2008) Fraunt, Menore Ranks and UBSS         20.0%         83.1%         83.1%           Datar status to (2008) Fraunt, Menore Ranks and UBSS         00.0%         100.0%         100.0%         100.0%           Datar status to (2008) Fraunt, Menore Ranks and UBSS         00.0%         83.1%         83.1%         136.3%           Employees covered by national labour agreements         %         100.0%         100.0%         100.0%         100.0%         100.0%         100.0%         100.0%         100.0%	Data relates to (2008): Parent, Network Banks and UBISS					
Days         n.         10,888         25,113         19,716           MRIFD         %         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         %         2.5%         7.3%         13.6%           PatitChiari         %         2.5%         7.3%         13.6%           Date radiate to (2007) Privacy and usury         -         -         30.6%           Other         %         10.7%         2.9%         3.8%           Date radiate to (2007) Privace Asks and UBSS         -         -         30.6%           Date radiate to (2007) Privace Asks and UBSS         -         -         30.6%           Date radiate to (2007) Privace Asks and UBSS         -         -         30.6%           Employees correle of national full board agreements         %         100.0%         100.0%         100.0%           Employees enrolled in trade unions         -         131.646         135.555         128.17%           Date radiate to (2018) Privace Asks and UBSS         -         -         25.22         1.815         1.830	Data relates to (2009-2010): approximately 96% of Group personnel * Exclusive of 1,610 training hours provided by internal instructors					
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%         PatiChiari       %       2.5%       7.3%       30.6%         Other       -       -       30.6%         Other       %       10.7%       2.9%       38.8%         Data relates to (2009.701% approximately 9% of Coup personnet       Collective bargelining and trade union       %       100.0%       100.0%       100.0%         Employees covered by national labour agreements       %       100.9%       100.0%	Regulatory training (LA10)					
Anti-money laundering and Legislative Decree No. 231/2001       %       20.0%       22.4%       36.3%         Safely       %       18.0%       39.5%       12.4%         Privacy       %       2.5%       7.3%       13.6%         PattlChiari       %       2.5%       7.3%       13.6%         Transparency and usury       -       -       -       30.6%         Other       %       10.7%       2.9%       3.8%         Data rathetic to (2007. Premi, Menork Banks and (BBS)       Data rathetic to (2007. Premi, Menork Banks and (BBS)       100.0%       100.0%       100.0%         Data rathetic to (2007. Premi, Menork Banks and (BBS)       Banks and Banks and (BBS)       No.       177       140       133         Data rathetic to (2007. separational Banks and (BBS)       No.       177       140       133         Data rathetic to (2007. separational Banks and (BBS)       No.       177       140       133         Data rathetic to (2007. separational Banks and (BBS)       No.       131,646       135,555       128,6176         Data rathetic to (2007. separational Banks and (BBS)       Serious personnel Banks and (BBS)       No.       2,258       1,255       128,6176         Data rathetic to (2007. separational Banks and (BBS)       No.	Days					19,716
Safety         %         18.0%         39.5%         12.4%           Privacy         %         5.5%         16.1%         3.3%           Privacy         %         5.5%         16.1%         3.3%           Transparency and usury         -         -         30.6%           Other         %         10.7%         2.9%         3.8%           Data ratise to (2000): Priver, Indenose Raise and URISS         Data ratise to (2000): Priver, Indenose Raise and URISS         100.0%         100.0%         100.0%           Employees covered by national labour agreements         %         100.0%         100.0%         100.0%           Employees covered by national labour agreements         %         100.0%         100.0%         100.0%           Employees covered by national labour agreements         %         100.0%         100.0%         100.0%           Data ratise to (2000): Priver, Indenose Raise and URISS         n.         1177         140         130           Data ratise to (2000): Priver, Indenose Raise and URISS         n.         1177         140         130           Data ratise to (2000): Priver, Indenose Raise and URISS         n.         1175         1830           Data ratise to (2000): Priver, Indenose Raise and URISS         128,176         1830 </td <td>MiFiD</td> <td></td> <td></td> <td></td> <td></td> <td>-</td>	MiFiD					-
