

TABLES PROVIDING DETAILS OF THE INDICATORS CONTAINED IN THE SOCIAL REPORT

Indicators	Units of measurement	2007	2008	2009
Personnel (data as at 31.12)				

Composition of personnel by type of contract

Permanent employees	No.	20.611	19.581	19.407
Employees on temporary contracts	No.	461	668	503
Associate workers (staff leasing contracts etc.)	No.	n.a.	431	442
Persons on job experience	No.	n.a.	60	74
Total	No.	21.157	20.740	20.426

Data relates to (2007): Parent, network banks and UBISS

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates (2009): 97% of employees

Employees by type of contract

Senior managers	No.	542	552	540
<i>of which women</i>	<i>No.</i>	<i>43</i>	<i>48</i>	<i>43</i>
Middle managers	No.	7.545	7.543	7.723
<i>of which women</i>	<i>No.</i>	<i>1.460</i>	<i>1.524</i>	<i>1.627</i>
Other personnel	No.	12.524	12.154	11.647
<i>of which women</i>	<i>No.</i>	<i>5.660</i>	<i>5.585</i>	<i>5.395</i>
Total	No.	20.611	20.249	19.910
<i>of which women</i>	<i>No.</i>	<i>7.163</i>	<i>7.157</i>	<i>7.065</i>

Data relates to (2007): Parent, network banks and UBISS

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates (2009): 97% of employees

Employees by age

30 and under	%	12,20%	12,40%	10,10%
31 to 40	%	33,30%	32,70%	31,40%
41 to 50	%	29,50%	33,10%	33,50%
over 50	%	25,00%	21,80%	25,00%
Average	years	42,4	42	43,3

Data relates to (2007): Parent, network banks and UBISS

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates (2009): 97% of employees

Employees by length of service

up to 5 years	%	22,30%	22,50%	12,50%
6 to 10 years	%	17,80%	18,80%	16,30%
11 to 20 years	%	23,80%	23,00%	22,10%
longer than 20 years	%	36,10%	35,70%	49,10%
Average	years	15,8	16	16,9

Data relates to (2007): Parent, network banks and UBISS

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates (2009): 97% of employees

Employees by educational qualification

Second level (five year) degree	%	25,90%	25,90%	26,50%
First level (three year) degree	%	0,40%	0,60%	0,70%
Senior high school diploma	%	66,20%	58,70%	56,80%
Other	%	7,50%	12,40%	11,30%
Information not acquired	%	0,00%	2,50%	4,70%

Data relates to (2007): Parent, network banks and UBISS

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates (2009): 97% of employees

Recruitment

Permanent appointments	No.	334	359	182
<i>of which women</i>	%	<i>27,20%</i>	<i>30,40%</i>	<i>42,90%</i>
Appointments on temporary contracts	No.	393	968	496
<i>of which women</i>	%	<i>49,40%</i>	<i>42,90%</i>	<i>47,40%</i>
Conversions from temporary contracts	No.	495	230	191
<i>of which women</i>	%	<i>43,80%</i>	<i>36,10%</i>	<i>46,60%</i>

Data relates to: UBI Banca Group

Indicators	Units of measurement	2007	2008	2009
Appointments by age				
30 and under	%	n.a.	77,00%	77,30%
31 to 35	%	n.a.	9,30%	7,50%
36 to 40	%	n.a.	7,20%	5,90%
41 to 45	%	n.a.	2,70%	4,90%
46 to 50	%	n.a.	2,10%	2,40%
over 50	%	n.a.	1,70%	2,10%

Data relates to: UBI Banca Group

Appointments by region				
Lombardy	%	n.a.	62,70%	50,60%
Emilia Romagna	%	n.a.	5,60%	8,70%
Calabria	%	n.a.	3,30%	6,80%
Apulia	%	n.a.	3,30%	5,00%
Campania	%	n.a.	2,30%	4,70%
Piedmont	%	n.a.	3,80%	4,60%
Latium	%	n.a.	4,80%	2,80%
Other regions	%	n.a.	11,40%	10,60%
Abroad	%	n.a.	2,80%	6,20%

