



Social Report 2012

Summary

“Fare banca  
per bene”

**UBI**  **Banca**  
UNIONE DI BANCHE ITALIANE

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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.



# Our identity



UBI Banca supports the universal principles of the Global Compact on human rights, labour, the environment and the fight against corruption

## A long history

The UBI Banca Group was born on 1<sup>st</sup> April 2007 from the merger of BPU Banca and Banca Lombarda e Piemontese.

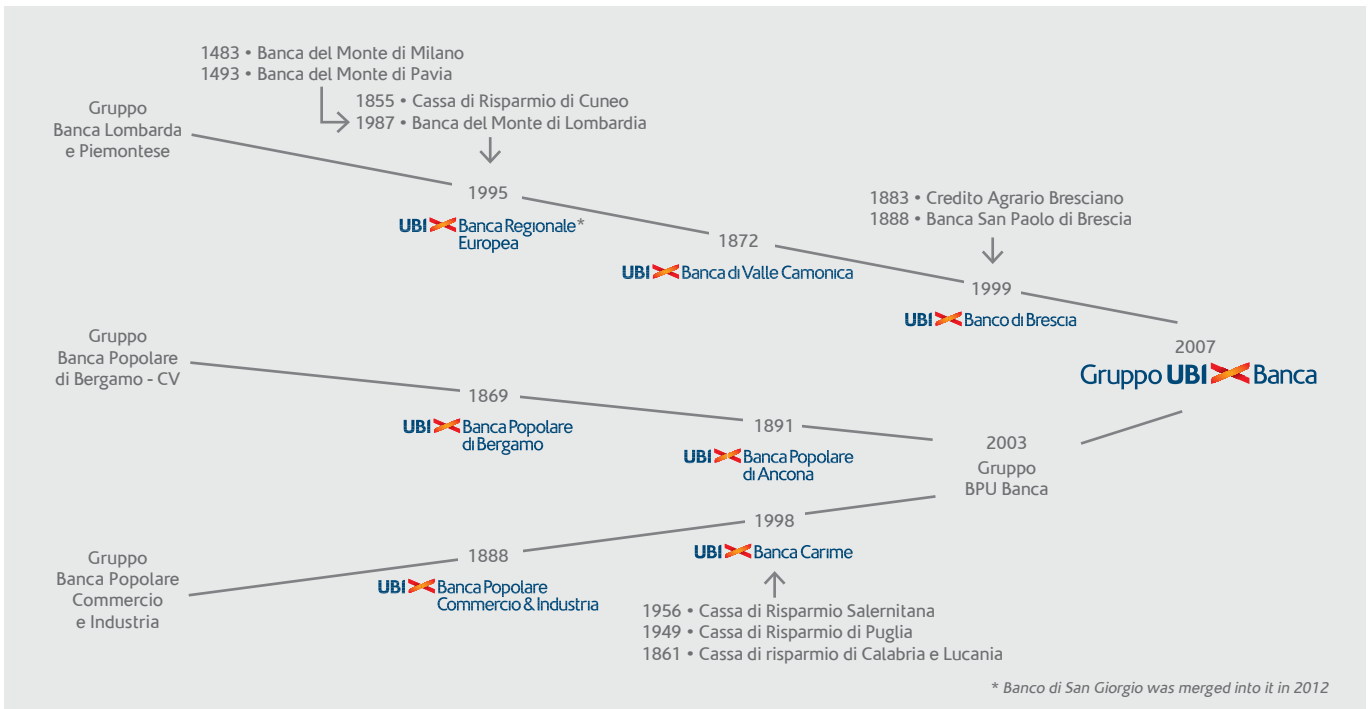
It is a union of local banks rich in history: a history of “banks of the community and for the community”, which date back as far as the commendable experiences of Monti di Pietà in the fifteenth century, the *Casse di Risparmio* and the first ‘Popular’ banks in unified Italy.

## Shared values

Over the years we have built shared values, principles, interests and objectives with the local communities and economies in our markets and these constitute the foundations of our activity.

They are enshrined in the Group’s **Charter of Values** and in its **Code of Ethics** and they are part and parcel of the everyday work of our people. They are also guaranteed by an internal control system kept constantly up to date for full and effective **risk control**.