Privacy         %         5.5%         16.1%         3.3%           PatiChiari         %         2.5%         7.3%         13.6%           Data Materia (2007) Prent, Methoner Banks and UBISS         %         10.7%         2.9%         3.8%           Data Materia (2007) Prent, Methoner Banks and UBISS          30.6%         100.0%         100.0%         3.8%           Data Materia (2007) Prent, Methoner Banks and UBISS          3.8%         3.8%         3.8%           Data Materia (2007) Prent, Methoner Banks and UBISS          7.8.0%         100.0%         100.0%           Employees covered by national labour agreements         %         100.0%         100.0%         100.0%           Employees covered by national labour agreements         %         7.8.0%         83.1%         83.1%           Trade union meetings         n.         17.7         140         130           Data relates (2007): agreemente          40.0%         0.2.35         0.5.1%           Data relates (2007): agreemente          40.86         128.6%         128.1%           Data relates (2007): agreemente           13.646         135.555         128.176           Data relates (2007): agreemente	, , ,					36.3%
Path Chiari         %         2.5%         7.3%         13.6%           Other         -         -         30.6%           Other         %         10.7%         2.9%         3.8%           Data relates to (2000): Famil, Network Basks and UBSS         Base relates to (2000-2010: approximately 9% of Group personnet         50.6%         7.8%         7.3%         13.6%           Collective bargaining and trade union membreship (LA4)          50.6%         7.8%         83.1%         83.1%           Employees covered by national labour agreements         %         100.0%         100.0%         100.0%         100.0%           Employees covered by national labour agreements         %         7.0%         83.1%	-					
Transparency and usury       -       -       -       30.6%         Other       %       10.7%       2.9%       3.8%         Data relates to (2009-2010: approximately 9% of Croup personnet)       Serial Croup Parant, Network Banks and UBISS       Serial Croup Parant, Network Banks and UBISS         Employees covered by national labour agreements       %       100.0%       100.0%       100.0%         Employees covered by national labour agreements       %       78.0%       83.1%       83.1%         Employees covered by national labour agreements       %       70.0%       83.1%       83.1%         Employees covered by national labour agreements       %       78.0%       83.1%       83.1%         Employees covered by national labour agreements       %       78.0%       83.1%       83.1%         Data materito (2009): approximately 28% of Group personnet       m.       177       140       130         Data materito is Coordin personnet       m.       131.646       135.555       128.176         Data materito is Coordin personnet       m.       131.646       135.555       128.176         Data materito is Coordin personnet       Serio issuess index n.       0.0048       0.0325       0.0517         Data materito is Coordin personnet       Serio issuess index n.						
Other         %         10.7%         2.9%         3.8%           Data relates to (2008) Parent, Merverk Banks and UBISS Data relates to (2008) Parent, Merverk Banks and UBISS Data relates to (2008) Parent, Merverk Banks and UBISS Data relates to (2008) Parent, Network Banks and UBISS Data relates to (2010) PIS of Group personnet Parent Network Banks and UBISS Data relates to (2010) PIS of Group personnet Parent Network (1998) Parent			%	2.5%	7.3%	
Data mates to (2004) Panent. Network Banks and UBSS Data relates to (2004) Panent. Network Banks and UBSS Employees covered by national labour agreements (LA4) Employees evered by national labour agreements network and uBSS Data relates to (2009): Panent. Network Banks and Ba			%	- 10.7%	- 2.9%	
Collective bargaining and trade union membreship (LA4)         Employees covered by national labour agreements       %       100.0%       100.0%       100.0%         Employees enrolled in trade unions       %       78.0%       83.1%       83.1%         Data relates to (2009): Parent, Releverk Banks and UBISS       n.       177       140       130         Data relates to (2009): approximately 92% of Group personnel       Data relates to (2009): approximately 92% of Group personnel       Releverk Banks and UBISS       131,646       135,555       128,176         Days of work lost for illiness       n.       131,646       135,555       128,176         Injuries at work       Frequency index       n.       2,528       1,815       1,835         Accidents travelling to and from work       Gays       3,474       4,357       5,195         Frequency index       n.       5,823       7,865       7,238         Medical visits       n.       0,1331       0.176       0.2066         On site inspections and monitoring of environments       seriousness index       n.       1,155       962       678         Data relates to (2008-2009) approximately 97% of Group personnel       n.       471       596       318         Data relates to (2008-2009) approximately 97% of Gro	Data relates to (2008): Parent, Network Banks and UBISS		70	10.770	2.770	5.070
