

PRESS RELEASE

UBI Banca: presents its 2007 Corporate Social Responsibility Report

Total gross value added produced rises to 3,42 billion euro

Bergamo, 11th June 2008 — UBI Banca, formed on 1st April 2007 from the merger between BPU Banca and Banca Lombarda e Piemontese, presented its 2007 Corporate Social Responsibility Report on the occasion of inauguration of the exhibition, Amazing Bangladesh, which took place yesterday in the prestigious atmosphere of the Cortile della Seta in Milan in via Moscova 33 (head offices of Banca Popolare Commercio e Industria).

The headline figures bear witness to the constant attention paid to the creation of value for all stakeholders: the value added distributed amounted to 2,96 billion euro an increase of 11% over 2006, accounting for 86,5% of the total gross value added, net of the main non-recurring items. The increase in the share of value added destined to the community is particularly worthy of note, rising from 24,2 million euro to 34,9 million euro (+44,2%), including 25,8 million euro allocated from profits by the Parent Bank and the network banks to their respective funds in accordance with their respective corporate by-laws, for use by their governing bodies for educational, cultural, charitable and social purposes. Action taken in 2007 amounted to 20,1 million euro in the form of donations and sponsorships.

In accordance with the Group Charter of Values, which places the role and development of employees at the heart of the development of the Bank, a total of more than 116.000 training days (+42% compared to 2006) were implemented in 2007. Almost 9.000 hours of classroom teaching were carried out by colleagues trained in the in-house School for Instructors, where the objective is to disseminate the corporate values and culture of the Group through meetings and by bringing together colleagues from the different banks and product companies in the Group.

The UBI Banca Group has also continued to pay careful attention to the quality of customer relationships, as shown by the data produced by the ABI (Italian Banking Association) observatory on customer satisfaction, which in its 2006-2007 report placed all the banks in the Group above the average nationally and in their respective local areas. These figures are confirmed by the length of customer relationships: 58% of families and 29% of firms have been with the Group for more than 10 years.

In line with its mutual orientation as a co-operative “popular” bank, the Group also dedicates particular attention to providing access to credit and banking services to the weaker groups in society (immigrants, young people, atypical workers and low income families), to non profit organisations (UBI Banca’s market share of funding and lending to the sector is significantly higher than the national average for the banking sector) and to small and medium sized enterprises.

Finally UBI Banca pays increasingly greater attention to respect for the environment, also in consideration of its commitment to the Global Compact initiative. It monitors the direct impacts of its operations (by a growing use of electricity generated from renewable sources and district heating) and it provides special loans at advantageous conditions for investments in energy savings and emission reductions for vehicles and residential and industrial buildings (the projects My City and Energy Space).

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