## Over 500 years of history has been the heritage of UBI Banca since 2007

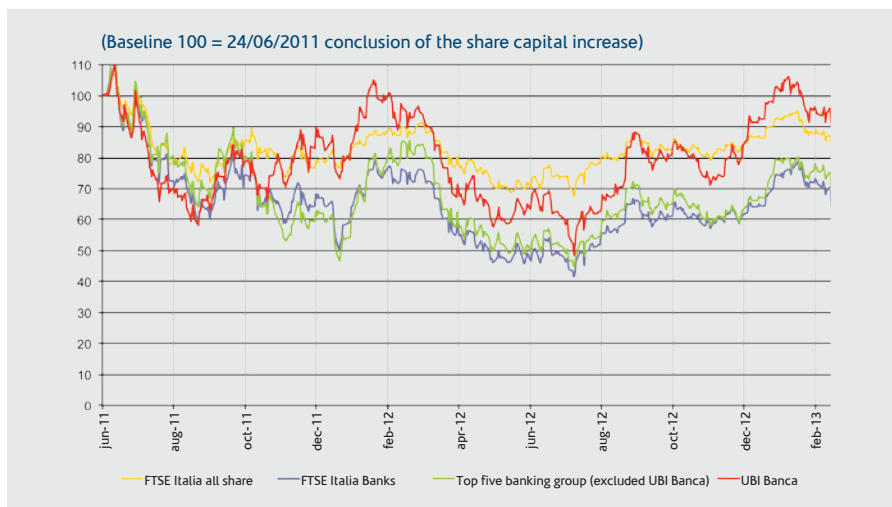


## A major force on the market

The UBI Banca Group is the **third** largest banking group in Italy by stock market capitalisation, **fourth** in terms of funding and lending and **fifth** by number of branches. Its creditworthiness is high: third in terms of credit rating and one of the lowest in terms of credit default swap quotations.

The Parent, UBI Banca, is listed by Borsa Italiana in the **Blue Chip** segment (for companies with the largest capitalisation) of the *Mercato Telematico Azionario* (MTA - electronic stock exchange) and on the After Hours Market. The UBI Banca share is also included in 44 of the main international share indices (source Bloomberg) and in the following ethical and sustainability indices: **Ethibel, ECPI and AXIA**. It is covered by 17 international brokers and six domestic ones.

### Performance of the UBI Banca share



## People count

UBI Banca has a **broad shareholder base**, part of its close relationship with people and local economies.

Almost all the registered shareholders are small individual investors for whom their investment in UBI Banca represents both a form of saving and at the same time a way of supporting a business that is important to their local community.

Each registered shareholder is of equal importance, independently of the number of shares held: with per capita voting and a limit on the number of proxies, precisely because the Bank is a co-operative, there can be no controlling shareholders or majorities. This is a guarantee of the Bank's autonomy and independence in making strategic and operational decisions at the service of local communities.

**98.8 billion €**  
direct funding

**92.9 billion €**  
loans

38.2 billion assets under management  
9.8 billion equity

**3.7 million**  
customers

**10,378**  
suppliers

**3.2 million €**  
stock market capitalisation  
(official price at year end)

**149,847**  
shareholders

30% share capital held by foreign investors  
35.7% share capital held by institutional investors

