

GRI Content Index and UN Global Compact

GRI Content Index

The following table presents the GRI Content Index, as foreseen by the GRI Sustainability Reporting Standards.

GRI Standard	Disclosure	References	Notes and pages	Omissions
GRI 101: FOUNDATION (2016)				
GRI 102: GENERAL DISCLOSURES (2016)				
Organisational profile				
102-1	Name of the Organisation		UniCredit SpA	
102-2	Activities, brands, products, and services	2018 Integrated Report 2018 Annual Reports and Accounts	22-23	
102-3	Location of headquarters		Piazza Gae Aulenti 3 - Tower A - 20154 Milano	
102-4	Location of operations	2018 Integrated Report	22-23	
102-5	Ownership and legal form	2018 Integrated Report 2018 Annual Reports and Accounts 2018 Report on Corporate Governance and Ownership Structure	12	
102-6	Markets served	2018 Integrated Report	22-23	
102-7	Scale of the Organisation	2018 Integrated Report	22-23; S.32	
102-8	Information on employees and other workers	2018 Integrated Report	S.32-S.33, S.36	
102-9	Supply chain	2018 Integrated Report	22-23, 70	
102-10	Significant changes to the Organisation and its supply chain	2018 Integrated Report 2018 Annual Reports and Accounts	2, 39-45	
102-11	Precautionary Principle or approach	2018 Integrated Report	14-16, 32; S.14-S.16	
102-12	External initiatives	2018 Integrated Report	2, 11, 17, 53, 58, 61, 69-71, 73; S.8, S.14, S.25, S.50	
102-13	Membership of associations	2018 Integrated Report	S.4, S.5	
Strategy				
102-14	Statement from senior decision-maker	2018 Integrated Report	4-5	
102-15	Key impacts, risks, and opportunities	2018 Integrated Report	4-5, 11, 14-17, 22, 24-25, 28-33, 55, 64, 71; S.14-S.16, S.24	
Ethics and integrity				
102-16	Values, principles, standards, and norms of behavior	2018 Integrated Report	6-7, 10-11, 18-19; S.8-S.9	
102-17	Mechanisms for advice and concerns about ethics	2018 Integrated Report	S.23, S.28-S.29	
Governance				
102-18	Governance structure	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	12-13; S.8-S.10	
102-19	Delegating Authority	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	12-13, 17; S.10	
102-20	Executive-level responsibility for economic, environmental and social topics	2018 Integrated Report	12-13, 17; S.10	
102-21	Consulting stakeholders on economic, environmental and social topics	2018 Integrated Report	13, 24, 26-27, 56-58	

GRI Standard	Disclosure	References	Notes and pages	Omissions
102-22	Composition of the highest governance bodies and its committees	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	13	
102-23	Chair of the highest governance body	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	13	
102-24	Nominating and selecting the highest governance body	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	13; S.9-S.10	
102-25	Conflicts of interest	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	S.26-S.27	
102-26	Role of the highest governance body in setting purpose, values and strategy	2018 Integrated Report	6-7, 12, 26	
102-27	Collective knowledge of highest governance body	2018 Integrated Report	12, 26; S.11	
102-28	Evaluating the highest governance body's performance	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	S.11	
102-29	Identifying and managing economic, environmental and social impacts	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	12, 17; S.14-S.18	
102-30	Effectiveness of risk management	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	12, 14, 17; S.14-S.18	
102-31	Review of economic, environmental, and social topics	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	24, 26; S.10	
102-32	Highest governance body's role in sustainability reporting	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	2	
102-33	Communicating critical concerns	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	12, 19, 51; S.23, S.28-S.29, S.37	
102-35	Remuneration policies	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	S.13; Group Compensation Policy	
102-36	Process for determining remuneration	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	S.13; Group Compensation Policy	
102-37	Stakeholders' involvement in remuneration	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	S.13; Group Compensation Policy	
Stakeholder engagement				
102-40	List of stakeholder groups	2018 Integrated Report	24-27; S.30-S.31	
102-41	Collective bargaining agreements	2018 Integrated Report	S.38	
102-42	Identifying and selecting stakeholders	2018 Integrated Report	24-27	
102-43	Approach to stakeholder engagement	2018 Integrated Report	24-27, 56-58; S.47-S.49	
102-44	Key topics and concerns raised	2018 Integrated Report	24-27, 56-58; S.47-S.49	

