

**13<sup>th</sup> February 2009**  
**UBI Banca participates again this year in**  
**the International Energy Saving Day**

Bergamo, 12th February 2009

UBI Banca makes a concrete contribution to the 2009 initiative "M' illumino di meno" (I use less light), the fifth international energy savings day, sponsored by the European Parliament.

At 6.00 p.m. on Friday, 13th February, the neon signs on the main premises of UBI Banca and of the network banks of the Group will be switched off for the whole night in Bergamo, Brescia, Rome, Milan, Varese, Cuneo, Bari, Cosenza, Genoa, Jesi and Breno.

This symbolic initiative is accompanied by activity to educate all personnel, because significant reductions in energy consumption depend to a large extent on the behaviour of individuals and on those small things that each of us can do both at work and at home.

The UBI Banca Group recognises that in the pursuit of its mission to create value for all its stakeholders (personnel, registered and non registered shareholders, customers and suppliers, public administrations and the community) and in the fulfilment of its role as a bank in the community, it cannot neglect to consider the social and environmental side-effects of its activities. It has therefore adopted an environmental policy with which it not only pursues full and substantial compliance with the relative legislation, but also intends to contribute to sustainable economic performance and to the achievement of the objectives set out in the Kyoto protocol:

- by applying the best available environmental standards (both technological and organisational and behavioural) in the management of its own activities, based on a proper cost/benefit ratio;
- by improving the range of specific products and services to fund initiatives to improve and protect the environment and by considering environmental factors in the assessment of credit risks;
- by promoting awareness of environmental responsibility in all its stakeholders and by taking part in initiatives and projects for environmental protection and awareness, energy savings and action to fight climate change.

 **Banca Popolare  
di Bergamo**

 **Banco di Brescia**

 **Banca Popolare  
Commercio & Industria**

 **Banca Regionale  
Europea**

 **Banca Popolare  
di Ancona**

 **Banca Private  
Investment**

 **Banca Carime**

 **Banco di San Giorgio**

 **Banca di Valle Camonica**