Data relates to: UBI Banca Group

Personnel leaving				
Reductions under the Industrial Plan	No.	383	643	159
	<i>of which women</i>	%	12,80%	22,40%
Voluntary resignations	No.	661	456	245
	<i>of which women</i>	%	25,70%	27,30%
End of contract	No.	114	450	419
	<i>of which women</i>	%	54,40%	46,80%
Other	No.	28	41	22
	<i>of which women</i>	%	7,10%	17,10%
Retirement	No.	46	32	42
	<i>of which women</i>	%	19,60%	6,30%
Dismissal	No.	6	5	10
	<i>of which women</i>	%	16,70%	20,00%
Total	No.	1.238	1.627	897
	<i>of which women</i>	%	23,70%	30,80%

Data relates to: UBI Banca Group

Equal opportunities				
Part-time contracts	No.	1.390	1.371	1.392
	<i>of which women</i>	%	94,60%	95,30%

Data relates to: UBI Banca Group

Protected categories				
Disabled persons	No.	n.a.	855	856
Orphans/refugees	No.	n.a.	351	349

Data relates to approximately 97% of Group personnel

Promotions				
From middle to executive management	No.	32	49	13
	<i>of which women</i>	%	9,40%	14,30%
Within middle management	No.	694	613	446
	<i>of which women</i>	%	17,60%	22,20%
From office worker to middle manager	No.	474	399	327
	<i>of which women</i>	%	25,10%	30,80%
Within office workers and other personnel	No.	1.831	1.504	1.239
	<i>of which women</i>	%	59,90%	43,20%

Data relates to: UBI Banca Group

Training				
Training days	No.	n.a.	135.000	100.718
Participants on training courses	No.	n.a.	15.010	18.191

Data relates to (2008): Parent, network banks (including UBI BPi) and UBISS

Data relates to (2009): approximately 96% of Group personnel

Indicators	Units of measurement	2007	2008	2009
Training by subject area				
Insurance area	%	n.a.	23,00%	31,80%
Commercial/credit/finance area	%	n.a.	9,90%	33,00%
Regulatory area	%	n.a.	7,50%	24,90%
Operational, IT and language area	%	n.a.	2,70%	2,90%
Development and retraining	%	n.a.	2,40%	0,00%
Behavioural/managerial area	%	n.a.	2,10%	7,40%
Migration of the IT platform	%	n.a.	51,70%	0,00%
School for Instructors	%	n.a.	0,70%	0,00%

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates to (2009): approximately 96% of Group personnel

Training by method

Traditional classroom	%	n.a.	43,90%	49,20%
External training	%	n.a.	0,80%	1,50%
Remote training	%	n.a.	25,20%	45,20%
Job experience	%	n.a.	10,70%	2,60%
On-the-job training	%	n.a.	17,40%	0,00%
Training days provided by internal instructors	%	n.a.	2,00%	1,40%

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates to (2009): approximately 96% of Group personnel

Training by market

Retail market	%	n.a.	82,40%	78,00%
	<i>average annual days per person</i>	<i>No.</i>	<i>9,3</i>	<i>6,7</i>
Corporate market,	%	n.a.	5,60%	5,20%
	<i>average annual days per person</i>	<i>No.</i>	<i>9,8</i>	<i>5</i>
Private banking market	%	n.a.	3,20%	3,90%
	<i>average annual days per person</i>	<i>No.</i>	<i>11</i>	<i>9,9</i>
Central units (UBI, UBIS and product companies)	%	n.a.	8,80%	12,80%
	<i>average annual days per person</i>	<i>No.</i>	<i>n.a</i>	<i>2,2</i>

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates to (2009): approximately 96% of Group personnel

Training by rank

Senior managers, average annual days per person	No.	n.a.	3,6	3,2
Middle managers, average annual days per person	No.	n.a.	7,6	6,2
Professional areas, average annual days per person	No.	n.a.	7,5	4,8

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates to (2009): approximately 96% of Group personnel