**83,690**  
registered shareholders

99.8% resident in Italy  
99.3% private individuals  
94.4% individual investors

**19,105**  
employees

**672**  
financial advisors

# Strong local banks

**1,727**  
branches

129 Private & Corporate Banking Units

5.4% market share nationally

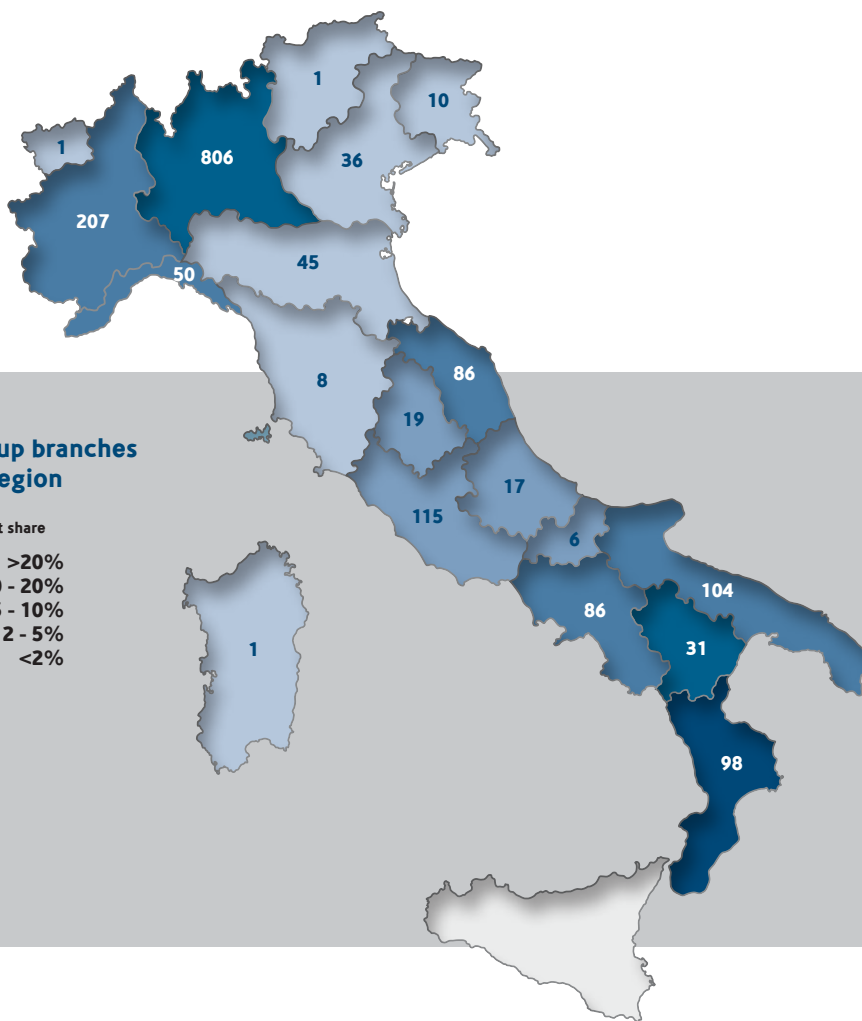
## Rooted in local communities

We are present with our banks 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.

In 2012 we streamlined the branch network and created new **Local Departments** and **Local Loan Approval Committees** to simplify decision-making processes making them faster and closer to customers. Then in 2013 **Private & Corporate Unity** was born: a single unit with an expert team to support the growth of family and corporate wealth, combining the excellence of personal services with a specialist approach for businesses.

**175**  
municipalities in which  
we are the only bank  
**843 (48.8%)**  
branches in small towns

319 branches (18.5%) in regions of Italy which receive development aid from the European Union



Market share of loans	
Bergamo	40.6%
Brescia	35.7%
Varese	20.7%
Cosenza	19.5%
Vibo Valentia	19.0%
Cuneo	16.5%
Fermo	15.0%
Ancona	11.8%
Pavia	11.4%
Reggio Calabria	11.3%
Milan	3.8%
Rome	2.5%

## World presence

We are present in **Europe, Asia and Latin America** to support the international activities of small and medium-sized businesses, especially in emerging markets where they have the greatest difficulty in 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.

## We eliminate distances

We invest constantly in new technologies in order to be a true multi-channel bank, always open and accessible with ease, convenience and safety: Qui UBI internet and mobile banking (computer, smartphone and tablet), multi-channel customer services (telephone, SMS, email and chat), evolved Bancomat ATMs.

We are broadening the range of products that can be purchased online and introducing remote digital signatures to make it unnecessary to print contracts. The new smartphone payment system linked to our Enjoy card, currently under experimentation, will soon be rolled-out across the whole distribution network.



Banque de Dépôts et de Gestion

Lausanne

**UBI** Banca International

Luxembourg

5 representative offices in Moscow, Shanghai, Hong Kong, Mumbai and Sao Paolo

7 foreign branches in Lugano, Madrid, Munich, Antibes, Menton, Nice, Cracow

47 commercial agreements with major local banks

**1.1 million**

**users of the Qui UBI internet banking service**

(+15.3% in one year)

100,000 apps downloaded into smartphones and tablets

2,400 Bancomat ATMs, of which over 300 equipped for paying in banknotes and cheques

<b>UBI</b> Banca Popolare di Bergamo	Lombardy (BG, VA, MI, MB, LC, CO) and Rome
<b>UBI</b> Banco di Brescia	Lombardy (BS, MI, LO, CR, MN), Triveneto*, Rome and Viterbo
<b>UBI</b> Banca Popolare Commercio & Industria	Lombardy (MI, PV), Emilia and Rome
<b>UBI</b> Banca Regionale Europea	Piedmont, Liguria** and France
<b>UBI</b> Banca Popolare di Ancona	Marches, Umbria, Abruzzo, Campania, Romagna and Rome
<b>UBI</b> Banca Carime	Calabria, Apulia, Basilicata and Salerno
<b>UBI</b> Banca di Valle Camonica	Lombardy (BS, SO)
<b>UBI</b> Banca Private Investment	National network of financial advisors

\* North Eastern regions \*\* Also with the Banco di San Giorgio brand name

## Product specialists

**UBI Banca**  
winners of



1<sup>st</sup> Family Accounts prize with the QUBI account  
2<sup>nd</sup> Payment Cards prize with the Libramat card

### CENTROBANCA



Prize for the Terna Renewable Mains and Phoenix Project operations



Health Care Deal Prize for the Tuscan Hospitals operation

### Solutions for every need

Our banks have the best financial products available on the market, thanks to the expertise of our specialist companies and partnerships with the best operators at international level.

#### Asset Management

**UBI Pramerica** is a fruitful alliance between our Group and Prudential Financial, a leading American financial institution, active throughout the world. With a capacity for global investment, it offers individual and institutional investors a vast range of funds and asset management products.

#### Online banking and trading

**IW Bank** is the Group's online bank, the market leader for professional online trading on stock markets throughout the world.