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 matters to (2009): Parent, Network Banks and UBISS Data matters to (2009): Parent, Network Banks and UBISS Data matters to (2009): Server, Network Banks and UBISS Data matters to (2009): Parent, Network Banks and UBISS Injuries at work Star for illness Injuries at work Network Banks and UBISS Seriousness index n. 2.528 1.815 1.830 Seriousness index n. 0.0408 0.035 0.0511 Accidents travelling to and from work days 3,474 4,357 5,195 Frequency Index n. 5.823 7.865 7.238 Seriousness index n. 0.1331 0.176 0.2066 On site inspections and monitoring of environments n. 471 596 318 Data matters to (2008-2009): approximately 97% of Group personnel Data matters to (2008-2009): approximately 97% of Group personnel Data matters to (2008-2007): approximately 97% of Group personnel Bata matters to (2008-2007): approximatery 97% of Group pers						
Employees enrolled in trade unions 6 78.0% 83.1% 83.1% 71ade union meetings 0 n. 177 140 130 Trade union (2009): Payrow Network Banks and URISS Data relates to (2009): Payrow Network Banks and URISS 0 Coroup personnel Data relates to (2009): Payrow Coroup personnel Data relates to (2010): 91% of Croup personnel Person (1995) (1998) (199	Collective bargaining and trade union membreship (LA4)		%	100.0%	100.0%	100 0%
Trade union meetings         n.         177         140         130           Data relates to (2009): Approximately 92% of Group personnel         Data relates to (2009): Approximately 92% of Group personnel         Seriousness index         No.         131,646         135,555         128,176           Data relates to (2007): 91% of Group personnel         days         1,066         860         1,286           Health and safety (LA7)         days         1,066         860         1,286           Days of work lost for illness         n.         2,528         1,815         1,830           Accidents travelling to and from work         days         3,474         4,357         5,195           Accidents travelling to and from work         m.         5,8623         7,865         7,238           Medical visits         n.         1,156         962         678           On site inspections and monitoring of environments         surveys and monitoring (95% of employees)         3         4         19           Robberies and thefts         n.         3         14         19           Robberies (or ATMs)         n.         206         128         88						
Dut relates to (2008): Pagent, Network Bakes and UBBSS Data relates to (2009): sproximately 92% of Group personnel Data relates to (2010): 91% of Group personnel Data						
Data relates to (2009): approximately 92% of Group personnel Health and safety (LA7) Days of work lost for illness n. 131,646 135,555 128,176 days 1,066 860 1,286 Seriousness index n. 2.528 1.815 1.830 Seriousness index n. 0.0408 0.035 0.0511 days 3,474 4,357 5,195 Frequency index n. 5.823 7.865 7.238 Seriousness index n. 0.1331 0.176 0.2066 Medical visits n. 1,156 962 678 On site inspections and monitoring of environments Data relates to (2001): 98% of Group Personnel Data relates to (2001): 98% of Group Personnel Data relates to (2001): 98% of Group Personnel Data relates to (2001): 98% of Group Personnel Thefts (on ATMs) n. 3 14 19 Robberies n. 206 128 888					140	150
Days of work lost for illness         n.         131,646         135,555         128,176           Injuries at work         days         1,066         860         1,286           Injuries at work         Frequency index         n.         2,528         1,815         1,830           Accidents travelling to and from work         days         3,474         4,357         5,195           Accidents travelling to and from work         days         3,474         4,357         5,195           Frequency index         n.         5,823         7,865         7,238           Medical visits         n.         0.131         0.176         0.2066           On site inspections and monitoring of environments         n.         1,156         962         678           Data relates to (2008-2009): approximately 97% of Group personnel         n.         471         596         318           Data relates to (2008-2009): approximately 97% of Group personnel         n.         471         596         318           Data relates to (2008-2009): approximatel witists and environmental surveys and monitoring (95% of employees)         Hefts (on ATMs)         n.         3         14         19           Robberies         n.         206         128         88         88 <td>Data relates to (2009): approximately 92% of Group personnel Data relates to (2010): 91% of Group personnel</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Data relates to (2009): approximately 92% of Group personnel Data relates to (2010): 91% of Group personnel					