Regulatory training

Days	No.	n.a.	10.888	25.113
MiFiD	%	n.a.	43,30%	11,80%
Anti-money laundering and Legislative Decree No. 231/2001	%	n.a.	20,00%	22,40%
Safety	%	n.a.	18,00%	39,50%
Privacy	%	n.a.	5,50%	16,10%
PattiChiari	%	n.a.	2,50%	7,30%
Other	%	n.a.	10,70%	2,90%

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates to (2009): approximately 96% of Group personnel

Collective bargaining and trade union membership

Employees covered by national labour agreements	%	100,00%	100,00%	100,00%
Employees enrolled in trade unions	%	n.a.	78,00%	83,10%
Trade union meetings	No.	n.a.	177	140

Data relates to (2008): Parent, network banks (including UBI BPI) and UBISS

Data relates to (2009): approximately 92% of Group personnel

Indicators	Units of measurement	2007	2008	2009
Health and safety				
Days of work lost for illness	No.	140.374	131.646	135.555
Injuries at work	days	1.107	1.066	860
	<i>Frequency index</i>	<i>No.</i>	<i>n.a.</i>	<i>2,528</i>
	<i>Seriousness index</i>	<i>No.</i>	<i>n.a.</i>	<i>1,815</i>
Accidents travelling to and from work	days	2.350	3.474	4.357
	<i>Frequency index</i>	<i>No.</i>	<i>n.a.</i>	<i>5,823</i>
	<i>Seriousness index</i>	<i>No.</i>	<i>n.a.</i>	<i>0,1331</i>
Medical visits	No.	n.a.	1.156	962
On site inspections and monitoring of environments	No.	n.a.	471	596

Data relates to (2007): Parent, network banks (including UBI BPI) and UBISS

Data relates to (2008; 2009): approximately 97% of Group personnel

Robberies and thefts				
Thefts (on ATMs)	No.	34	3	14
Robberies	No.	223	206	128

Data relates to: network banks

Indicators	Units of measurement	2007	2008	2009
REGISTERED AND UNREGISTERED SHAREHOLDERS (data as at 31.12)				

Shareholdings

Registered shareholders				
up to 249 shares*	%	22,20%	20,80%	20,70%
from 250 to 1.000 shares*	%	19,40%	19,00%	17,80%
from 1.001 to 10.000 shares	%	14,10%	14,20%	14,30%
from 10.001 to 50.000 shares	%	1,90%	1,90%	2,00%
more than 50.000 shares	%	0,50%	0,50%	0,50%
Unregistered shareholders				
up to 249 shares*	%	20,00%	20,00%	19,50%
from 250 to 1.000 shares*	%	15,00%	16,20%	16,60%
from 1.001 to 10.000 shares	%	6,00%	6,50%	7,60%
from 10.001 to 50.000 shares	%	0,60%	0,60%	0,70%
more than 50.000 shares	%	0,30%	0,30%	0,30%

Data relates to: UBI Group

*In 2007 the first two groups were different: up to 250 shares and from 251 to 1000 shares

Legal status

Registered shareholders				
Private individuals	%	36,40%	36,20%	36,20%
Institutional investors	%	14,10%	14,70%	19,30%
Non financial companies	%	9,70%	7,60%	7,00%
Social organisations	%	7,40%	7,40%	1,90%
Unregistered shareholders				
Private individuals	%	9,00%	9,10%	12,60%
Institutional investors	%	19,30%	19,00%	17,30%
Non financial companies	%	3,30%	5,00%	3,80%
Social organisations	%	0,80%	1,00%	1,90%

Data relates to: UBI Group

Age (private individuals)

Registered shareholders				
Up to 29 years	%	4,80%	2,50%	2,20%
30 to 49	%	25,10%	13,70%	12,60%
50 to 59	%	20,00%	11,00%	10,60%
60 to 69	%	23,60%	13,50%	13,30%
Over 69 years	%	26,50%	16,30%	17,20%
Unregistered shareholders				
Up to 29 years	%	3,00%	1,30%	1,40%
30 to 49	%	32,70%	13,70%	13,90%
50 to 59	%	22,60%	9,50%	9,80%
60 to 69	%	22,50%	9,70%	9,80%
Over 69 years	%	19,20%	8,80%	9,20%