#### Corporate banking

With our **Centrobanca**, **UBI Leasing** and **UBI Factor** brands we also meet the more complex financial needs of companies with their growth and development plans, internationalisation and innovation.





**Insurance**

In order to provide our customers with the best possible insurance products, we have selected high value partners like Aviva for **Aviva Vita** and **Aviva Assicurazioni Vita** and Cattolica Assicurazioni for **Lombarda Vita** in the life sector and Fortis/BNP Paribas Assurance for **UBI Assicurazioni** in the non-life sector.

**Quality comes first**

We invest constantly in the highest quality research with a continuous stream of innovative projects designed to improve products and services, management and operating processes and organisational models. And above all we provide **continuous training** for our staff: managerial, ethical and regulatory, technical and operational training.

Each year we receive important accolades and prizes for our products and services. And each year, with our **Consultation Project**, we interview over 100,000 customers and 10,000 employees of the Group to understand how we can improve further.

**91%**  
customers satisfied

Source: 2012 customer satisfaction survey by Istituto Piepoli

**UBI Pramerica**

Milano Finanza Global Awards "Triple A Italian mutual funds"



Milano Finanza Global Award 2012

Best Italian asset manager in the "16-25 funds" category



3° best BIG mutual funds asset manager



3° best bonds specialized company



1° prize in four fund categories



Best fund of funds Low & Medium Volatility



**IWBank**

1° prize for the set of virtual services



1° prize with the IWPower Special 3 Step deposit



2° Tradig App prize with IWQuickTrade



3° Personal Loans prize with IWPrestito

Fare banca per bene

# Mission

We are deeply involved in the life of our local communities where our goal is to support the development of a healthy economic and business community to create value for all our stakeholders with the excellence of our products and services.

# A family bank

**31.6 billion €**  
loans and mortgages

**60.9 billion €**  
direct funding of which

198.5 million from  
UBI Community Social Bonds  
62.5 million of T<sup>2</sup> Community from  
the UBI Community bonds  
12.4 million from the UBI Pramerica  
Azionario Etico fund

## Responsibility

We want to be a family bank for our customers, a bank you can trust.

We offer credit with the greatest flexibility, but we also know how to say no, based on a prudent assessment of the ability to make repayments. We pay attention to the amount of debt a household has and this gives us one of the lowest levels of non-performing loans on the market.

We value savings and we make efforts to offer clear products that are consistent with the risk profiles and investment goals of each customer and to provide full and transparent information. And with our new **T<sup>2</sup> Community for the Community bonds** and **UBI Community Social Bonds**, the value is twofold: the subscriber receives a yield in line with other issues of the Bank and local communities benefit through finance for small and medium-sized enterprises or support for the projects of local non profit organisations.

**3.3 million**  
private customers





## Solidarity

We help to support the most vulnerable and disadvantaged families and individuals. Above all those that the crisis or natural disasters (the earthquakes in Abruzzo in 2009 and in Emilia, Lombardy and Veneto in 2012) have hit hardest.

We have launched **subsidised loans** and **deferred mortgage repayment** initiatives, both directly and as part of government and national banking sector initiatives such as the **"Piano famiglie"** (families plan) **Moratorium of the Italian Banking Association to defer mortgage repayments**, the **"Loan of Hope"**, initiated by the Italian Episcopal Conference and the Italian Banking Association for families in extreme difficulty and the **"Young Couples' Fund"** organised by the Italian Banking Association, for the purchase of a main dwelling.

## Future

We invest in young people with unsecured student loans and innovative services. In co-operation with the Pavia and LIUC universities we have created the **Enjoy Ateneo** and the **Enjoy LIUC** cards, prepaid cards which can be used as identity documents and payment cards for university services. They are now also available for the universities of Bergamo, Bari and Camerino and for making payments using smartphones.

### For families in difficulty

**72.5 million €**  
mortgages deferred for over 800 families

**4.1 million €**  
subsidised loans for over 500 families

### For families hit by earthquakes

**152.8 million €**  
deferred mortgages for over 3,600 families

**3.6 million €**  
subsidised loans

### For students

200,000 € unsecured loans  
12,600 university Enjoy cards

**69.5% customers**  
with us for over 10 years

**77.0%**  
individual investors

## A partner for businesses

**60.5 billion €**

loans

**3.7 billion €**

loans on agreements with guarantee bodies (Confindi and Fondi di Garanzia)

17,700 transactions in 2012  
for € 1.3 billion

125.1 million loan pool for SMEs  
from T<sup>2</sup> bonds



Each year UBI Banca and Cathay Pacific award prizes to Italian businesses that have successfully developed business relations in China and Hong Kong

### Growth and innovation

Our objective is to provide businesses with effective and innovative solutions to manage operations and to finance current activities and for investments in property, technology and research and development. We do this because our goal is to be a driver of growth and competition.

