

**DIVERSITY
AND INCLUSION
WEEK**

Index

Introduction by Paolo Cornetta, Head of Group Human Capital	4
Austria	6
Bosnia and Herzegovina	10
Romania	11
Bulgaria	12
Special: Unconscious Bias	13
Croatia	14
Special: Inclusive Behaviours Workshop	15
Group	16
Czech Republic & Slovakia	18
Germany	20
Hungary	22
Italy	24
Highlight: When we go on stage, we're a rock band	26
Highlight: UniCredit joining the Valuable 500	26
Highlight: Estimating the cost of COVID-19 for people with disabilities	27
Highlight: D&I, creating a more Sustainable Future	28
Highlight: D&I, Fostering a more positive and inclusive working environment	29
Highlight: What Diversity & Inclusion means to us	30
Russia	32
CEE division in Vienna and Milan	33
Serbia	34
Slovenia	36
UK	38
USA	40
Wealth Management	42
Highlight: UniCredit: a certificate for Gender Equality and Sustainability	43
COO Area	44
Special: Employee Resource Groups (ERGs)	45
A message for our D&I Managers and the closing-word of Ayse	46



“Actions speak louder than words, so let’s take action now”

“As a pan-European commercial bank, we are more than eighty thousand individuals. UniCredit is greatly enriched by the diversity of our people, because diversity brings new solutions.

During the 2019 Diversity and Inclusion Week, we focused on building awareness on why diversity is important: diversity is key to innovation and growth.

This year, in October, **we continued our journey with a new focus on cultural change.**

The D&I Week included more than 100 events across the Group which gave great opportunities to discover different points of view, listen to each other and explore new solutions.

Now we need to define **concrete actions** as One Team, strengthening our speak-up culture.

Each and every one of us should decide on one action to take forward, as an individual, to improve inclusion here at UniCredit. This needs to happen both during our D&I week and throughout the other 51 weeks of the year.

This is part of our commitment to always: Do the right thing!”

Jean Pierre Mustier

Group CEO
UniCredit S.p.A.

Diversity & Inclusion Week 2020

At UniCredit, **people** are our key success factor.

We are aware that our success depends on our people, and we know that colleagues with different backgrounds and points of view, working together, can create significant value for our clients, staff, and communities.

That's why we believe that a positive work environment based on mutual respect at professional and personal level enables each and every one of us to best contribute to achieving what really matters.

This year, our Diversity & Inclusion Week was **re-imagined online**, as we were facing the exceptional circumstances due to the pandemic. Even so, the initiative was an opportunity to **hear all the voices** from around the Group.

It was a week-long series of events which gave us the chance to reflect on all the facets of diversity, as well as on how inclusion can bring them together.

The D&I Week was not just aimed at **raising awareness** throughout our organization, but also at promoting the actions we need to take every day in order to drive the **behavioural and cultural change** we want to achieve. **Actions speak louder than words!**

Paying attention to employees' needs is now more important than ever. Therefore, we are committed to support all UniCredit Group's employees by providing the conditions for our shift to the "New normal" working environment, increasingly focused on people and always promoting a culture based on **Ethics & Respect**.

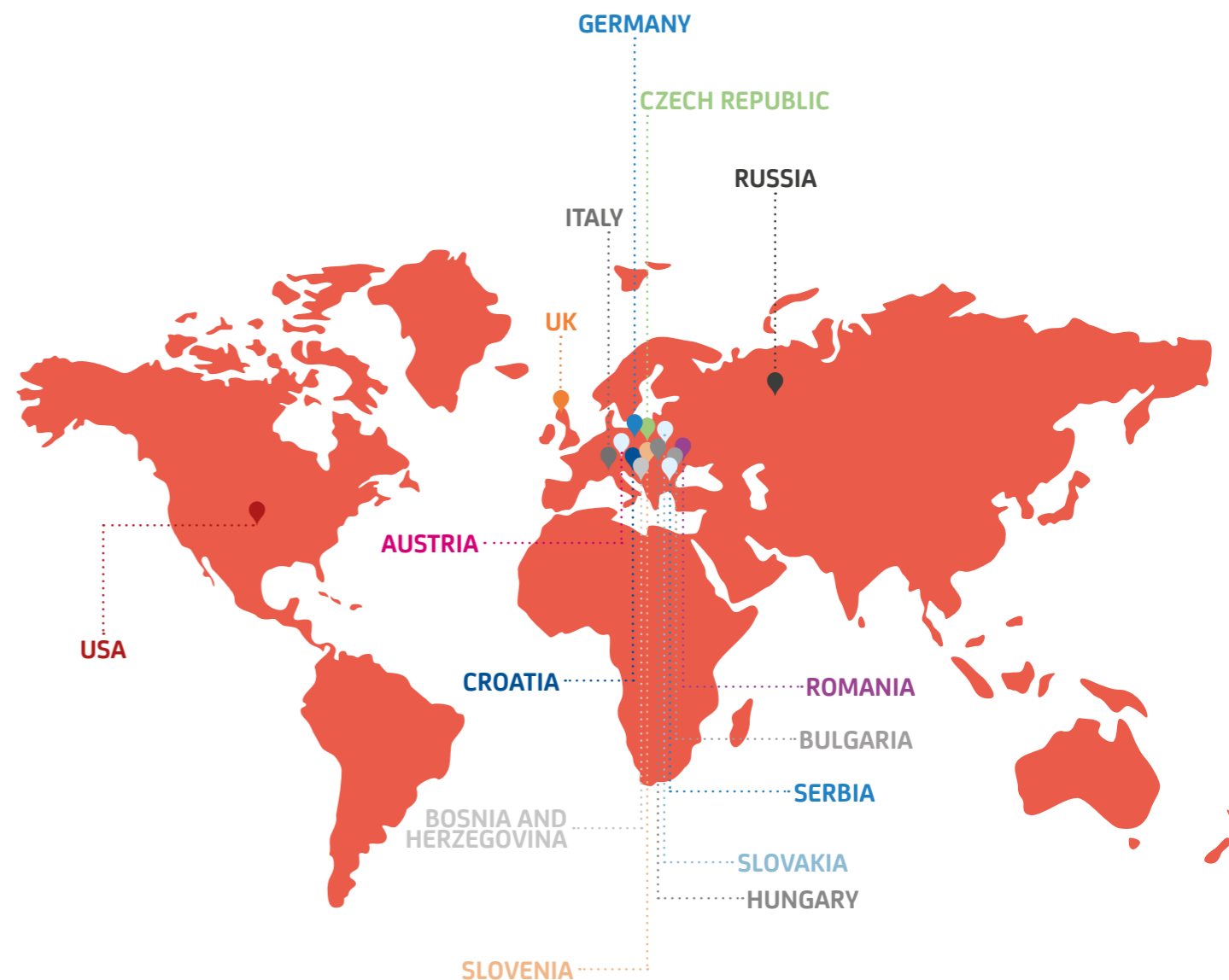
While we all move towards our new reality, we remain focused on our inspiring principles:

- people first
- inclusion and respect
- attention to workers' disabilities and fragilities
- equal opportunities and non-discrimination

So, let's keep working together as **One Team**, **One UniCredit**, and shape our workplace of the future!



Paolo Cornetta
Head of Group Human Capital
UniCredit S.p.A.



5 Days	270 External speakers, facilitators and guests involved
15 Countries	145 Hours dedicated
120 Events	21,670 Participants

AUSTRIA

In Austria, **the week was kicked off by Robert Zadrazil**, CEO of UniCredit Bank Austria and Georgiana Lazar O'Callaghan, Head of Human Capital, who introduced the **Diversity and Inclusion Roadmap in Austria**. During the week, bank's leaders and key speakers joined the discussion on many topics, such as:

- **practicing Allyship**, participants heard what it means to be an LGBTQ+ Ally and how everyone can make a difference in creating an **inclusive environment** while supporting our colleagues and clients from underrepresented groups
- **the way women lead** and how to ensure that the next generation of female leaders can thrive - colleagues had the chance to hear from female leaders, coming from different life experiences and paths to leadership; what it means to play their role in today's world; and what we can do to nurture it in the future
- **different working patterns**, leadership styles and the impact of COVID-19 on gender equality - known external speakers talked about how the world is changing our habits and its implication on Gender Balance
- **#letstalkbias** - Focus on Race and Ethnicity - this presentation opened our eyes to the different biases we all may have in terms of race and ethnicity and what we can do to be more aware of them as well as to support our colleagues
- **disability Management** - Celebrating 10 years in Bank Austria



Georgiana Lazar O'Callaghan
Head of Human Capital UniCredit Bank Austria
Robert Zadrazil
CEO of UniCredit Bank Austria

Finally, a live panel was organized on the **Future of EU Labour Market: Intra-European labour migration** as a force of change.

