

Press Kit



UBI  Banca Popolare
di Bergamo

UBI  Banca Regionale
Europea

UBI  Banca Carime

UBI  Banco di Brescia

UBI  Banca Popolare
di Ancona

UBI  Banco di San Giorgio

UBI  Banca Popolare
Commercio & Industria

UBI  Banca Private
Investment

UBI  Banca di Valle Camonica

ABOUT US

UBI Banca - Unione di Banche Italiane is the Banking Group created on 1 April 2007 as a result of the integration of the skills and experience of the BPU (Banche Popolari Unite) Group and the Banca Lombarda e Piemontese Group.

With approximately 4 million customers, the UBI Banca Group is among the leading players in the Italian banking sector. The Group was formed through successive aggregations which brought banks with strong roots in their local areas to become significant players today. The Group has adopted the federal model, with nine network banks and a wide range of product companies which report to UBI Banca, a listed cooperative company.

Some figures:

The fifth largest Italian Banking Group in terms of branches, and first Popular Group in terms of stock market capitalisation, UBI Banca counts:

- 1,877 branches, of which 852 in Lombardy and 226 in Piedmont
- approx. 4 million customers
- a national market share of approximately 6%. In terms of branches throughout the local areas, the Group holds a market share of over 12,9% in Lombardy, 8,4% in Piedmont and significant market shares also in the centre and south of Italy.
- 19,515 human resources
- 103,9 billion euro in direct deposits
- 73,1 billion euro in indirect deposits
- 133,6 billion euro in total assets
- 102,8 billion euro in loans

figures as at 30.09.2011



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Responsibilities are organised on three levels, through:

1. **UBI Banca**, the Parent Company, listed on the FTSE Mib segment of the Milan stock exchange. The Parent Company centralises the Group's governance and control functions as well as commercial and credit coordination, treasury and finance, risk management, IT, organisation, logistics and purchasing. The Group's Network Banks and product companies report to the Parent Company;
2. the **Network Banks**, dedicated to managing relations with their historical local areas of operation, which are the real assets of the Group. The Network Banks provide multi-regional coverage of Italy: in the north through **Banca Popolare di Bergamo**, **Banco di Brescia**, **Banca Popolare Commercio & Industria**, **Banca Regionale Europea**, **Banca di Valle Camonica**, and **Banco di San Giorgio**; in the centre through **Banca Popolare di Ancona**; and in the south through **Banca Carime**. The Group also includes **UBI Banca Private Investment**, a bank which covers all of Italy through a network of branches and operational centres (including Advice Centres, Finance Shops and Private Centres) which boasts consolidated, long-term experience in the Financial Advisory and Private Banking sector;
3. a wide range of **Product Companies**, specialising in the creation of financial products in the specific sectors of consumer credit, asset management, bancassurance, leasing, factoring, corporate & investment banking, business services and online banking.

This is added to the Group's **international presence**, mainly supporting customers in operations with foreign countries.



PRODUCTS AND SERVICES

Through the **network banks** and **Group product companies**, the UBI Banca Group offers diversified services targeted to customer segments (**retail**, **private** and **corporate**) composed of:

- **banking services**, provided through the Group's *Network Banks*, advisors of *UBI Banca Private Investment* and the online bank *IW Bank*;
- **asset management products**, produced and managed mainly through the company *UBI Pramerica SGR*. Formed from a joint-venture with Pramerica Financial (a leading American financial institution), UBI Pramerica offers its customers a vast range of mutual investment funds, in addition to customer portfolio management products. The UBI Banca Group is one of the leading operators in the Italian asset management sector, with a market share, in terms of assets under management in mutual investment funds and Sicav's, of approximately 3,27% (source: Assogestioni, Map of the Managed Saving).
- **consumer credit products**, operating in this sector through *B@nca 24-7*, specialising in the granting of personal loans, salary-backed loans, the issue of credit cards and the granting of mortgages;
- **Bancassurance products**, through the offering of products for individuals and companies, distributed throughout the country, from:
 - *UBI Assicurazioni*, operating in insurance activities in all non-life branches and in reinsurance in all non-life branches, excluding the credit and security branches;
 - Aviva Vita and Lombarda Vita, both joint ventures, with the Aviva Insurance Group and the Cattolica Assicurazioni Group, respectively, operating in the life branch.
- **leasing services**, offered by *UBI Leasing*;
- **factoring services**, by *UBI Factor*;
- **corporate & investment banking**, through *Centrobanca*;
- **services to businesses**.



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On 14th November 2011, following the guidelines of the simplification actions already announced in the Industrial Plan, has informed:

- management by UBI Banca, on a divisional basis:
 - of large corporates not linked to a reference territory and of investment banking activities;
 - of outstanding consumer credit loans after rationalisation of Group presence in the sector;
 - consequent merger of Centrobanca and Banca 24/7 into UBI Banca;
- centralisation of salary backed loan business at Prestitalia;
- creation of a North Western pole through the merger of Banca Regionale Europea and Banco di San Giorgio.



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