In order to be able to lend more, above all to small to medium-sized businesses, and to offer more attractive rates and charges, we have signed agreements with 180 **guarantee bodies (Confindi) and trade associations** in the local markets on which we operate and convention agreements with the **European Investment Bank (EIB)**.

And with funding from **T<sup>2</sup> Community for the Community** bonds we finance the development of local small to medium-sized businesses at competitive conditions: Associazione Industriali di Brescia, Confindustria Bergamo, Assolombarda and the Lecco Chamber of Commerce were the partners for the first issuances of these bonds.

**343 thousand  
corporate  
customers**



## Responsibility

We want to support businesses even at times of difficulty, to assist them in the recovery. It is with this goal that we also take part in government and banking sector initiatives for businesses hit by the current economic crisis and by the recent natural disasters (the earthquakes in Abruzzo in 2009 and in Emilia, Lombardy and Veneto in 2012): the deferment of repayments on mortgages and the extension of maturities, loans for investments and advances on receivables from public administrations with initiatives such as the **New Agreement on Loans to Small to Medium-Size Enterprises** signed by the Italian Banking Association, the Ministry of the Economy and Finance and the Ministry for Economic Development, which followed on from the 2009 and 2011 **Conventions between the Italian Banking Association and the CDP** (a state controlled fund and deposit institution) and the **Guarantee Fund for SMEs pursuant to Law No. 662/96**. We carefully assess involvement in economic sectors that are controversial from a social or environmental viewpoint, which remains entirely marginal. More specifically we have rigorously regulated and limited activities in the armaments and gambling sectors. We also encourage responsible conduct on the part of our suppliers towards society and the environment, requiring them to comply with the principles of our Code of Ethics and our environmental policies.

40.7% customers  
for over 10 years

92.8% Small Business  
Professionals, Artesans and SMEs

74.9%  
loans to small  
to medium-sized  
businesses

### Against the crisis

**957 million €**  
deferred mortgages or with repayments  
rescheduled over a longer term for 21,000  
businesses

**645 million €**  
subsidised loans

**28 million €**  
anti-usury loans for over 800 businesses

### For businesses damaged by earthquakes

**130.7 million €**  
deferred loans

**6.6 million €**  
subsidised loans

### Controversial economic sectors

0.04% loans to businesses with activities  
in armaments production

0.31% loans to businesses with activities  
in other controversial sectors (tobacco,  
alcohol, furs, gambling)

**No loans to the nuclear power industry**



**Science for Peace**

UBI Banca's armaments policy is in line with the "Code of Responsibility" proposed by the Veronesi Science for Peace Foundation

## A bank for the non profit sector

**8.2%**

**market share of deposits**  
(+64% compared to the total market share)

**7.7%**

**market share of loans**  
(+42.6% compared to the total market share)

**UBI**  **comunità**

Local communities produce forms of solidarity and social enterprise which generate co-operation between voluntary groups, businesses and public administrations to meet the needs of people, especially the most vulnerable, in an effective manner, thereby creating economic and social value that remains within communities and makes them grow.

We have renewed our commitment and reinforced our historical role as a partner for non profit organisations in the third sector and in the Church sphere with a specialist service model to deliver products and services designed specifically to provide banking and credit support for the everyday management of their activities, projects and investments.

With technical assistance from AICCON (Italian Association for the promotion of a co-operation and non profit culture), we organised training programmes for our commercial staff and we set up the first **National Observatory on Finance and the Third Sector**.

**15 thousand  
non profit  
customers**





## UBI Community Social Bonds

These generate new funding for the bank and finance for the non profit sector through the common values and objectives which unite the Bank, its customers and local community organisations.

This is the objective of the UBI Community Social Bonds: **bonds issued by Group banks**, which 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. The Bank either donates a set portion of the funding, or it uses the amount received as a loan pool to disburse funds to non profit organisation initiatives.

All the social bonds are issued on the basis of prospectuses approved by the Consob (Italian securities market authority) and those issued by the Parent, UBI Banca, are also listed on the MOT (electronic bond market) of Borsa Italiana.

Most were subscribed before the end of the offer period, which demonstrates the alignment of values and objectives with the community.