Days of work lost for illness         n.         131,646         135,555         128,176           Injuries at work         days         1,066         860         1,286           Injuries at work         Frequency index         n.         2,528         1,815         1,830           Accidents travelling to and from work         days         3,474         4,357         5,195           Accidents travelling to and from work         days         3,474         4,357         5,195           Frequency index         n.         5,823         7,865         7,238           Medical visits         n.         0.131         0.176         0.2066           On site inspections and monitoring of environments         n.         1,156         962         678           Data relates to (2008-2009): approximately 97% of Group personnel         n.         471         596         318           Data relates to (2008-2009): approximately 97% of Group personnel         n.         471         596         318           Data relates to (2008-2009): approximatel witists and environmental surveys and monitoring (95% of employees)         Hefts (on ATMs)         n.         3         14         19           Robberies         n.         206         128         88         88 <td>Health and safety (LA7)</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Health and safety (LA7)					
Injuries at work         days         1,066         860         1,286           Frequency index         n.         2.528         1.815         1.830           Seriousness index         n.         0.0408         0.035         0.0511           Accidents travelling to and from work         days         3.474         4,357         5.195           Accidents travelling to and from work         frequency index         n.         5.823         7.265         7.238           Medical visits         n.         5.823         7.865         7.238         6.723           Do site inspections and monitoring of environments         n.         0.1331         0.176         0.2066           Dra relates to (2002-2009): approximately 97% of Group personnel         n.         471         596         318           Data relates to (2003-2009): approximately 07% of Group personnel         n.         471         596         318           Data relates to (2000-2009): approximately 07% of Group personnel         n.         3         14         19           Robberies and thefts         n.         3         14         19           Robberies         n.         206         128         88	Days of work lost for illness		n.	131,646	135,555	128,176
Frequency indexn.2.5281.8151.830Seriousness indexn.0.04080.0350.0511Accidents travelling to and from workdays3,4744,3575,195Gays3,4744,3575,2387,285Frequency indexn.5,8237,8657,238Medical visitsn.0.13310.1760.2066On site inspections and monitoring of environmentsn.1,156962678Data relate to (2010): 99% of Group personneln.471596318Data relate to (2010): 99% of Group personnel excluding medical visits and environmental surveys and monitoring (95% of employees)n.31419Robberiesn.314198888Robberiesn.2061288888	Injuries at work					1,286
Accidents travelling to and from work     days     3,474     4,357     5,195       Frequency index     n.     5,823     7,865     7,238       Seriousness index     n.     0.1331     0.176     0.2066       Medical visits     n.     1,156     962     678       Data relates to (2008-2009): approximately 97% of Group personnel     n.     471     596     318       Data relates to (2008-2009): approximately 97% of Group personnel     n.     471     596     318       Data relates to (2008-2009): approximately 97% of Group personnel     n.     471     596     318       Data relates to (2008-2009): approximately 97% of Group personnel     n.     471     596     318       Robberies and thefts     n.     3     14     19       Robberies     n.     206     128     88		Frequency index	п.	2.528	1.815	1.830
Frequency index     n.     5.823     7.865     7.238       Seriousness index     n.     0.1331     0.176     0.2066       Medical visits     n.     1,156     962     678       On site inspections and monitoring of environments     n.     471     596     318       Data relates to (2009-2009): approximately 97% of Group personnel     .     471     596     318       Data relates to (2010): 98% of Group Personnel excluding medical visits and environmental surveys and monitoring (95% of employees)     .     471     596     318       Robberies and thefts     .     .     .     3     14     19       Robberies     n.     206     128     888		Seriousness index	n.	0.0408	0.035	0.0511