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GRI Standard	Disclosure	References	Notes and pages	Omissions
Reporting Practice				
102-45	Entities included in the consolidated financial statements	2018 Integrated Report 2018 Annual Reports and Accounts	2 ^A Notes to the consolidated accounts - Part A - Accounting Policies; A.1 - General, Section 3 - Consolidation scope and methods	
102-46	Defining report content and topic Boundaries	2018 Integrated Report	2, 24-33; S.30-S.31	
102-47	List of material topics	2018 Integrated Report	24-25, 28-33; S.30-S.31	
102-48	Restatements of information	2018 Integrated Report	2	
102-49	Changes in reporting	2018 Integrated Report	24-27; S.30-S.31	
102-50	Reporting period	2018 Integrated Report	2	
102-51	Date of most recent report	2018 Integrated Report	March 2018	
102-52	Reporting cycle		The frequency of this publication is set as annual, in accordance with the provisions of Legislative Decree 254/2016.	
102-53	Contact point for questions regarding the report		For any information related to this Report you can write to groupsustainability@unicredit.eu . This document is also available on the Sustainability section of UniCredit Group website (www.unicreditgroup.eu).	
102-54	Claims of reporting in accordance with the GRI Standards	2018 Integrated Report	This report has been prepared in accordance with the GRI Standards: Core option	
102-55	GRI content index	2018 Integrated Report	76-85	
102-56	External assurance	2018 Integrated Report	2, 87-89	

TOPIC-SPECIFIC STANDARDS

GRI Standard	Disclosure	References	Notes and pages	Omissions
GRI 200: ECONOMIC SERIES				
Topic: Economic Performance				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	10-11, 23, 39-45, 71; S.14-S.16	
103-3	Evaluation of the management approach	2018 Integrated Report	10, 23, 47, 71; S.14-S.16	
GRI-201: Economic Performance (2016)				
201-1	Direct economic value generated and distributed	2018 Integrated Report	S.2-S.3	
201-2	Financial implications and other risks and opportunities due to climate change	2018 Integrated Report	17, 32, 71	
201-3	Defined benefit plan obligations and other retirement plans	2018 Integrated Report 2018 Annual Reports and Accounts	S.40	
Topic: Indirect Economic Impacts				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	55, 58-67	
103-3	Evaluation of the management approach	2018 Integrated Report	58-63, 65-67	

A. The following legal entities have been included in the reporting perimeter: UniCredit SpA, FinecoBank SpA, Cordusio SIM SpA (since 2018), UniCredit Factoring SpA (since 2018), UniCredit Leasing SpA, UniCredit Services SCpA (with its activities in Italy, Germany, Czech Republic, Hungary, Poland, Romania and Slovakia), UniCredit Bank AG, Food & More GmbH, Ocean Breeze Energy GmbH & Co. KG (since 2018), UniCredit Direct Services GmbH, UniCredit Leasing GmbH, Wealthcap Kapitalverwaltungsgesellschaft mbH (since 2018), UniCredit Bank Austria AG, Card Complete Service Bank AG, Schoellerbank Aktiengesellschaft, UniCredit Leasing (Austria) GmbH, UniCredit Services GmbH (with its activities in Austria, Poland and Romania), UniCredit Bank DD, UniCredit Bank ad Banja Luka, UniCredit Bulbank AD, UniCredit Consumer Financing EAD, UniCredit Leasing EAD, Zagrebačka Banka DD, UniCredit Leasing Croatia doo za Leasing, UniCredit Bank Czech Republic and Slovakia as, UniCredit Leasing CZ as, UniCredit Bank Hungary Zrt, UniCredit Leasing Hungary Zrt, UniCredit Bank SA, UniCredit Consumer Financing IFN SA, UniCredit Leasing Corporation IFN SA, UniCredit Leasing Fleet Management Srl, AO UniCredit Bank, Ooo UniCredit Leasing, UniCredit Bank Serbia Jsc, UniCredit Leasing Slovakia as, UniCredit Banka Slovenija DD, UniCredit Leasing, leasing, doo.