1,756.3 million € deposits

**105.7% more**  
the share of deposits from non profit  
sector out of total deposits  
compared to the sector nationally

773 million € financing

**61.5% more**  
the share of loans to the non profit  
sector out of total loans compared  
to the sector nationally

**198.5 million €**  
total funding from Social Bonds

**1 million €**  
donated to social projects



**17.5 million €**  
loan pool for loans to co-operatives  
in the CGM system  
(Gino Mattarelli Consortium):  
44,200 member workers and 4,200  
volunteers



UBI Banca supports the award organised by the Sodalitas Foundation to stimulate project innovation and managerial ability in the non profit sector and the growth of partnerships between businesses and the non profit sector



With the UBI Community social bonds UBI Banca wins the 2013 Italian Banking Associations Innovation prize for the innovation in banking services for the category "The Solidarity Bank"

## Donations from Social Bonds for social projects

### PUBLIC UTILITY INFRASTRUCTURES AND SERVICES

#### UBI Banco di Brescia

- Paediatric Oncological Haematology Department of the **Spedali Civili Hospital in Brescia**
- Intensive neonatal treatment of the **Brescia Poliambulanza Foundation**
- Advanced mammography screening for the **Azienda Ospedaliera M. Mellini Hospital of Chiari**

#### UBI Banca di Valle Camonica

- Nuclear magnetic resonance for the **Vallecamonica Sebino Local Health Authority**

#### UBI Banca Popolare Commercio & Industria

- Renovation of the **Alberto Pio di Carpi (Modena) primary school** damaged by an earthquake in 2012

### WELFARE AND SOLIDARITY

#### UBI Banca

- The **Sant'Egidio Community** for care in the home for 7,000 elderly people in various towns and cities

#### UBI Banca Popolare di Bergamo

- The **Renato Piatti Foundation** for the rehabilitation centre at Besozzo (Varese) attended by 20 children with serious disabilities
- Minibus for the transport of children involved in training and apprenticeship activities provided by the **La Nostra Famiglia Association** of Como which accommodates 300 disabled children

#### UBI Banco di Brescia

- The **Casa dell'Immacolata Foundation** of Don Emilio Roja for assistance to needy families in Udine

Welfare and  
Solidarity  
429,900 euro  
**43%**

Public utility  
Infrastructures  
and Services  
409,950 euro  
**41%**



- The **Casa del Sole Association** of Mantua for educational and rehabilitation activities for people affected by encephalopathies
- The **Opera Caritas San Martino Foundation** of Brescia for the employment of young people in socially useful activities

**UBI Banca di Valle Camonica**

- The **ANFFAS Onlus** of Sondrio for an employment project for disabled children

**UBI Banca Popolare  
Commercio & Industria**

- The **L'Abilità Onlus** of Milan for the Nemo Project to support disabled children and their families

**LOCAL ECONOMIC DEVELOPMENT**

**UBI Banca di Valle Camonica**

- Start up **Agricola Società Cooperativa Sociale Onlus** (Brescia) for the employment of 13 disadvantaged persons in cultivation, catering and environmental education workshop activities for schools

**UNIVERSITIES AND RESEARCH**

**UBI Banco di Brescia**

Research grants for the **University of Udine**

**UBI Banca**

The **Umberto Veronesi Foundation** for research into new techniques for the early diagnosis of breast and lung tumours

Universities and research

115,000 euro

11%

Local economic  
development

50,000 euro

5%



## A green bank

4,556 TOEs (-20.1% in 5 years)  
energy consumption  
for Heating

11,295 tons (-16.9% in 5 years)  
CO<sub>2</sub> emissions

**100%**  
air conditioning systems with non  
polluting refrigerant gas by 2014

### Inside

We have chosen to consider the environment as a heritage of natural resources to be used wisely, because it belongs not just to us alone but to all future generations.

We design the **most eco-compatible offices and branches**, with new types of thermal insulation and low-consumption certified lighting and electronic systems. With the **2012 energy programme**, not only did we rationalise the spaces used and complete the system for automatically switching computers off at night, but we also commenced a project to study LED lighting in branches and an energy diagnosis of the server farms.

We save on paper and toner with “both sides” laser printers and remote monitoring of printers and we are carrying out a “**paperless**” **branch project** with documents signed electronically.

We give priority to video conference meetings and journeys to and from work using collective means of transport with a low environmental impact for **sustainable mobility**.

118.8 million kWh  
electricity  
consumption

**100%**  
certified  
from renewable  
sources

Certificates RECS and CO-FER





## And on the market

To combine economic value and environmental value is the objective of the **Sun Strength, New Energy and New Energy Photovoltaic** loans and the **Full Power** leases, which we use to help encourage individuals and businesses to make investments that are energy efficiency, to make greater use of renewable energy and to pay greater attention to the eco-compatibility of buildings and rational consumption.

With project finance operations we help to finance mixed public-private investments in energy, infrastructures and the environment. However this is not just for large investments: **Green Project** is a project finance tool designed for small to medium-sized businesses and above all for projects to generate electricity from renewable sources.

With **Qui UBI** and **IWBank** we encourage the use of online services and reports which means less paper and CO<sub>2</sub> emissions all to the advantage of the environment. More than 700,000 customers have already made this choice.