Georgiana Lazar O'Callaghan

Head of Human Capital UniCredit Bank Austria

"The Diversity and Inclusion agenda at UniCredit Bank Austria has a long-standing and successful tradition of supporting a variety of different issues and initiatives, ranging from Gender Balance to Disability Management. [...] And although we know that events are a great way to build awareness and learn, they may not be enough to help us accelerate a cultural change. That is why we have also designed a team exercise in which we encouraged all employees to participate, and focusing on creating individual commitments from every person, in order to support our culture of inclusion and care."





Sharing LGBTQ+ Perspectives in Austria

Almost 100 employees participated in UniCredit Bank Austria’s discussion about LGBTQ+, gender identity, and expression at work.

During the event, speakers shared moving personal experiences, opening up about how they recognised what and who they are. Participants discussed how they learned to rely on their feelings and not to give importance to other people’s opinions.

The stories of how speakers came out and became happy with who they are were incredibly inspiring. The event concluded with advices about **being as open and inclusive as possible** while giving everyone room for personal growth - both at work and in people’s private lives. Parents can make sure that they recognise their children’s needs early, to encourage and support them.

As colleagues, we can value one another, pay attention to our language, and treat each other with respect and as equals without judgement.



Pioneering disability management in Austria

Several online events focused on how to support persons with disabilities. UniCredit Bank Austria created its own Disability Management Team ten years ago. The team, which focuses on employees and customers, has received several awards in the past and was recently recognised for championing disability at the 2020 Financial Times’ Diversity in Finance Awards. Talking to an online audience of 220 employees, UniCredit Bank Austria’s Christian Schinko (Head of Disability Management), Sonja Bergaus (Disability Management), and Christoph Bures (Central Disability Trustee) outlined the team’s work over the last ten years.



Christian Schinko, Head of Disability Management UniCredit Bank Austria:

“Inclusion and accessibility are not only a question of social responsibility, but also a question of economic necessity. This is why UniCredit Bank Austria started offering all its services in an accessible format ten years ago. The key success factor for sustainable inclusion is the commitment of top management and the acknowledgement from employees of the needs and obstacles of people with disabilities.”

Understanding the challenges of those living with a disability

A ‘sensing journey’ gave all participants a glimpse of what it is like to live with a disability. Colleagues who participated in the Disability Session had the opportunity to experience the challenges people with disabilities face every day, opening the eyes of many.

“For me, it was a real process of development of ‘awareness’ of the value of health and an experience of the limitations and challenges that life can bring”, said **Burak Yilmaz**, UniCredit graduate in I&C Bank Austria.



Jasmina Punek, Human Capital Inclusion and Culture Coordination in UniCredit Bank Austria

“The event has shed light to the small things and trivialities that can present a major challenge for people with disabilities”.

BOSNIA AND HERZEGOVINA

During the D&I week in Bosnia and Herzegovina, UniCredit Bank a.d. Banja Luka organised multiple events with over 1,000 participants through online workshops and discussions. The D&I topics included maintaining a **work-life balance** and keeping productivity high while working remotely, advocating a local **Speak-up culture**, honouring **Ethics & Respect** in the workplace, and **Parenting in digital times**.

Colleagues who spent time abroad, whether working at other in other banks of the Group or ventured abroad and returned to UniCredit a.d. Banja Luka, also shared their stories and **key take-aways from their expat-experiences**.

At UniCredit Bank d.d. Mostar, a Diversity and Inclusion **board meeting** was held to open further conversation on the topic, and all colleagues received an email containing educational articles about D&I values. A video-interview with the D&I manager was also recorded and internally distributed to all employees.



A general comment from a speaker on the first and last day was

“Given the changes in working conditions (mostly from home), these topics aroused great interest in employees, and the lectures were attended by nearly 200 people! Big thanks to the HR team at UniCredit Bank a.d. Banja Luka, for the great organization and support!”



Impressions from **Adnan Zukić**, Junior L&D Specialist
 “Getting acquainted with the concepts of diversity and inclusion and understanding how much the implementation of these principles can contribute to the development of individuals, groups, as well as organizations was a great experience. The very fact that our Group strives to promote these values makes me happy to be part of this environment. If we continue to be guided by diversity and inclusion, I believe that our Group will have valuable, interesting and professional people and thus better results as well.”



Quote from **Toni Biokšić**, Diversity and Inclusion manager at UniCredit Bank d.d. Mostar
 “The events held during the Diversity & Inclusion Week were an excellent opportunity to discover different points of view, understand each other, and create a positive work environment to strengthen relationships and cooperation. It enabled us to see things differently so that we have more opportunities to find the right solutions.”

ROMANIA

During D&I week in Romania, nearly 500 colleagues participated in several events, with focused on the following themes:

- the way the **digital environment provokes people to leave their comfort zones** to express themselves and interact with others
- team members’ as well as **team spirit are extremely important catalysts** to help leaders **achieve positive results**
- **getting out of our comfort zones** is the **best** way to **overcome fears** and **succeed** in a competitive corporate environment
- the **challenges of a new workspace** and of an unpredictable future



During these sessions, employees were enthusiastic to partake in open discussions, sharing personal experiences and asking important questions.



Anca Ungureanu
 I&C Director
 UniCredit Bank Romania

“In an organisation, when you lead a team, you have to understand that each member of your team is different, a universe in itself, with specific abilities, qualities, and needs. As a manager, you can only achieve good results when you respect such diversity and create a framework in which everyone feels respected by everyone else. Yes, unity in diversity. I think it can be the motto of any team that succeeds in what it does, in the long run.”

BULGARIA

In Bulgaria, all colleagues were involved in several activities during D&I week, which included:

- **a special news bulletin called M.E. Time** focused on D&I topics, which was sent to all managers. This initiative was part of a self-development program for managers within the bank, created by local colleagues. The D&I issue featured practical materials, reference articles, as well as books and tips to promote D&I awareness and engagement. The initiative was closed with a quote from Malcolm Forbes stating that “Diversity is the art of thinking independently together, and self-awareness is the biggest advantage when we work with people Only the ones that know and develop themselves can look at the others objectively”. Well said Team Bulgaria!
- **a podcast dealing with Diversity and Inclusion**, sent via direct mailing to all employees and shared on the Intranet and Yammer. **A podcast** titled **“I want to know”** explained in simple terms the complex layers and concepts of what D&I means and why it matters. The podcast also included a **special focus on Unconscious biases**



Velislava Zadurian, senior Management Learning and Development, was interviewed during the Internal podcast “I want to know”.

- **training on Unconscious bias** through the podcast and a weekly news bulletin encouraged colleagues to sign up for the iLearn online educations platform. The training was conducted by local HR and offered in an interactive format to foster self-development



Unconscious Bias

UniCredit continues to invest in creating an inclusive work environment in line with our two core values of Ethics and Respect. In order to better recognise and concretely manage issues linked to **unconscious bias**, **training programs on the topic were rolled out across the Group**.

The initiatives aimed to build colleagues’ awareness of unconscious biases, and recognise and tackle these prejudices to create a more respectful work environment.

Being **aware of unconscious biases** and the **power of “diversity of thought”** can **boost behavioural change, develop innovative thinking**, and improve **decision-making** processes as well as **business results**.



CROATIA

The Croatian team engaged the employees; in several activities during D&I Week. Diverse **webinars and workshops** in the Croatian language were launched, focusing on **Inclusive Behaviours**, along with an **e-learning training** program on “**Unconscious bias**”. **Real stories** were shared through interviews featuring three colleagues demonstrating **D&I in “practice”**, and an **interview** with Renata Možar Milković, Diversity & Inclusion. Finally, a **quiz on D&I** was launched, and the winners were rewarded.



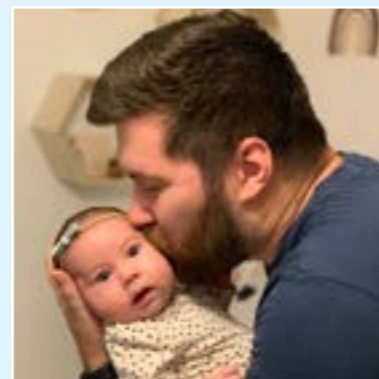
Renata Možar Milković
Diversity and Inclusion
Manager

“The whole week was dedicated to interesting D&I topics, from D&I quizzes, trainings on Unconscious Bias, “Pulse check” of our employees, and the presentation to Management. I am pleased especially with the real stories from our employees, providing encouraging proof of the Bank’s commitment to create an inclusive workplace.”