GRI Standard	Disclosure	References	Notes and pages	Omissions
GRI-203: Indirect Economic Impacts (2016)				
203-1	Infrastructure investments and services supported	2018 Integrated Report	58-67	
203-2	Significant indirect economic impacts	2018 Integrated Report	58-67	
Topic: Anti-Corruption				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	18-19; S.23-S.25	
103-3	Evaluation of the management approach	2018 Integrated Report	18-19; S.23-S.25, S.29	
GRI-205: Anti-Corruption (2016)				
205-1	Operations assessed for risks related to corruption	2018 Integrated Report	S.24	
205-2	Communication and training about anti-corruption policies and procedures	2018 Integrated Report	18-19; S.24	
Topic: Anti-Competitive Practices				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	18-19; S.20-S.21, S.25	
103-3	Evaluation of the management approach	2018 Integrated Report	18-19; S.20-S.21, S.25	
GRI-206: Anti-Competitive Practices (2016)				
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	2018 Integrated Report 2018 Annual Reports and Accounts	S.26	
GRI 300: ENVIRONMENTAL SERIES				
Topic: Materials				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	70, 73	
103-3	Evaluation of the management approach	2018 Integrated Report	70, 73	
GRI-301: Materials (2016)				
301-1	Materials used by weight or volume	2018 Integrated Report	S.53; In 2018, the total copy paper consumption amounted to roughly 4,219,000 kg.	
Topic: Energy				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	69-70	
103-3	Evaluation of the management approach	2018 Integrated Report	69-70	
GRI-302: Energy (2016)				
302-1	Energy consumption within the Organisation	2018 Integrated Report	S.53; In 2018, direct energy consumption amounted to roughly 486,000 GJ. The main fuels used were natural gas (96 percent), followed by crude oil and petroleum products (about 4 percent). Indirect energy consumption amounted to roughly 2,251,000 GJ of which district heating accounted for about 18 percent and electricity for about 82 percent. Electricity consumption included self-produced energy from photovoltaic plants in Italy and Austria, whereas in Germany approximately 22,900 GJ of self-produced energy from renewable sources was sold.	
302-3	Energy intensity	2018 Integrated Report	S.53; Pro-capita data is calculated using the energy consumption reported in the Disclosure GRI 302-1.	

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GRI Standard	Disclosure	References	Notes and pages	Omissions
302-4	Reduction of energy consumption	2018 Integrated Report	69-70; S.53	
302-5	Reductions in energy requirements of products and services	2018 Integrated Report	69-70	
Topic: Water				
GRI-303: Water (2016)				
303-1	Water withdrawal by source	2018 Integrated Report	S.53; In 2018, the total water withdrawal from public water mains or other water services providers amounted to roughly 1,977,000 m ³ .	
Topic: Emissions				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	69-70	
103-3	Evaluation of the management approach	2018 Integrated Report	69-70	
GRI-305: Emissions (2016)				
305-1	Direct (Scope 1) GHG emissions	2018 Integrated Report	S.52; Gases included in the calculation: CO ₂ , CH ₄ , N ₂ O, HFCs; Sources for emission factors: - DEFRA, UK Government GHG Conversion Factors for Company Reporting (2018) ^B , for direct energy consumption, business travel and refrigerant gas leakages.	
305-2	Energy indirect (Scope 2) GHG emissions	2018 Integrated Report	S.52; Gases included in the calculation: CO ₂ , CH ₄ , N ₂ O; Sources for emission factors: - DEFRA, UK Government GHG Conversion Factors for Company Reporting (2018) ^B , for district heating; - IEA, Emissions Factors (2018 edition) ^C , for electricity consumption - Location Based method; - Association of Issuing Bodies (AIB), 2017 European Residual Mixes, V.1.13 (2018), for electricity consumption - Market Based method.	
305-3	Other indirect (Scope 3) GHG emissions	2018 Integrated Report	S.52; Gases included in the calculation: CO ₂ , CH ₄ , N ₂ O; Sources for emission factors: - DEFRA, UK Government GHG Conversion Factors for Company Reporting (2018) ^B , for business travel and waste disposal; - CEPI, CEPI statistics (2017), for copy paper use.	
305-5	Reduction of GHG emissions	2018 Integrated Report	68-69; S.52	

B. The document contains public sector information licensed under the Open Government Licence v3.0 <http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/>.

C. This work is partially based on Emissions Factors (2018 edition) developed by the International Energy Agency, © OECD/IEA 2018, but the resulting work has been prepared by UniCredit SpA and does not necessarily reflect the views of the International Energy Agency.