Seriousness index     n.     0.1331     0.176     0.2066       Medical visits     n.     1,156     962     678       On site inspections and monitoring of environments     n.     471     596     318       Data relates to (2009-2009) approximately 97% of Group personnel      471     596     318       Data relates to (2001: 98% of Group Personnel excluding medical visits and environmental surveys and monitoring (95% of employees)      471     596     318       Robberies and thefts     n.     3     14     19       Robberies     n.     206     128     888	Accidents travelling to and from work		days			5,195
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       Robberies and thefts     n.     3     14     19       Robberies     n.     206     128     88			n.			7.238
On site inspections and monitoring of environments       n.       471       596       318         Data relates to (2008-2009): approximately 97% of Group personnel		Seriousness index	n.			0.2066
Data relates to (2008-2009): approximately 97% of Group personnel Data relates to (2010): 99% 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	Medical visits					678
Data relates to (2010): 98% of Group Personnet 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	On site inspections and monitoring of environments		n.	471	596	318
Thefts (on ATMs)         n.         3         14         19           Robberies         n.         206         128         88		6 of employees)				
Robberies n. 206 128 88	Robberies and thefts					
	Thefts (on ATMs)					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				
Registered shareholders				
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%
Unregistered shareholders				
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				
Registered shareholders				
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%
Unregistered shareholders				
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)				
Registered shareholders				
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%
Unregistered shareholders				
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				
Total				
Italy	%	82.1%	77.7%	78.1%
Abroad	%	17.9%	22.3%	21.9%
Registered shareholders				
Italy	%	60.7%	60.5%	59.7%
Abroad	%	5.2%	3.9%	3.6%
Unregistered shareholders				
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	5)			
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 measureme nt	2008	2009	2010
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				
Lenght 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%
		n.a.	9.5	9.5
Average Data relates to: network banks	years	11.d.	9.5	9.5
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%	90.0% 1.9%
Large businesses	%	0.7%	0.7%	0.7%
Organisations (insitutional customers)	%	7.6%	7.8%	7.4%
Data relates to: network banks	/6	7.076	7.070	7.470
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%	48.8 %	18.6%
טוורופסטווובת התטוובספט	70	0.170	0.0%	10.0%

Indicators	Units of measureme nt	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%
Sam Jana	%	30.2%	33.8%	35.2%
Services				

10.1% 14.2%		9.3% 12.5%
14.2%	14.6%	12 5 0/-
		12.570
75.7%	6 75.3%	78.2%
12,836	12,967	11,405
89.8%	6 89.5%	89.6%
7.4%	6 7.6%	7.4%
29%	ő 2.9%	3.0%
	6 89.8% 6 7.4%	6 89.8% 89.5% 6 7.4% 7.6%

Data relates to (2000-2007), ratem, network banks and OBISS Data relates to (2010): Parent, network banks and UBISS and, for Information Technology only, the main product company

Indicators	Units of measureme nt	2008	2009	2010
THE COMMUNITY (data as at 31.12)				
Total Group donations (EC8)				
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, B@nca 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 (EC8)				
Total amount of sponsorships	€ million	11.0	7.0	6.1

Total amount of sponsorships	€ million	11.0	7.0	0.1
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 (2009): 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	r	Units of measureme nt	2008	2009	2010
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 <sup>3</sup>	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): 99% 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		m³	729,000	779,724	673,464
	per employee	m³/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 Roor space of the Group *Data estimated on the basis of actual spending					
CO <sub>2</sub> 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
Caral		Ton	2,091	3,239	2,355
Gasoil		Ton	n.a.	n.a.	n.a.
Gason LPG Fuel (Auto transport)		Ton	n.a.	n.a.	n.a.
LPG		Ton <b>Ton</b>	n.a. <b>33,211</b>	n.a. <b>28,195</b>	n.a. <b>15,045</b>

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