Darija Mikulandra
Branch Šibenik Croatia
Manager

“My recommendation to all colleagues is that if the need arises in your personal circumstances, you should consider the possibility of part-time work, which Zaba fully supports. My experience is positive, and you shouldn’t be afraid that your team or manager will not understand, because Zaba really lives the values of Diversity & Inclusion.”



Juraj Jumić
Lead specialist for design
and development of
applicative solutions

“Based on the experience of working from home during the first few weeks after the birth of my daughter, I can confirm that the bank fully supports Diversity & Inclusion values. A Program for mums and dads is also available to all employees who already have children or are about to become parents.”



Inclusive Behaviours Workshop

The D&I Week was not just aimed at **raising awareness** throughout our organization, but also at promoting the actions we need to take every day in order to drive the **behavioural and cultural change** we want to achieve.

Around twenty Virtual Workshops, facilitated by our high potential people, have been organised at Group level during the week to define together a **set of behaviours and practices** thereby **shifting our culture and fostering the creation of a positive and inclusive working environment**. Our goal is to **create a common language** for all of us to **define what is inclusion and how we practice it in our daily lives**. On a voluntary basis, nearly 120 colleagues from different divisions, countries, and competence lines joined the virtual workshops. **Building inclusive actions** to encourage ethics and respect in the workplace and to do the right thing!

“I am learning that complexity should be managed with approach and environment, which is why I considered these discussions very useful.”

Eleonora Tugliani, participant

“We really enjoyed the workshop with our colleagues. We had the chance to explore deeper our unconscious biases and related behaviours. We are happy that interaction was great and hope to have the opportunity to do it again very soon.”

Jana Novina Cukrov and Anita Kaštelančić, facilitators.



Group

Paolo Cornetta, Head of Group Human Capital UniCredit S.p.A., kicked off the week by interviewing Neela Bettridge, an executive coach and strategic consultant, on a topic titled **“Conversations that Matter”**.

All conversations matter because they have the power to motivate, teach us, engage, frustrate and challenge us. Diversity and Inclusion is a complex topic to handle.

As leaders, we need to be brave enough to start and drive conversations that matter because inclusion empowers everyone.

3 key points to keep in mind for creating constructive conversations:

- **self-awareness** - be in control of yourself, no way you are before you start one of these conversations
- **create opportunities to be inclusive of others** and make sure every voice is heard
- **employ active listening** as a leader and always **have respect** at the centre of the conversation

“Always remember that conversations about diversity and inclusion pivot around respect for yourself and the other, however different they maybe from you.”

Neela Bettridge

Director at Neela Bettridge Ltd

D&I Week featured two webinars on the topic of **“How do you manage conflict and difficult conversations?”** facilitated by Alina Addison and Tatiana Poliakova, executive coaches and experts on Emotional Intelligence.

Organisations strive to increase diversity because it brings plurality of thoughts, which brings its own set on challenges. The greater the diversity of the workforce, the greater the potential for conflict and the need for understanding and accommodating different perspectives.

So, in our journey to create an inclusive work environment, we looked at how we can effectively deal with conflict today:

- **appreciate the power of straightforward communication**, to provide clear directions and constructive feedback during difficult conversations
- **discover the Assertiveness Formula** to communicate effectively and positively when in uncomfortable situations, with both your co-workers and family
- **use productive conflict** as a force of innovation and diverse thinking

“Thank you for putting this series on, it was great. One of the best development sessions I ever had.”

Sebastian Dittrich

UniCredit Bank AG

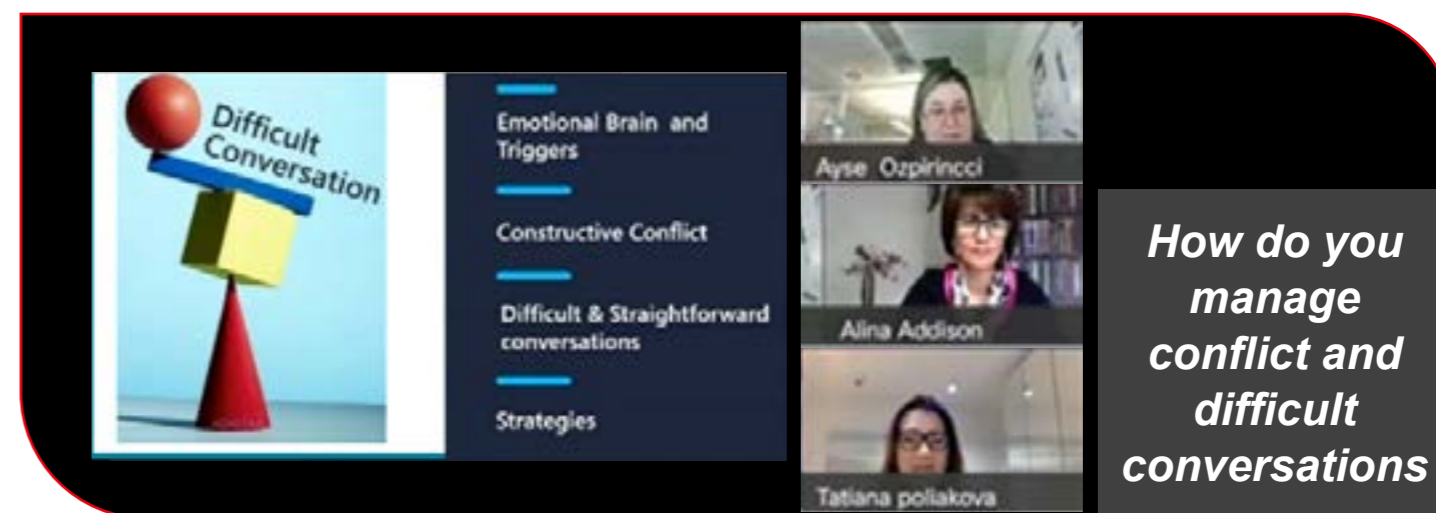
“Dare to deal with the inherent conflicts in a diverse organisation, in an inclusive and straightforward way, to enable yourself and others to do their best thinking. Encourage and embrace diverse and different ideas to continue to innovate.”

Alina Addison

Founder, Adaptaa

Tatiana Poliakova

Partner, Adaptaa



CZECH REPUBLIC & SLOVAKIA

In the Czech Republic and Slovakia, D&I focused on diversity in the workplace.

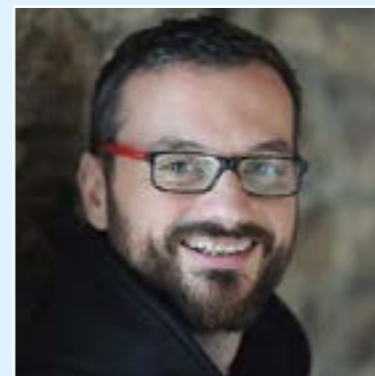
In a special newsletter sent to all colleagues, we introduced the agenda and highlighted several featured (external) guest speakers. During the week, a **lecture** on diversity and business was delivered by **Pavλίna Kalousová**, one of the country's most influential women (according to Forbes), on how **Investing in diversity pays off**. Furthermore, **therapist Jan Vojtko explained why being different could help us interact socially and strengthen relationships**. A few comments from the speakers:



Pavλίna Kalousová

Founder of the Business for Society alliance about "Investing to diversity pays off"

"Most people probably agree that they want to work in an environment that does not discriminate, includes different perspectives, and provides equal opportunities for all. But there are other reasons to address diversity and inclusion, it's not just about a 'good feeling'."



Jan Vojtko

Therapist

"Why be different, if our brain needs us to socialise somewhere, or belong to some 'norm'. Nevertheless, our expectations and needs, often only covertly, are different and very diverse. It may sound paradoxical, but our differences can help us interact socially and strengthen our relationships. We just need to be different in order to function as a society. How to figure out what makes sense to me, what values I have, how different they are from others, how to work with them and how to share these different visions or goals with others?"