GRI Standard	Disclosure	References	Notes and pages	Omissions
305-6	Emissions of ozone-depleting substances (ODS)		In line with applicable regulations, where necessary UniCredit continues to replace refrigeration and cooling systems that contain ozone depleting substances. In recent years some episodes of refrigerant gas leakages have occurred in Germany and in Bulgaria and the relevant GHG emissions have been calculated and included in Scope 1 figures. In 2018, in Germany, 95.90 kg of refrigerant gas leakages were recorded (407F, R134a, R404A, R407C, R410A, R422D), amounting to 0 tons of CFC-11 equivalent; in Bulgaria 80.10 kg of refrigerant gas leakages were recorded (R407C, R410A), amounting to 0 tons of CFC-11 equivalent. Sources for emission factors: - Ozone Secretariat UNEP, Handbook for the Montreal Protocol on Substances that Deplete the Ozone Layer (12 th edition, 2018), for refrigerant gas leakages [CFC-11e].	
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions		No other significant air emissions have been identified.	
Topic: Effluents and Waste				
GRI-306: Effluents and Waste (2016)				
306-2	Waste by type and disposal method	2018 Integrated Report	S.53	
Topic: Environmental Compliance				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	69-71; S.24-S.25	
103-3	Evaluation of the management approach	2018 Integrated Report	69-71; S.24-S.25	
GRI-307: Environmental Compliance (2016)				
307-1	Non-compliance with environmental laws and regulations		No relevant fines were imposed in 2018 for non-compliance with environmental laws or regulations.	
Topic: Supplier Environmental Assessment				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	70	
103-3	Evaluation of the management approach	2018 Integrated Report	70	

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GRI-308: Supplier Environmental Assessment (2016)				
308-1	New suppliers that were screened using environmental criteria	2018 Integrated Report	70. In UniCredit 100 percent of new suppliers are screened using socio-environmental criteria.	
GRI 400: SOCIAL SERIES				
Topic: Employment				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	39, 51-52	
103-3	Evaluation of the management approach	2018 Integrated Report	39, 51-52	
GRI-401: Employment (2016)				
401-1	New employee hires and employee turnover	2018 Integrated Report	S.34-S.35	
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	2018 Integrated Report	S.39, S.41; In nearly all countries, part-time and fixed-term employees are offered the same benefits that are offered to full-time and permanent employees.	
Topic: Labor/Management Relations				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	39; S.37	
103-3	Evaluation of the management approach	2018 Integrated Report	S.37	
GRI-402: Labor/Management Relations				
402-1	Minimum notice periods regarding operational changes	2018 Integrated Report	S.38	
Topic: Occupational Health and Safety				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	S.42	
103-3	Evaluation of the management approach	2018 Integrated Report	S.42	
GRI-403: Occupational Health and Safety (2016)				
403-1	Workers representation in formal joint management-worker health and safety committees	2018 Integrated Report	S.42	
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	2018 Integrated Report	S.43-S.44; In 2018, no fatal injuries have been reported.	Data referring to external workers and occupational diseases are currently unavailable.
403-4	Health and safety topics covered in formal agreements with trade unions	2018 Integrated Report	S.43	
Topic: Training and Education				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	16-19, 52	
103-3	Evaluation of the management approach	2018 Integrated Report	16-19, 52	
GRI-404: Training and Education (2016)				
404-1	Average hours of training per year per employee	2018 Integrated Report	S.36	
404-2	Programs for upgrading employee skills and transition assistance programs	2018 Integrated Report	S.41	

GRI Standard	Disclosure	References	Notes and pages	Omissions
404-3	Percentage of employees receiving regular performance and career development reviews	2018 Integrated Report	52	
Topic: Diversity and Equal Opportunity				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	6-7, 52-53; S.10	
103-3	Evaluation of the management approach	2018 Integrated Report	52-53; S.10	
GRI-405: Diversity and Equal Opportunity (2016)				
405-1	Diversity of governance bodies and employees	2018 Integrated Report 2018 Report on Corporate Governance and Ownership Structure	13, 53; S.32-S.33, S.36	
405-2	Ratio of basic salary and remuneration of women to men	2018 Integrated Report	S.35	
Topic: Non-Discrimination				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	6-7, 52-53; S.37; Human Rights Commitment	
103-3	Evaluation of the management approach	2018 Integrated Report	52-53; S.37	
GRI-406: Non Discrimination (2016)				
406-1	Incidents of discrimination and corrective actions taken	2018 Integrated Report	S.45	
Topic: Human Rights Assessment				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	6-7, 17, 70; S.14-S.16	
103-3	Evaluation of the management approach	2018 Integrated Report	17, 70; S.14-S.16	
GRI-412: Human Rights Assessment (2016)				
412-2	Employee training on human rights policies or procedures	2018 Integrated Report	17; S.14	
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	2018 Integrated Report	17, 70; S.14; In UniCredit 100 percent of the new suppliers are screened using socio-environmental criteria, including compliance with International Labor Organization (ILO) conventions.	
Topic: Local Communities				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	55, 64-67; S.15-S.16	
103-3	Evaluation of the management approach	2018 Integrated Report	65-67; S.15-S.16	
GRI-413: Local Communities (2016)				
413-1	Operations with local community engagement, impact assessments, and development programs	2018 Integrated Report	64-67	
GRI-G4 Financial Services Sector Disclosures: Local Communities				
FS13	Access points in low-populated or economically disadvantaged areas by type	2018 Integrated Report	S.49	
FS14	Initiatives to improve access to financial services for disadvantaged people	2018 Integrated Report	55, 59, 64-67	
Topic: Supplier Social Assessment				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	70	
103-3	Evaluation of the management approach	2018 Integrated Report	70	

