

Corporate Sustainability Assessment

2009

UniCredit SpA

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 (%)	Lowest Score DJSI Asia/Pacific (%)	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 lowest score of a DJSI Asia/Pacific component in the specific industry	is the weighting of the dimension respectively criteria to calculate the total score
<b>Total Scores:</b>								
	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	
Total Score	72	46	90	70	73	50	51	-
<b>Dimension Scores:</b>								
	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	Weighting in Total Score (%)
Economic Dimension	81	59	96	67	77	60	70	38,7
Environmental Dimension	63	33	87	57	63	32	23	23,
Social Dimension	69	41	87	61	66	44	43	38,3
<b>Criteria Scores:</b>								
<b>Economic Dimension</b>								
Criteria	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	Weighting in Total Score (%)
Corporate Governance	69	66	94	49	65	67	61	5,6
Risk & Crisis Management	99	73	100	60	84	60	71	6,
Codes of Conduct/Compliance/Corruption&Bribery	67	60	98	41	70	59	64	6,
Customer Relationship Management (IS)	84	59	97	54	77	54	73	5,7
Brand Management (IS)	79	30	100	54	56	21	33	4,6
Stakeholder Engagement (IS)	92	54	100	67	67	48	62	5,7
Anti-Crime Policy/Measures (IS)	78	62	98	78	81	47	73	5,1
<b>Environmental Dimension</b>								
Criteria	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	Weighting in Total Score (%)
Environmental Reporting	87	44	100	70	70	43	0	3,
Environmental Policy/Management System (IS)	80	47	98	67	80	45	35	4,6
Operational Environmental Footprint (IS)	50	20	87	26	30	11	5	3,4
Climate Change Governance (IS)	65	24	99	49	55	12	23	3,4
Business Risks Large Projects / Export Finance (IS)	65	45	95	59	59	33	30	3,4
Business Opportunities Financial Services/Products (IS)	41	19	80	33	34	14	13	5,1
<b>Social Dimension</b>								
Criteria	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	Weighting in Total Score (%)
Labor Practice Indicators	63	57	95	60	65	56	63	5,2
Human Capital Development	82	37	100	55	55	30	49	5,6
Talent Attraction & Retention	60	38	83	44	44	25	44	5,6
Corporate Citizenship/Philanthropy	68	39	100	41	41	35	28	3,
Social Reporting	86	48	100	63	71	56	34	3,
Occupational Health & Safety (IS)	67	29	100	23	50	33	8	4,6
Standards for Suppliers (IS)	66	48	97	55	64	47	33	3,4
Social Value Added: Financial Inclusion/Capacity Building (IS)	74	39	100	74	74	12	25	3,4
Code of Ethics in Investments/financing (IS)	59	38	86	39	39	30	30	4,6