Tomáš Vašák

Psychologist
On the Psychology of tolerance

"Despite what we say and admit publicly, our response to differences is largely driven by the subconscious. The deep-rooted opinions of our parents, the environments and societies that shape our view of the young and old, women and men, foreigners and residents of certain regions. Knowing this gives us the freedom not to succumb to them. Our lecture dealt with two topics: how to know your inner unconscious prejudices and how to fight them. Amongst other things, we looked at scientific evidence of the power of the inner setting and showed how to train tolerance to enjoy working with diverse people."

GERMANY

In Germany nearly 500 colleagues were involved in D&I activities, as follows:

#InclusionMatters Opening D&I Week

Opening of the D&I Week by Christoph Auerbach, Head of Human Capital. Followed by a round table discussion with representatives from the EUTB Participation Consultancy and colleagues from the Disability Management of HypoVereinsbank and Bank Austria.

1st Diversity Session - INCLUSION beyond gender, sexual orientation, age, ethnic and culture with Claudia George (Trainer & Coach)

As a part of the Talent Management Review (TMR) and National Mentoring Program, an exciting session for the HVB talents was held. During the three-hour session, the 60 participants had the opportunity to learn about the different dimensions of diversity, talk about communication patterns and the use of inclusive language and behaviour.

Gender Diversity - Keynote and Q&A with Prof. Dr. Isabell Welpe (Chair for Strategy and Organization at the Technische Universität München in Munich)

“How dangerous are stereotypes?” – this was one of the key question Prof. Dr. Welpe tried to answer in her presentation. She provided insights into the current state of research on the discussion about the underrepresentation of women in leadership positions.

UWIN-Event: Digital Presence for Women with Carmen Schön (News Presenter, Manager & Consultant)

Carmen Schön, who had many years of experience as a TV presenter, manager, consultant and coach, was invited by the UniCredit Women International Network (UWIN) to talk about the importance of digital presence particularly for women today. The event was opened by Christoph Auerbach and additional guests were from the Bank Austria Frauenforum.

Social Day as a part of the TMR program

The bank is aware of its responsibility to contribute to a just and inclusive society. But what exactly does it do to live up to its social responsibility? This question was answered in the Social Impulse workshop with participants of the TMR program. On board were HVB’s Social Impact Banking and non-profit organisations like Joblinge e.V.

Why not change? – Keynote by Nancy Cooklin (Trainer & Coach)

Monika Rast, Head of Multinational Corporates CIB Network Germany & Jan Kupfer, Member of the Management Board - Corporate & Investment Banking opened the key note with Nancy Cooklin, who spoke about the importance of change for personal growth. She stressed the point of change in her keynote with statements like “It is important to understand that we change when we find ourselves in an unpleasant situation.”



LinkedIn Video Campaign

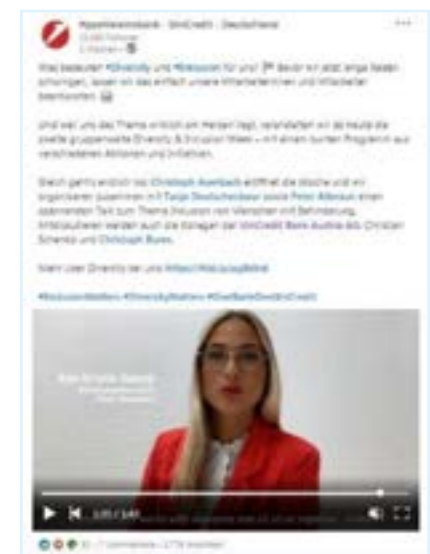
We have asked our employees: What is Diversity for you and what does Inclusion mean to you. Here is what they have answered.

What is Diversity for you?

- “...to accept that we are all diverse and different from each other.”
- “Diversity shows itself for me in special abilities, own opinions, individual life stories and different perspectives.”
- “...that no matter where you come from, no matter what you believe in, no matter who you love, no matter how you look, that you belong. That is diversity for me”
- “To accept and embrace all the facets in which we differ, be it gender, religion, origin, language, sexuality, opinion, strengths or traditions, that is diversity for me.”
- “Diversity for me means, that you can be yourself and that it is good and accepted to be yourself”

What does Inclusion mean to you?

- “For me, inclusion means that every person belongs naturally”
- “The more one deals with the topic of D&I, the better one can question oneself and truly live inclusion.”
- “I live inclusion every day by approaching every human being equally”
- “...accepting views, people and behaviors with open arms and perceiving them as an enrichment”



Christoph Auerbach, Head of Human Capital, UniCredit Bank AG
 “Diversity is not a buzzword! Rather: diversity is a fact, inclusion is an act. At HVB, we live by the idea of equality and diversity. It is always more important to meet all people with openness, trust, and sensitivity and show appreciation for their individual needs and skills. Because: all people should have the same opportunities and possibilities.”

HUNGARY

Nearly 700 UniCredit employees took part in this year's D&I Week activities in Hungary. The online event was moderated by Gabriella Jakupcsek, a well-known TV presenter in the country. Ms. Jakupcsek is considered Hungary's Oprah Winfrey and is a devoted supporter of breast cancer awareness initiatives.

This year, UniCredit Hungary organised several presentations during the Diversity and Inclusion Week, including topics and projects such as the 'Mommies return to work' initiative, female career opportunities, leveraging knowledge of senior colleagues (55 years and over), other assistance programs, and many more.

The week opened with a presentation on UniCredit's **Employee Assistance Program**. Péter Janky, an external expert, shared details of the plan and explained how it could offer colleagues legal and health support, along with other personal issues.



Embracing women at work and learning from experience

The event continued with a session on **'Women at work'** led by Ágnes Széplaki from Gordio Group. She talked about the ongoing research related to female career paths within the bank, including UniCredit Leasing and UniCredit Services divisions. "We are interested in what male managers will say about importance of female managers", stated **Ágnes Széplaki**.

HR colleagues then presented details of some exciting programs, including the **E2E Academy**, which is a three months academy for so-called career changers. "We are open to integrate new joiners from other sectors. Especially due to Covid, there are potential candidates from a range of other sectors and we can create new opportunities for them", said **Nóra Molnár-Egervölgyi**, HR Project Manager at UniCredit and D&I manager.

Another topic included the **'Wisdom project'**, which will be re-introduced for colleagues over 55 years old. This initiative seeks to use more experienced colleagues to help the younger generation, by helping mothers return to work after maternity leave or integrate new hires effectively. The bank also explains its training programs for senior colleagues. "We are focusing on our senior colleagues as well, so we don't lose their know-how", emphasized **Anikó Kómár**, UniCredit HR BP of Risk, Compliance and CFO.

Similar to last year, the **'Our story' campaign** was announced, which invited colleagues and teams throughout the bank to share their personal stories and experiences on the topic of Diversity & Inclusion to be published throughout internal channels.



Ágnes Széplaki
Gordio Group



Anikó Kómár
UniCredit HR BP of Risk
Compliance and CFO



Nóra Molnár-Egervölgyi
HR Project Manager

ITALY

Around 2,000 colleagues joined the organised initiatives to highlight the diversity that every individual represents and how everyone contributes to UniCredit's vibrant workforce.

The week kicked off with a **"Speak Up D&I"** event, where HR managers shared key diversity and inclusion messages, actions, and initiatives with Business Leaders.

For each day, D&I leaders and experts conducted Digital Webinar Series to answer questions related to situations we frequently experience in our daily working environments:



Inclusion of all diversity: WHY is it important and WHY does it concern all of us every day in any context?

Andrea Vitullo, Executive Coach

"The history of diversity is often a story about looks, which either welcome or reject."



HOW to turn diversity into strengths?

Riccarda Zezza, Entrepreneur and co-author of method MAAM – Life Based Learning

"If we are all different, we can also feel that we have something more, that we are special, we are unique. Being different is also a responsibility, and today, more than ever, there is need."



WHEN does language become a driver for inclusion?

Alexa Pantanella, Expert on inclusive language and founder of Diversity & Inclusion

"Language is like a virus that lives with us and is part of our true self. Even a single word has the power to make us feel 'different'."



WHO do I want to be to those who are different from me?

Igor Suran, Executive Director, Parks – Liberi e Uguali

"We are like planets: if we want to know each other, I need to travel towards your world, or create a safe place on mine where you can land."



WHAT can I do to help others include me?

Francesco Tomba, Organizational Philosopher

"We should be scared of the Same, not of the Different! The Equal makes us less and less able to meet the Other, it takes away the ability to see another in the Other."

Simona Cangì, Area Manager UniCredit

"I participated in the Group Coaching session that focused on Customer Inclusion: in addition to the innovative topics, I really appreciated the level of communication, i.e., "how" the concepts were conveyed by the coach with simplicity and attention to detail while involving all the participants. After a month, I applied my newly acquired knowledge while working with a client and it helped me avoid a complaint. Very useful information, I will definitely revert back to those principles again!"

