

Corporate Sustainability Assessment

2008

UniCredit Group

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	72	52	89	69	69	46	-

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	82	65	95	68	68	57	38,7
Environmental Dimension	61	38	83	58	58	30	23,
Social Dimension	69	49	88	60	64	40	38,3

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	68	72	95	52	52	77	5,6
Risk & Crisis Management	99	80	100	80	80	85	6,
Codes of Conduct/Compliance/Corruption&Bribery	67	63	92	48	48	66	6,
Customer Relationship Management (IS)	90	66	98	59	59	45	5,7
Brand Management (IS)	79	38	100	47	47	21	4,6
Stakeholder Engagement (IS)	92	60	100	67	67	48	5,7
Anti-Crime Policy/Measures (IS)	78	68	95	78	84	47	5,1

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 Reporting	87	50	100	70	65	43	3,
Environmental Policy/Management System (IS)	79	53	98	75	77	43	4,6
Operational Environmental Footprint (IS)	43	24	77	13	13	4	3,4
Climate Change Governance (IS)	65	31	99	47	47	10	3,4
Business Risks Infrastructure / Project Finance (IS)	58	50	95	50	50	33	3,4
Business Opportunities Financial Services/Products (IS)	41	23	76	19	19	14	5,1

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	63	63	100	55	63	52	5,2
Human Capital Development	82	48	100	52	52	30	5,6
Talent Attraction & Retention	75	49	85	58	58	29	5,6
Corporate Citizenship/Philanthropy	50	46	100	28	28	46	3,
Social Reporting	86	58	100	63	71	56	3,
Occupational Health & Safety (IS)	67	40	100	23	50	18	4,6
Standards for Suppliers (IS)	63	51	97	55	57	45	3,4
Social Value Added: Financial Inclusion/Capacity Building (IS)	74	45	100	37	37	12	3,4
Code of Ethics in investments/financing (IS)	59	40	76	35	39	30	4,6

* Criteria assessed based on publicly available information only

** Not sufficient significant information available

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