Data relates to: UBI Group

Geographical Area

Total				
Italy	%	82,30%	82,10%	77,70%
Abroad	%	17,70%	17,90%	22,30%
Registered shareholders				
Italy	%	62,50%	60,70%	60,50%
Abroad	%	5,10%	5,20%	3,90%
Unregistered shareholders				
Italy	%	19,80%	21,40%	17,20%
Abroad	%	12,60%	12,70%	18,30%

Data relates to: UBI Group

Institutional investors identified by name by geographical area (number of shares)

Italy	%	n.a.	7,80%	12,80%
North America	%	n.a.	26,20%	21,20%
Continental Europe (excluding Italy)	%	n.a.	30,40%	33,20%
Great Britain and Ireland	%	n.a.	34,70%	30,20%
Rest of the world	%	n.a.	0,90%	2,60%

Indicators	Units of measurement	2007	2008	2009
CUSTOMERS (data as at 31.12)				

Group customers

Number of customers	million	3,8	3,8	3,7
Immigrant citizens	%	n.a.	n.a.	4,20%

Data relates to: network banks (excluding UBI BPI)

Market segment

Private individuals				
Mass market	%	n.a.	76,70%	76,00%
Affluent	%	n.a.	21,50%	22,20%
Private banking	%	n.a.	1,80%	1,80%

Data relates to: network banks (excluding UBI BPI)

Age

Private individuals				
Up to 25 years	%	n.a.	3,50%	5,00%
25 to 39	%	n.a.	22,30%	20,50%
40 to 64	%	n.a.	47,80%	49,00%
Over 65	%	n.a.	24,50%	25,20%
Not classified	%	n.a.	1,90%	0,30%

Data relates to: network banks (excluding UBI BPI)

Length of relationship

Private individuals				
up to 1 year	%	4,00%	2,70%	2,30%
1 to 5 years	%	16,80%	13,30%	12,50%
6 to 10 years	%	21,30%	16,70%	15,60%
11 to 20 years	%	31,70%	37,80%	38,70%
over 20 years	%	26,20%	29,50%	30,90%
Average	years	n.a.	n.a.	16
Businesses				
up to 1 year	%	13,00%	6,90%	6,60%
1 to 5 years	%	36,30%	36,50%	34,60%
6 to 10 years	%	21,70%	23,20%	23,30%
11 to 20 years	%	19,50%	21,60%	22,90%
Over 20 years	%	9,50%	11,80%	12,60%
Average	years	n.a.	n.a.	9,5

Data relates to: network banks (excluding UBI BPI)

Type of business customers

Trades persons, professionals, and small businesses ("small economic operators" and "small businesses")	%	n.a.	89,60%	89,30%
Medium size businesses	%	n.a.	2,10%	2,20%
Large businesses	%	n.a.	0,70%	0,70%
Organisations (institutional customers)	%	n.a.	7,60%	7,80%

Data relates to: network banks (excluding UBI BPI)

Corporate customers by sector

Agriculture, hunting, forestry and fishing	%	n.a.	4,10%	4,10%
Public and private sector services	%	n.a.	29,10%	31,60%
Commerce	%	n.a.	15,40%	15,50%
Industry	%	n.a.	51,30%	48,80%
Unclassified businesses	%	n.a.	0,10%	0,00%

Data relates to: network banks (excluding UBI BPI)

Complaints by reason

Communication/information	%	15,60%	16,80%	16,70%
Operating performance	%	37,30%	45,80%	44,30%
Conditions	%	6,30%	4,20%	5,40%
Application of conditions	%	9,80%	8,00%	10,70%
Frauds/misplacements	%	7,50%	5,60%	5,30%
Organisational aspects	%	5,70%	4,00%	3,60%
Creditworthiness and similar	%	1,20%	1,10%	2,10%
Personnel	%	1,30%	1,50%	1,10%
ATM and POS terminal malfunctions	%	2,10%	1,40%	1,20%
Other	%	13,30%	11,70%	9,60%

Data relates to: network banks (including UBI BPI)