The live sessions of Group Coaching showed high marks of employee participation. They were facilitated by Andrea Vitullo and focused on sharing good practices of inclusion. Each day, a specific topic was discussed:

- **How can I better include an unengaged person? How can I better include a person who is very different from me?**
- **How can I better include a person with a 'difficult' and self-excluding behaviour?**
- **How can I better include customers?**
- **How can I adopt different behaviours so that inclusion starts from me?**

An **online Learning Style for Inclusion training** was launched during the week, focusing on **Learning Styles theory** (David Kolb) as a driver of inclusive behaviours, reflecting everyone's own abilities to learn, solve problems, and act and relate to others.

At the end of the course, a series of practical tools helped colleagues translate the new abilities into actionable behaviours.

Additionally, **UniCredit Role Models in Action** announced the first two videos which won the top 10 stories of D&I Challenge focusing on UniCredit Capabilities related to "Customer First":

- **"The girls of Monfalcone"**: how it is possible to become role-models of D&I practices in terms of strategic customer orientation
- **"Remote Advice: beyond consulting"**: how it is possible to generate added value and pragmatic innovation at the service of people through listening to customers and research for optimal solutions.





“When we go on stage, we’re a rock band”

Beyond Disability is the **first marathon** organised during the D&I Week to **break down the stereotypes related to people with disabilities**. A **programme** full of events that **looked at disability from another perspective**: colleagues where involved in a **game of Inclusive Culture**, in a **virtual living room “Ezio Bosso Dream”** as well as **talks on disability** with our Leaders and external speakers.

The **rock band Ladri di Carrozzelle** was one of our guests. Founded in 1989 in Rome, the band is composed by of people with disabilities. The goal of the interview with them was help colleagues to look **beyond their disability and focus on the person and their own potential**. All these things have raised awareness and understanding that people with disabilities, in everyday life, face and solve complex problems both at home and at work.

“Off stage we are considered disabled, but when we go on stage, we are a rock band”, comments **Tiziana Civitani**, the group vocalist. The event was an opportunity to talk about disability by listening to the voices of those who live it every day, thus offering insights and different perspectives on them.

“Finally, a program that talks about the aspect of normality in the daily life of a disabled person”, said **Anna**, an UniCredit employee who attended the event.

“Disability is not a business card: when we meet a person, we have to spend more time getting to know them”, added **Giuseppe**, another UniCredit employee.

Thanks to Ladri di Carrozzelle’s contribution, we **learned that self-irony, optimism and lightness are things that everyone can have, even people with disabilities**, and that people can do whatever they want if they have the right tools. It is important to continue to **work on our inclusive culture and to make disability known in all its aspects, in order to overcome all prejudices and stereotypes**.



UniCredit joining the Valuable 500

UniCredit has been invested in disability management for over ten years, including training for managers, internal engagement initiatives, partnerships with relevant external organisations and ad-hoc corporate policies. In 2020, **the bank joined the Valuable 500**, a global movement focused on putting disability management on the business leadership agenda. CEO Jean Pierre Mustier ratified our commitment at Group level, while the bank has further joined at country level in Austria and Germany.

As part of our commitment to become increasingly inclusive and diverse, UniCredit is currently **developing digital accessibility tools for both colleagues and customers**.

These include a fully accessible intranet platform as well as ensuring that all banking services are available through remote channels.

About the Valuable 500

The Valuable 500 unites companies and leaders committed to putting disability inclusion on their business leadership agenda. For more information, please click [here](#)



Estimating the cost of COVID-19 for people with disabilities

While COVID-19 has had an unprecedented impact on billions of people globally, those with disabilities are often disproportionately affected.

The pandemic has impacted all of us one way or another. However, for people with disabilities the effects have often been detrimental. Millions of people with disabilities are struggling to cope with the “new normal”, when even simple things like having to wear a mask pose hard challenges, for example to who rely on lip reading to communicate with other people. However, if we all work together and promote a more inclusive work environment, these challenges can be overcome. Flexible workplace systems, such as variable schedules or extended periods of leave, can help accommodate specific needs and foster a healthy and thriving work culture.

Encouraging a more inclusive remote working

Remote working comes with its own set of challenges, and having the right equipment and tech support is crucial to successfully perform our job. For people with special needs, it is even more important that companies also offer access assistive technologies, such as auto-captioning, live transcriptions, and other accessibility tools.



“UniCredit’s attention to disability-related issues over the past 10 years has allowed us to quickly react to the emergency and give our colleagues the support they need. Since the pandemic hit, 80 per cent of our colleagues with disabilities have been able to work remotely.”

Francesca Bonsi Magnoni

Disability Manager in Italy
UniCredit S.p.A.



UniCredit tells us “During the pandemic we have confirmed our special attention to workers’ disabilities and needs and shown that our strategy is the right one. The extension of remote working and innovative IT solutions are concrete examples of our daily journey towards Inclusion.”

Emanuele Recchia

Head of Labour Policies, Industrial Relations and Welfare
UniCredit S.p.A.

Offering a helping hand outside work

We can all help each other through the pandemic, and back even more those with extra need for support. Wheelchair users, for example, face increased challenges to abide by social distancing rules. To support them, you can offer to help run errands or do weekly trips to the supermarket on their behalf. Check in with colleagues regularly to provide practical and emotional support. We can stay close to each other with friendly peer-to-peer call-ins or virtual mentorship assistance. We can initiate disability-inclusive virtual group activities related to shared interests which go beyond our professional realities, for example book clubs, e-gaming fan groups, or guided wellness sessions. Professional care services, such as virtual psychosocial hotlines, may also help overcome these challenging times.

Diversity & Inclusion, creating a more Sustainable Future

“When we commit ourselves – as a Bank and as individuals – to **creating a more Sustainable Future**, we definitely push our perspectives well beyond the present and embrace all our stakeholders. And among them, **our People stand first**.

Promoting equality and inclusion is not only a way to improve our well-being, it also **reinforces our business strategy and makes it more sustainable in the long-term**. Our **differences** in age, gender, cultural backgrounds, experiences and perspectives are a **true asset** and can **contribute to our achievements**, both as a Group and as a community. Within UniCredit, all **talents, skills and experiences** are **valued**, and **different points of view** are openly **expressed and appreciated**. Feel free to practice them!

This year the success of the **D&I week was really remarkable**: more than 100 virtual events took place in over 15 countries. **The focus was on taking action**, encouraging each of you to embrace and celebrate diversity, fostering a positive and inclusive working environment in our daily life.

No change can happen if we act as individuals, big changes can happen if we act as a truly UniCredit family. This is the best and most effective way of Doing the right thing!”



Roberta Marracino
Head of Group ESG Strategy
& Impact Banking
UniCredit S.p.A.



Diversity & Inclusion Fostering a more positive and inclusive working environment



Stefan Vogt
Group Chief Security Officer
UniCredit S.p.A.

“Our Group is driven by our values of “Ethics and Respect” and a simple guiding principle: “Do the right thing!”, which are obviously at the basis of a culture of Diversity & Inclusion.

The promotion of a culture which embraces and listens to diversity of thoughts and perspectives allows each of us to be adequately involved in shaping and increasing the quality of our working environment making it even more positive and inclusive.

What makes all of us different must be respected and appreciated at all times, as it represents a source of personal and professional growth. Therefore, Security got pro-actively involved in Diversity & Inclusion, launching a series of initiatives to create opportunities to reflect and share ideas on these topics.

Being a Security professional is an incredibly challenging job: it requires a balance of finely tuned technical skills, creativity and flexibility to tackle multifaceted problems.

The flow of ideas that comes in from different minds is a perfect ground to innovate and learn from each other. I am convinced that there is a huge value in having a diverse workforce, since diversity is a great means to overcome challenges and achieve results with the understanding that a variety of experiences contributes to team’s success.”

Diversity & Inclusion

What Diversity & Inclusion means to us



"I am sure everyone of us has been in a situation where they felt uncomfortable and unfit. To create an inclusive and diverse workplace is one of my top priorities. The word that best represents Diversity & Inclusion for me is **#Equality**: I want to live in a place where my daughter can be whoever she wants to be and do whatever she wants to do, no matter what other people think about her. We need to ensure that we live in an equal workplace and we give equal opportunities to everyone in our team."

