

Corporate Sustainability Assessment

2007

UniCredito Italiano S.p.A

Member of DJSI World

BNK Banks

Italy



Corporate Sustainability Assessment Results

Explanations:	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Weighting of Dimension or Criteria in Total Score (%)
The scores reflect the company's performance across economic, environmental and social criteria compared to its industry average, best and worst performing company in the DJSI World and DJSI STOXX in the company's industry. The values for the total score, the dimension and the criteria scores are on a scale from 0 to 100%. Their weighting in the total score is shown in the last column. The DJSI Guidebooks on www.sustainability-index.com contain further information on the assessment methodology.	is the actual score of the company	is the industry group's average score	is the highest score reached by a company in the specific industry	is the lowest score of a DJSI World component in the specific industry	is the lowest score of a DJSI STOXX component in the specific industry	is the lowest score of a DJSI North America component in the specific industry	is the weighting of the dimension respectively criteria to calculate the total score

Total Scores:

	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	
Total Score	68	48	86	66	67	47	-

Dimension Scores:

	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Weighting in Total Score (%)
Economic Dimension	83	62	95	72	78	59	36,5
Environmental Dimension	49	32	81	49	54	21	27
Social Dimension	66	45	87	62	65	53	36,5

Criteria Scores:

Economic Dimension

Criteria	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Weighting in Total Score (%)
Corporate Governance	71	72	94	69	71	74	6
Risk & Crisis Management	99	77	100	81	94	70	6
Codes of Conduct/Compliance/Corruption&Bribery	67	62	92	58	63	66	5,5
Customer Relationship Management (IS)	95	61	95	71	75	64	5,5
Brand Management (IS)	79	32	97	33	45	2	4,5
Stakeholder Engagement (IS)	92	54	100	71	71	62	4
Anti-Crime Policy/Measures (IS)	78	63	95	75	79	55	5

Environmental Dimension

Criteria	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Weighting in Total Score (%)
Environmental Performance (Eco-Efficiency)	35	30	100	28	28	0	7
Environmental Reporting	89	49	100	53	79	48	3
Environmental Policy/Management System (IS)	74	48	97	68	68	39	3,5
Climate Change Governance (IS)	64	23	98	27	27	6	3
Advanced Environmental Performance (IS)	19	18	71	19	22	6	3
Business Risks Infrastructure / Project Finance (IS)	48	46	96	48	49	30	3
Business Opportunities Financial Services/Products (IS)	36	18	74	9	9	6	4,5

Social Dimension

Criteria	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Weighting in Total Score (%)
Labor Practice Indicators	78	65	97	70	71	64	5
Human Capital Development	82	39	100	52	52	46	5,5
Talent Attraction & Retention	72	46	83	56	56	46	5,5
Corporate Citizenship/Philanthropy	50	38	100	28	28	46	3,5
Social Reporting	87	58	100	72	80	65	3
Occupational Health & Safety (IS)	45	35	100	23	50	35	4
Standards for Suppliers (IS)	61	48	94	55	57	39	3
Social Value Added: Financial Inclusion/Capacity Building (IS)	49	38	100	37	37	12	3
Code of Ethics in investments/financing (IS)	59	39	86	35	35	30	4

\* Criteria assessed based on publicly available information only

\*\* Not sufficient significant information available

(IS) Industry specific criteria (does not apply for all industries)