Indicators	Units of measure- ment	2007	2008	2009
Complaints by product or service				
Current and deposit accounts	%	27,60%	30,50%	33,90%
Securities, funds and asset management	%	14,10%	19,20%	15,30%
Loans and mortgages	%	16,30%	14,60%	21,30%
Collection and payment services	%	12,50%	12,40%	9,20%
Credit/debit cards	%	11,50%	7,80%	5,60%
Insurance products	%	4,50%	3,30%	4,30%
Other products and services	%	12,20%	7,20%	7,70%
General aspects	%	1,40%	4,90%	2,70%

Data relates to: network banks (including UBI BPI)

Loans by borrower (lending to businesses)				
Businesses	%	n.a.	60,80%	61,30%
Consumers	%	n.a.	30,10%	31,40%
Financial companies	%	n.a.	5,00%	4,60%
Public administrations	%	n.a.	1,40%	1,60%
Other	%	n.a.	2,70%	1,10%

Data relates to: network banks (excluding UBI BPI)

Loans by sector (lending to businesses)				
Agriculture and food stuffs	%	n.a.	5,30%	5,90%
Mineral extraction and energy	%	n.a.	2,00%	4,90%
Construction	%	n.a.	16,10%	16,60%
Other industries	%	n.a.	18,80%	13,70%
Commerce	%	n.a.	16,60%	15,00%
Services	%	n.a.	30,20%	33,80%
Consumer goods	%	n.a.	11,00%	10,10%

Data relates to: network banks (excluding UBI BPI)

Indicators	Units of measure- ment	2007	2008	2009
SUPPLIERS (data as at 31.12)				

Amount invoiced

up to 50.000 euro	%	9,40%	10,10%	10,00%
from 50.000 to 250.000 euro	%	14,00%	14,20%	14,60%
more than 250.000 euro	%	76,60%	75,70%	75,30%

Data relates to (2007): Parent, network banks and UBISS

Data relates to (2008;2009): Parent, network banks (including UBI BPI) and UBISS

Number of suppliers by amounts invoiced

Number of suppliers	No.	12.487	12.836	12.967
up to 50.000 euro	%	88,30%	89,80%	89,50%
from 50.000 to 250.000 euro	%	8,10%	7,40%	7,60%
more than 250.000 euro	%	3,60%	2,90%	2,90%

Data relates to (2007): Parent, network banks and UBISS

Data relates to (2008;2009): Parent, network banks (including UBI BPI) and UBISS

Indicators	Units of measure- ment	2007	2008	2009
THE COMMUNITY (data as at 31.12)				

Total Group donations

Total amount of donations	€ million	11,2	13,3	12,9
Social, recreational and sports activities	%	25,90%	14,40%	12,10%
Welfare and solidarity	%	22,80%	22,50%	27,90%
Education and training	%	11,50%	6,70%	4,70%
Culture	%	25,90%	37,00%	25,80%
Universities and research	%	10,30%	11,70%	12,60%
Restoration of artistic heritage and conservation of the environment	%	3,60%	7,60%	16,90%

Data relates to (2007): Parent, network banks and foundations

Data relates to (2008): Parent, network banks (excluding UBI BPI), UBI Leasing, UBI Insurance Broker, IW Bank, B@nca 24-7, UBI Pramerica and foundations

Data relates to (2009): Parent, network banks, UBISS, UBI Pramerica, UBI Leasing and foundations.

Total Group sponsorships

Total amount of sponsorships	€ million	8,9	11	7
Social, recreational and sports activities	%	61,70%	63,30%	76,00%
Welfare and solidarity	%	2,90%	7,20%	2,20%
Education and training	%	4,60%	3,90%	3,10%
Culture	%	28,10%	22,50%	17,60%
Universities and research	%	1,90%	2,30%	0,90%
Restoration of artistic heritage and conservation of the environment	%	0,80%	0,80%	0,20%

Data relates to (2007): Parent, network banks

Data relates to (2008): Parent, network banks (excluding UBI BPI), IW Bank and UBI Leasing

Data relates to (2009): Parent, network banks, UBISS, UBI Pramerica and UBI Leasing