Luca Fioravanti



"Diversity & Inclusion enable **#Innovation** because Diversity and Inclusion bring different ways of thinking and different mindsets. Different ways of thinking and different mindsets are very powerful, and enable great ideas and problem solving. Great ideas and problem solving turn into **#Innovation**."

Michael Landolt



"Diversity goes beyond traditional aspects such as race and gender. I understand its true **#Power**, because diversity can be translated into the possibility to go to work and feel free to be completely yourself. This is really important because when we can embrace the Group's values and integrate them with our diversity of thoughts, backgrounds, experiences, then we are really able to take a different approach to things and go up to the next level."

Gianluca Pometto



"Different life models, origins, genders, describe our life together. Diversity creates opportunities for employees and customers' relations. This is the basis for a successful diversity management in UniCredit. All these differences bring a variety of skills, experiences and perspectives that contribute to generate better business results. To achieve this, it is of course necessary for employees to feel and flow **#Appreciation** as individual personalities with all their differences, and they are thus encouraged to contribute with their individuality. "We are all different, which is great because we are all unique. Life would be very boring without diversity."

Uemit Sanlioglu



"**#Diversity** comes in all form and shapes. Ethnicity, gender, religion, spoken languages, geographical origins, physical abilities... the more the better! We want to step up our game when it comes to promote Diversity and **#Inclusion**."

Stefano Vincenzo Ciminelli



"Diversity means **#Richness**, because the differences in cultural background, age, gender and life experiences that exist between all of us enrich one another. Without diversity our society would be static, gray and boring. "Inclusion" is fundamental and allows us to learn and grow by leveraging on what makes us different. I think that the only way to be inclusive is to be open minded and always ready to listen and respect others."

Chiara Peretti



"**#Uniqueness** is my word to describe what Diversity & Inclusion mean to me. Diversity is about bringing in all the different qualities and experiences that make us unique."

Raffaella Acquati



"My word is **#Opportunity**: diversity is a chance to open our minds by learning something new but also more about ourselves, enabling us to welcome others around us."

Alessia Compagnucci



"My word is **#Empathy**, since diversity introduces us to other points of view and other ways of being. This enhances our interaction, coordination and leadership skills."

Maja Hoffmann



"Diversity & Inclusion foster **#Growth** both for the employees and the bank, because coming into contact with different backgrounds and different points of view allows us to develop new ideas and be more creative in finding solutions."

Barbara De Poi

RUSSIA

In Russia over 200 colleagues participated in several events during the D&I Week. For example, there were a **webinar in English on Unconscious Bias** and an **online lecture on Diversity and Tolerance, focusing on psychological mechanisms and issues**; **Perspektiva, a local NGO, held another webinar on Understanding disability**, with experts from the Russian representative office of the World Institute on Disability (WID) who explained how **to pay particular attention and how to provide better communications and services to customers with disabilities**.

Some impressions from participants



“We had a very interactive and informative conversation together with Perspektiva. They showed us many aspects of the life of people with disabilities: how to engage and work with these people became much clearer.”

Dmitry Zhukov

Manager, Identity and Communications

“I enjoyed the mix of internal and external speakers. Different aspects of the psychology of unconscious bias were quite amazing and new to me.”

Nataliya Kudryavtseva

Assistant Manager, Human Resources



“I’d like to thank the whole L&D team for the webinar with. The NGO Perspektiva provided us with valuable insights on the life of disabled colleagues, something we rarely think about, but which is very important”.

Elena Chernyaeva

Senior Officer, Human Resources

CEE division in Vienna and Milan

Two events were held in the CEE division of Vienna and Milan.

What does it take to be an inclusive leader? During this webinar it became clear that **inclusive leadership is essential** to respect, manage, hear and apply diverse thinking: participants learned about the **importance of diverse teams in times of crisis**, the **different traits of inclusive leadership**, as well as the behaviors one needs to demonstrate and what might be getting in the way. They also reflected on “**what you need to improve to be more inclusive and how to take action**”. During the second webinar focused on “**How to deal with different perspectives?**” - it became clear that **seeing things from another person’s point of view can be a very difficult** thing to do. As a matter of facts, we know our own thoughts and feelings so well that it is often hard to set them aside and try to think about things in the way another person would do.

We also know that taking different perspectives is an essential part of social interaction, and it can have strong implications in the workplace.

Such efforts are crucial to achieve social harmony and to reduce conflicts, as well as increase empathy and understanding, key features of a more inclusive environment.

After these reflections two **participants shared their opinions:**

“I learned that I should refrain from giving impulsive answers: instead, I should take a break, ask additional questions, and try to understand better the other party. It was very helpful!”

“Empathy, compassion and comprehension are the bases of inclusion: perspective taking is essential to understand other people’s needs and to build a cooperative environment.”



SERBIA

Here's a brief overview of four events held during this year's Diversity & Inclusion Week in Serbia:

Two digital family days

Professional children's entertainers created different content for two days, in order for girls and boys aged between 3 and 12 to have a good time. The young participants got involved in very creative and interactive workshops, making useful items from the old stuff we all have in our homes; learning and rehearsing choreographies for popular children's songs; getting involved in fantasy storytelling. Over 100 people participated in these two days, and all the children were accompanied by one or more family members).

One concert of surprise

Three colleagues showcased their musical talent during a **live show**, playing **3 songs** on their instruments. They delighted an audience of over 100 participants, approximately 70 families with more than two family members, both children and adults.

One stand up show

A popular local artist performed a stand-up show on **gender equality, age gap and expats**. It was very well received from the audience who participated very actively, with several questions and comments. Everything looked amazingly natural and spontaneous, reminding us that not only our industry, but also all the other ones are trying hard to adapt to these new circumstances.

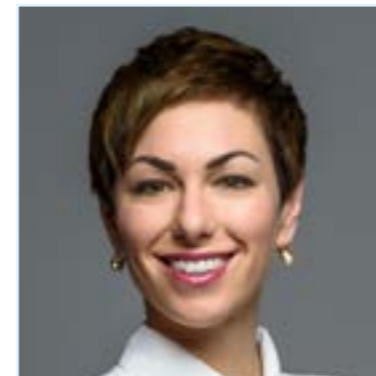


Zoran Ristic
Diversity & Inclusion manager

“We knew that individual differences make us unique and stronger. This year's challenges proved that in practice, when it comes to the generation gap, we saw how important it has been to transfer all aspects of business to the virtual world in the short term. Colleagues who are members of the younger generations, who grew up in the world of digital technologies, provided support to older colleagues to adapt very quickly to the new working conditions, as well as to continue informal socialising with colleagues, which is equally important to create good team atmosphere.

On one hand, younger colleagues will keep searching for more creative and innovative ways of conducting business, making it possible to include all traditional offline activities in the new environment.

On the other hand, none of this would have been feasible without the invaluable experience of older colleagues, who will remain our pillar of support. We also saw the importance of the synergy of the employees in the headquarters and our heroes from the branches, who have made themselves always available to our clients. We try to take into account the individual needs and circumstances of all the members of our team. We know that working from home does not exclude any other social role and we are aware of the additional burden that our female colleagues have taken on in the first place. All this will make us return to our offices even stronger one day.”



Anja Vujnovic
Internal Corporate
Communications Officer

“The strength of our ecosystem is the added value that each member of our team brings in. Our position, whether it is the size of our market share, the results of our operations, or the title of “top employee” would not be possible without the synergies within the whole team. If you want a spectacular concert, you need to have a well-rehearsed band in full composition. Only then, the performance is great. The concert that we had a chance to listen to and our UniQue who played from the bottom of their hearts hear were a cure for our souls.”

SLOVENIA

In order to promote and celebrate Diversity, as well as to identify new ways to further improve Inclusion, UniCredit Bank in Slovenia dedicated online discussions to the following topics:

- **Unconscious bias:** a round table aimed to detect and face unconscious biases
- **X-generational cooperation:** a round table with speakers from three different generations, encouraging discussion on how we can be more inclusive and bridge generational gaps
- **Legal aliens – foreigners in Slovenia:** experiences of colleagues moving to Slovenia from other countries
- **Overcoming disabilities:** stories from colleagues who in one way or another are facing disabilities (either their own or their children's.)

During the D&I Week, “real-life” experiences were the common thread of all the debates and provided a unique opportunity to tackle topics from the employees’ point of view. All the discussions were hosted by volunteers, presenting their life stories or the challenges they faced, as well as the way they coped with them.