**1.36 billion €**  
outstanding loans  
for renewable energy

**1.07 billion €**  
project finance  
for renewable energy

2,141 Mwh installed power  
19 wind farms  
83 photovoltaic parks  
9 plants for other types  
of renewable energy

**424 million €**  
project finance for infrastructures  
and the environment

5 hospitals  
5 highways  
1 underground metro  
9 water, sewer and gas pipeline networks  
2 airports

**2,324 tons**  
paper consumption

**73% certified from**  
responsibly managed forests



**100%**  
certified  
without chlorine



UBI Banca won the  
2012 Green Globe Banking Award with  
its "environmental policy" project

Fare banca per bene

# Value creation

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

# 2,381.9 million € of economic value created for stakeholders

**45.1 million €**  
dividends

Discounts on banking products and services, free insurance cover and other special services for registered shareholders



**9.0 million €**  
profit attributable  
to non-controlling interests

**1,460.1 million €**  
wages and social security contributions

**65.6 million €**  
welfare and career development  
745,943 training hours  
41 hours on average per employee  
95% employees involved

## Shareholders and registered shareholders

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

We have always paid a dividend even in the most difficult years.

## 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.

We are concerned about the well-being of people with services and tools to reconcile private life 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.

**14 million €**  
donations made  
during the year for  
social initiatives

**43.5%**  
art and culture

**7.6%**  
infrastructures  
and economic  
development





## Suppliers

We manage 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.

We require observance by all our suppliers of the principles of our Code of Ethics as well as of workers rights and regulations concerning pensions, accident prevention and insurance and specific legislation on health and safety at the work place.

## Public administrations

UBI Banca is an important tax payer 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 the treasury and collection services, authorities benefit from important contributions to support their institutional goals.

## Community

We support a large number of church and other non profit organisations in the community with donations and sponsorships. The articles of association of UBI Banca and of various Group banks allocate a share of the distributable profits to these activities and to the endowments of the Group foundations established over the years. This activities are 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 launched 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.

**634.3 million €**

purchases of goods and services

**154.1 million €**

taxes

**6.1 million €**

contributions to local authorities as part of treasury services provided

**4.3 million €**

donations and social sponsorships

**3.3 million €**

profits appropriated for social purposes

4.6 million € donations and sponsorships from profits set aside for social purposes  
5 million € donations from the Foundations of the Group

238 retired from service but perfectly working personal computers donated  
1,089 hours of work for financial education programmes in schools for 8,590 pupils

**26.4%**

Social, recreational and sports activities

**12.8%**

Welfare and solidarity

**9.7%**

Education, universities and research

# Community activities

## Art and culture

Recover the past to rediscover local communities, their richness and their cultural roots, making art live in all its forms. This is what it means to support museums and art exhibitions and music and theatre seasons in our towns and cities and to support cultural events and projects to recover our artistic and architectural heritage.



**Banca di Valle Camonica**  
Cerveno (Brescia)  
Traditional religious event



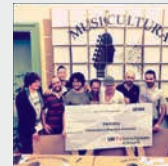
**Banca Popolare di Ancona**  
Ancona theatre  
Teatro delle Muse



**Banca Popolare Commercio e Industria**  
Milan Galatea  
Ranzi 2012  
Eleonora Duse prize



**Banca Carime**  
Polignano a Mare (Bari)  
International literary prize  
"The possible book"



**Banca Popolare di Ancona**  
Macerata  
Musicultura  
popular music event prize



**Banca Carime**  
Matera  
Contemporary Sculpture  
Museum



**Banca Popolare Commercio e Industria**  
Pavia  
Renoir at the Visconteo Castle



**Banca Regionale Europea**  
Turin Museum  
of eastern art



**Banca Popolare di Bergamo**  
Bergamo theatre  
Teatro Sociale



**Banco di Brescia**  
Opera festival,  
Teatro Grande  
theatre Balconies



**Banca Popolare di Bergamo**  
Bergamo  
philosophy meetings



**Banca Popolare Commercio e Industria**  
Poldi Pezzoli  
Museum in Milan



**UBI Banca**  
Brescia and Bergamo  
International  
Pianoforte Festival



**Banca Regionale Europea**  
Turin theatre  
Teatro Regio



**UBI for Varese Onlus Foundation**  
Restoration of the parish church of Masciago Primo (Varese)



**UBI for Varese Onlus Foundations**  
Dama Project for hospital assistance to the disabled patients in the Circolo di Varese Hospital



**The CAB Foundation Giovanni Folonari Cultural Institute**  
Paroto's polyptych of 1447 restored to Italy's artistic heritage



**The CAB Foundation Giovanni Folonari Cultural Institute**  
Publication of the Green Touring Guide of Brescia to promote the area



**Banca San Paolo di Brescia Foundation**  
"People's" canteen of Eugenia Menni Caritas Brescia

## Welfare and solidarity

Attention to our neighbours and to the poorest areas of hardship takes the form of direct support for many Church and non-church organisations for people who are alone and most vulnerable – the poor, the sick, children, the elderly – and for international initiatives supported by NGOs.