Almost **150 colleagues** from different divisions of the bank, joined the debates with the desire to contribute to a better workplace by sharing their point of view and most of all by trying to identify the activities or behaviours that would improve the situation.

During the **disability workshop** called “Overcoming disabilities”, colleagues held an open conversation about their co-workers’ emotions and doubts. UniCredit Bank in Slovenia stated that success and progress depend, above all, on **understanding each other, respecting differences**, and nurturing a **culture of inclusion**.



Expatriate living in Slovenia – hit or miss?

Diversity was high on UniCredit Bank’s agenda in Slovenia, as the bank’s D&I Week event included an online discussion about expat life in Slovenia and on how to make people from abroad feel welcome.

Diversity is a great source of progress and development. Promoting inclusion is the real key to unlock the potential of diverse teams and ideas.

During the D&I Week in Slovenia, the common thread of all the debates were “real-life” experiences, which represented and provided a unique opportunity to tackle topics from the employee’s point of view. Three foreign colleagues currently working in Slovenian bank hosted a discussion on “Foreigners in Slovenia – Legal Aliens”, which was joined by about 30 people from different parts of the bank.

Colleagues from abroad shared that the decision to change location was mostly driven by the job opportunity, as well as by their positive opinions they had on the country before coming to Slovenia. They described the country as green, clean and beautiful, and said they expected locals to be happy, adventurous and sporty people with a high quality of life.



“It helps approaching a local environment with an open mind. When you move to a new country it helps to have a basic understanding of the country’s people and the history. You must get out of your comfort zone and try to be local as much as possible, even adapting your sense of humour, for instance.”

Marco Esposito
CEO of UniCredit Bank Slovenia



“Here we really have an opportunity to experience the UniCredit philosophy, ethics and respect integrated in everyday life.”

Ronald Sudić
Head of HR and Diversity and Inclusion manager

All expat colleagues agreed it was the people in the bank who helped them get onboarded quickly. They have found their local colleagues to be trustworthy, creative, and predictable in a good way, respecting commitments and responsibilities to deliver.

One of the Slovenian participants responded: “We are glad to have you here because you bring diversity as well as fresh and positive energy!”

UK

Multiple events were held in the United Kingdom, involving over 200 colleagues and covering critical topics such as **“Let’s Work Together: Equality matters”**, in which UniCredit London partnered with the law firm Eversheds to host an insightful and interactive seminar. This event contributed to create equality and inclusivity, as well as to improve employees’ awareness of unconscious biases within the branch. There was also a webinar on **Weathering the COVID storm**, which focused on mental health and inclusion; while during an informal **Virtual Coffee Morning on Careers Insights**, senior branch managers were asked to share their career experience and discuss the way employees can progress on their own paths. Finally, the **LGBT theme was also touched upon**, and you can read about it later on. Before and after the events, several members of the UniCredit leadership team in the UK sent heart-warming messages to their colleagues:



Olivia Costache
Head of HR UK

“Let’s celebrate together and embrace our diversity, connect and share our different point of views by having open conversations on Diversity & Inclusion issues. It is a good moment to reflect on our own biases and on how each of us can contribute to an inclusive work environment where everyone can thrive both personally and professionally. I am looking forward to participating in the Diversity & Inclusion events this week, and to seeing you there!”



Algis Pabarcus
UK Country Head

“Our Team in London has a decade-long history of promoting the agenda of Diversity and Inclusion. Now it is time to focus on the ‘How’. How do we change our behaviours to embrace a diverse and inclusive culture every day? We acknowledge that there biases in the work place do exist and we are working to limit their impact, with the ultimate goal of removing their influences as much as possible. All individuals should feel comfortable and work in an environment where they feel well supported, free from obstacles that prevent their growth and career advancement. The London D&I network has tirelessly promoted our ideals with creative ideas for change. Many thanks for your initiative and positive impact.”



Sophie Sanadi
Head of UK Rates Sales & Co-Head di UK Solution Sales and Chair, UniCredit London Diversity Network

“As Chair of the UniCredit London Diversity & Inclusion Committee, I want to say how proud I am of our London branch, of how we have embraced the initiatives and supported the committee, as we have sought to grow the awareness and the importance of this topic over the years. D&I is not just about gender or race or ethnicity; it is about diversity of thought and decision making, as well as about developing a working environment, where conformity is not key, and difference of opinion is embraced. Every single one of us, especially during such unprecedented times, is responsible for challenging our own biases, seeking out alternate views and collectively working together, in order to create a positive and vibrant culture within the bank.”



Be a LGBT+ Ally!

On Monday, the 12th of October, UniCredit in London kick-started our D&I Week with a thought-provoking workshop focusing on LGBT+ topics

More than 50 colleagues joined the “LGBT Allyship – An inclusive journey” online workshop run by Stonewall, the leading LGBT rights charity in the UK.

During a ninety-minute session, participants had the chance to explore various aspects of LGBT life, such as the terminology used to understand identities, the practical steps to take in order to be more inclusive, as well as the impact inclusion can have on crucial organisational aspects, such as talent attraction and retention or employee satisfaction.

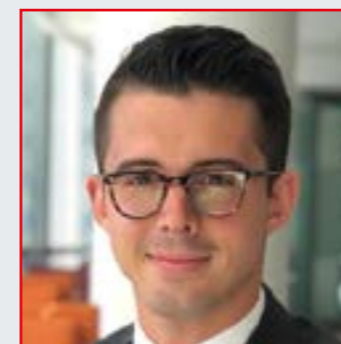
Participants were asked to reflect on what they can do right away or in the next months to close the gap in LGBT inclusion, and on how they want their workplace or department to look in one year from today.

The workshop ended with a call to action for all: let’s become an ‘ally’. Being an ally means acting as a role model by actively doing the right things and challenging the status quo. An ally does not refrain from talking about LGBT inclusion, uses an inclusive language, and asks appropriate questions!



“Diversity has to be rewarded. Allowing individuals to turn up to work simply as themselves will unleash productivity. It was a very insightful workshop.”

Mustafa Abbas
Head of FX Sales



“Fascinating, educational, incredibly helpful: these are some of the adjectives used to describe our kick-off event for the 2020 Diversity & inclusion week. Starting from the basics with LGBTQ+ terminology and then moving towards gender identity and inclusion, we maintained a very active participation amongst our 50+ participants who were able to take away empowering tools to create a more inclusive and informed workplace”.

Mattia Libera
Credit Sales

USA

In UniCredit Americas, colleagues were involved in ad-hoc events that took place during the D&I week. A group discussion about The **Notorious RBG** dealt with the life of Ruth Bader Ginsburg and her unforgettable career in the Supreme Court. Also, the workshop “**Embracing Conflict in an Inclusive Way**” showed that, by diving deeper into the origins of our opinions, we can better understand those who do not agree with us. There was also a discussion on learning to turn conflicts into opportunities for informed decision-making, hosted by special guests Alina Addison and Tatiana Poliakova, both experienced and renowned executive coaches. Moreover, a **Speed networking event** was organised.

Finally, in their thank-you email sent to all participants, the Branch Managers **Christian Steffens** and **Giacomo Fornari** reminded their people that “Events like this are meant to remind us to celebrate diversity and encourage inclusive behaviours, not only in our professional lives, but also in our daily interactions with others.” In a call to action, they asked colleagues to send suggestions on how to create a more inclusive workplace.



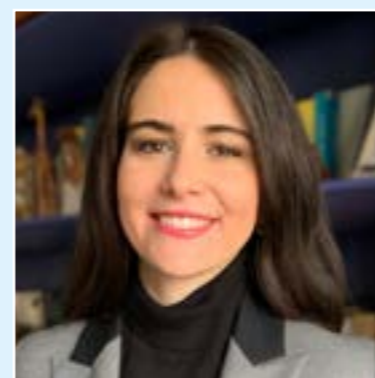
Giacomo Fornari
Branch Manager & CAO at UniCredit, New York Branch

“For CIB Americas, cultural diversity is a fact of life that has lived every day in this wonderful ‘melting pot’ that is New York City. Respecting each and every colleague, no matter who they are or where they come from: this is the only way we can operate. Each of us is unique and can enrich the exchange of ideas leading to a more productive and inclusive workplace, which inevitably results into better business outcomes.”

Christian Steffens
Head of CIB Americas



Some precious feedback about the events came from **Saluta Cristina** and **Douglas Riahi**, two of our colleagues based in New York City.



Cristina Saluta

Which event did you attend?

(The Notorious RBG - Speed Networking - Embracing Conflict in an Inclusive Way)

Cristina: “The Notorious RBG and Embracing Conflict in an Inclusive Way.”