**Banco di Brescia**  
With the Bresciana Community Foundation for the people of Emilia hit by the earthquake



**Banca Popolare di Ancona**  
Light project an eye hospital for children in the Congo



**UBI Banca**  
"A cradle to operate" project of the Cieli Azzurri onlus - for paediatric surgery at the Policlinico Hospital of Milan



200 employees of Banca Popolare di Bergamo involved in a new charity project "Donate your time": one day of their holidays dedicated to voluntary work with various associations in Rome, Como and Lecco



150 employees from the whole Group involved in the Christmas Dinner service for over 1,000 disadvantaged individuals and families in our major towns and cities, in co-operation with the Exodus Foundation and the Diocesan Caritas of Bari Bitonto



**Banco di San Giorgio**  
For the population of Genoa affected by the flood of Novembre 2011



**Banca Popolare di Bergamo**  
the "Bergamo's bread is also solidarity" Project, with CESVI for Uganda



**Banca Popolare di Bergamo Foundation**  
Restoration of the Benedictine Abbey of San Paolo d'Argon (Bergamo)



**Banca Popolare di Bergamo Foundation**  
Church for the new Giovanni XXIII Hospital of Bergamo



**Banca Popolare di Vigevano Foundation**  
San Vincenzo de Paoli Association for the women inmates of the Vigevano prison



**Banca Popolare di Vigevano Foundation**  
Entrepreneurship museum

## Education, universities and research

We believe that the best investment for the future of society lies in the development of new expertise and knowledge. High quality school and university education and increasingly stronger links with the world of work are the key factors.



**Banca Popolare di Bergamo**  
Bergamo University  
for new technological processes



**UBI Banca**  
Intercultura for  
international exchange  
programmes



**Banca Carime**  
Apulia and Basilicata  
Newspapergame to  
introduce children to  
reading newspapers



**UBI Banca**  
Veronesi Foundation  
multi-sensory health  
education programme  
against smoking



**Banco di San Giorgio**  
Cauvin Memorial  
scholarship grant for the  
Haematology-Oncology  
Research Association  
of Genoa



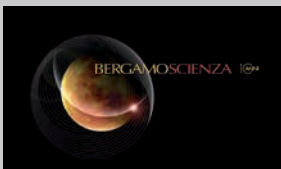
**Banco di Brescia**  
Scholarship grants  
for the international  
business school  
Guido Carli  
Liceo Internazionale per  
l'Impresa



**Banca Popolare  
Commercio e Industria**  
Prizes awarded to  
nine new graduates at  
the Pavia University  
Graduation Day



**Banca Popolare di Ancona**  
Internship abroad for  
students of the Marches  
Polytechnic



**Banca Popolare di Bergamo  
Foundation**  
Bergamo Science



**Banca San Paolo di Brescia  
Foundation**  
Santa Maria della Pace School  
of Brescia teaching and  
educational activities



## Sport

Sport is not only good for health, but it also brings people together in the community and often becomes an opportunity for solidarity. This is the underlying meaning of many **team and sports event** sponsorships, even at professional level, and also of support for the life and activities of numerous **amateur sports associations**.



**Banca Popolare di Ancona**  
Olympic Champion,  
Valentina Vezzali  
of the Jesi Fencing club



**Banca Regionale Europea**  
BRE Banca Lannutti  
Cuneo Volley Club



**Banco di Brescia**  
The Mille Miglia  
vintage car race



**Banca Popolare di Bergamo**  
Palamonti Bergamo  
branch of the Italian  
Alpine Club



**Banca Popolare  
Commercio e Industria**  
Olimpia EA7 Milan Basket  
Ball Club



**Banca Popolare di Bergamo**  
Bergamo International  
Tennis Championships



**UBI Banca**  
Bergamo Goggi Ski Club  
Children's Ski-ing Centre



**UBI Banca**  
San Patrignano  
International Show  
Jumping Competition



**Banco di San Giorgio**  
CUS Genoa Rugby Club

## Infrastructures and economic development

The fields of action here are many, based on the needs of individual communities. Special attention is paid to health and sustainable mobility infrastructures and also to local bodies and initiatives to promote local communities and events such as the presentation in various Italian towns and cities of the annual report on the global economy organised jointly by UBI Banca and the Centro Einaudi.



## **Fare banca per Bene**

It is a summary of the data and information contained in the 2012 UBI Banca Social Report

It is also available in PDF format on the Group website at **[www.ubibanca.it](http://www.ubibanca.it)**

The full document, prepared in compliance with level A+ of the GRI G3.1 guidelines and audited by Deloitte & Touche S.p.a., is published in PDF format on the Group website

To receive a hardcopy version of the 2012 Social Report you may either use the document request function on the Group website or alternatively contact:

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