Any feedback you would like to share?

Cristina: “Taking part in The Notorious RBG forum gave me the opportunity to learn more about Ruth Bader Ginsburg, the US Supreme Court justice who marked a turning point in the history of American society. I admire her revolutionary thinking and relentless fighting for human rights. She was an advocate for women and showed the world the power of diversity and gentle leadership. I think that this exchange of thoughts with colleagues got us together and showed that we belong to a speak-up culture that goes beyond work achievements and takes care of our core values.”



Douglas Riahi

Which event did you attend?

(The Notorious RBG - Speed Networking - Embracing Conflict in an Inclusive Way)

Douglas: “All of them!”

Any feedback you would like to share?

Douglas: “Each event was well organised, and what particularly caught my attention most was the exceptional level of participation by virtually all who I could see attending. Where I see evidence of the event’s success was in the follow up conversations which took place, and the interest in attending other topic based discussions which involve similar, two-way communication. Embracing Conflict seemed to strike an interesting note where each person in the breakout group shared both professional and personal points in relation thereto - a trait which suggests that they were fully engaged. Speed Networking - Given the short time-slots, we could not unfortunately meet all of the candidates who were due to rotate through the virtual rooms. I have reached out to those who were scheduled to, but were unable to rotate for 1:1’s to catch up, which has also been received positively. This is extremely important - I recall the positive vibe that was shared by participants during and afterwards, and we want to make sure to have everyone connected”.

Wealth Management

Gender diversity matters!

As part of the D&I week in **Germany**, **Carsten Kahl**, Head of Wealth Management & Private Banking, at UniCredit Bank AG, welcomed Dr. **Claudia Mayfeld**, Chairwoman of the Risk Committee and member of the HVB Supervisory Board and Remuneration Control Committee, to talk about women's perspectives in the traditionally male-dominated Wealth Management and Private Banking sectors. Claudia offered several **tips on how to attract women candidates and improve their chances of succeeding**, as female managers are still a rarity in this industry. Flexible working models and result-oriented managers are fundamental to enable women to achieve a sustainable work-life balance and remain motivated to seek managerial positions after parental leave. Women employees should also focus on networking. Participating in professional events and investing time in building connections. Finally, Claudia encouraged women to take on to leadership roles and offer professional advice.

In **Italy**, Manuela d'Onofrio, Head of GIS and Group CIO at UniCredit, had a conversation discussed with Maria Grazia Chiuri, Creative Director at Dior, **to understand the importance of women's inclusion for a country's economic growth**.



Manuela D'Onofrio
Head of Group Investments &
Solutions Wealth Management

"An inclusive culture provides every individual with the energising feeling that their wealth of experience and unique way of thinking are valuable to the organisation and can make a difference. No organisation can create value for its shareholders if its employees do not feel valued."



UniCredit: a certificate for Gender Equality and Sustainability

The Group **has expanded its range of investment solutions by issuing a 90% protection ESG Gender Equality Certificate**, with placement from the 12th of October, during the Group's Diversity and Inclusion Week, addressing Wealth Management and Private Banking customers in Italy.



Mirko Bianchi
CEO of UniCredit Group
Wealth Management &
Private Banking

"By issuing Gender Equality solutions, we are offering investors in Italy, Germany and Austria the opportunity to benefit from systematic investments in global companies with cutting-edge governance systems and the potential for strong returns. By combining general criteria on gender equality and sustainability, this certificate represents a step forward in linking investments to the United Nations Sustainable Development Goals, focused on ESG themes. UniCredit's commitment to ESG and its strategic objectives in this area demonstrate how sustainability is part of the Group's DNA, since we have chosen to fully integrate it into our corporate strategies. We see diversity as an asset for the society, which can also generate a positive economic return for companies that know how to value it and carry it forward with determination and consistency. Managing our clients' assets must now involve a selection of sustainable investments that contribute to create a better society for future generations."

COO AREA

The COO Area held four global events and one at local level. UniCredit Services colleague had the opportunity to take part to events in Austria and Romania, while meetings and focus groups organised in Germany involved newly hired women and female talents.

In Italy there was a webinar on Disability, and in Poland all employees received brochures on diversity topics and invitations for meetings and discussions to support their understanding of this subject. In other business areas, there was also a rich program of talks, podcasts and newsletters.

The D&I week started with the **COO Area ExCo meeting**, which provided a very practical and forward-looking perspective on the topics of D&I strategy, gender pay gap, and female leadership.

At the **Disability event** there was an **open discussion on Disability as a value for the Community and for UniCredit and how technology can help inclusion** together with Daniele Tonella, CEO of UniCredit Services; Angelo Carletta, Head of HR COO Area; and Francesca Bonsi Magnoni, Disability Manager in Italy.

There was also a **panel discussion** with Angelo Carletta, Head of HR COO Area, and two women Leaders in the IT domain, Cristina Bianchini and Gema Baguena, who shared their vision and experience of professional careers in a male-dominated IT world, reinforcing our commitment to supporting female leaders and promoting inspirational female role models.

Finally, our co-COOs hosted a virtual breakfast with a mixed panel of ten colleagues (very diverse in terms of gender, nationality, sexual orientation, race and religion), focusing on D&I topics and in particular **on the creating and fostering an inclusive working environment**.



“Why is diversity important for UniCredit? In times of transformation, diverse teams are a key success factor: we need to include the ideas and experience of all the talents we have in order to challenge conventional wisdom. This will help us find new solutions and allow us to ultimately succeed. We are in this together. We will make our transformation work as an inclusive team.”

Finja Kutz

Head of Group
Transformation Office
UniCredit S.p.A.



Employee resource groups (ERGs)

The Group has been able to develop an increasingly inclusive working environment based on respect for diversity and an open culture that welcomes all people, regardless of their gender, sexual orientation, background, origin in order to add value, enabling employee networks to be spontaneously formed.

Therefore, we have the following **Employee Resource Groups (so called Networks) in UniCredit:**

- UniCorns Network (LGBTQ+) in Germany, Austria, Italy and UK
- Women's Network in Austria and Germany
- Diversity Network in UK
- Disability Network in Italy

Employee Resource Groups create safe spaces where colleagues can come together to foster awareness and support, as well as to amplify their voices to inform leadership about their communities' needs.



A big thanks to all our D&I Managers and other colleagues, for making also this year's D&I Week a success!



Jasmina Punek
UniCredit Bank
Austria



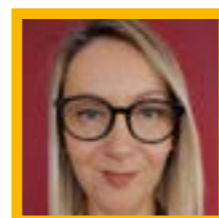
Christian Schinko
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Aleksandar Bereta
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Banja Luka
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UniCredit Bank d.d.
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UniCredit Banka
Slovenija



Supriya Saxena
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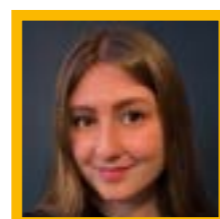
**Renata Možar
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Zagrebacka Banka
Croatia



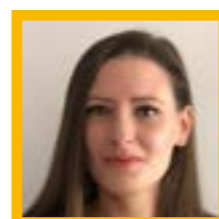
Zuzana Háková
Czech Republic
& Slovakia



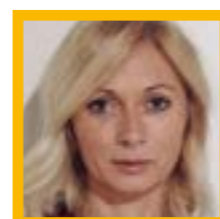
Petra Hynková
Czech Republic
& Slovakia



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Lana Grĝuric
CIB Division



**Sandra Di
Domenico**
UniCredit Services
COO Area



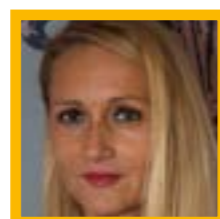
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 Diversity and Inclusion Managers

 Disability Managers



THANK YOU!

“This year, our D&I Week focused on taking **action**, encouraging individuals to embrace and celebrate diversity whilst inspiring others, and fostering a positive and inclusive working environment.

Organising the events was more challenging than usual as many of us were working remotely. **I am truly grateful to everyone** who took the time to join and share their thoughts and experiences with us.

This week gave us the chance to meet and talk to our people in a virtual world but each day the stories we received from the many events held in our countries were very inspiring and motivational as well.

Being all together part of the conversation will bring us towards a positive change.

We look forward to continuing our journey, encouraging inclusive behaviors in our daily interactions with others!

Let's continue our journey!”

Ayse Ozpirincci

Global Head of Diversity and Inclusion
UniCredit S.p.A.

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