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GRI-414: Supplier Social Assessment (2016)				
414-1	New suppliers that were screened using social criteria	2018 Integrated Report	70. In UniCredit 100 percent of the new suppliers are screened using socio-environmental criteria, including compliance with International Labor Organization (ILO) conventions.	
Topic: Customer Privacy				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	18-19, 73; S.27	
103-3	Evaluation of the management approach	2018 Integrated Report	18-19, 73; S.27	
GRI-418: Customer Privacy (2016)				
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	2018 Integrated Report	73; In 2018, UniCredit has identified 5 additional cases of potential leaks or thefts of customer data.	
Topic: Socioeconomic Compliance				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	18-19; S.20-S.21, S.28	
103-3	Evaluation of the management approach	2018 Integrated Report	18-19; S.20-S.21, S.29	
GRI-419: Socioeconomic Compliance (2016)				
419-1	Non-compliance with laws and regulations in the social and economic area	2018 Integrated Report 2018 Annual Reports and Accounts	S.26	
Topic: Product portfolio				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	22-23, 41, 44-45, 55, 59-67	
103-3	Evaluation of the management approach	2018 Integrated Report	22-23, 44, 59-63, 65-67	
GRI-G4 Financial Services Sector Disclosures: Product portfolio				
FS6	Portfolio for business lines	2018 Integrated Report 2018 Annual Reports and Accounts	S.46	
FS7	Monetary value of products and/or services designed to deliver a specific social benefit	2018 Integrated Report	60, 63, 65-66; S.50-S.51	
FS8	Monetary value of products and/or services designed to deliver a specific environmental benefit	2018 Integrated Report	71; S.50-S.51	
Topic: Demographic change				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	55, 59, 64-67	
103-3	Evaluation of the management approach	2018 Integrated Report	59, 63-67	
Topic: Digitalization and innovation				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	39, 41-43, 73-74	
103-3	Evaluation of the management approach	2018 Integrated Report	39, 41-43, 73-74	

GRI Standard	Disclosure	References	Notes and pages	Omissions
Topic: Lean and transparent organisation				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	36, 46, 57-58, 73-74; S.50	
103-3	Evaluation of the management approach	2018 Integrated Report	46, 57-58, 73-74; S.50	
Topic: Value to customer				
GRI-103: Management Approach (2016)				
103-1	Explanation of the material topic and its Boundary	2018 Integrated Report	24-33; S.30-S.31	
103-2	The management approach and its components	2018 Integrated Report	58-67	
103-3	Evaluation of the management approach	2018 Integrated Report	57, 59-63, 65-67	

Making the connection by UN Global Compact Principles and GRI Standards Disclosures

UniCredit submits the Integrated Report as its annual Communication on Progress (COP), publicly disclosing to stakeholders also on progress made in implementing the Ten Principles promoted by the UN Global Compact and in supporting broader UN development goals, in its core business. The table included in this Report provides connections among UN Global Compact Principles and GRI Standards Disclosures.

Categories	Principles	GRI Standards Disclosures
Human Rights	Principle 1 - Businesses should support and respect the protection of internationally proclaimed human rights	412-2; 410-1; 411-1; 412-1; 103-2; 413-1; 413-2
	Principle 2 - Business should make sure they are not complicit in human rights abuses	412-3; 414-1; 414-2
Labour	Principle 3 - Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	102-41; 407-1; 402-1
	Principle 4 - Businesses should uphold the elimination of all forms of forced and compulsory labour	409-1
	Principle 5 - Businesses should uphold the effective abolition of child labour	408-1
	Principle 6 - Businesses should uphold the elimination of discrimination in respect of employment and occupation	102-8; 202-1; 202-2; 401-1; 401-3; 404-1; 404-3; 405-1; 405-2; 406-1
Environment	Principle 7 - Businesses should support a precautionary approach to environmental challenges	201-2; 301-1; 302-1; 303-1; 305-1; 305-2; 305-3; 305-6; 305-7
	Principle 8 - Businesses should undertake initiatives to promote greater environmental responsibility	301-1; 301-2; 302-1; 302-2; 302-3; 302-4; 302-5; 303-1; 303-2; 303-3; 304-1; 304-2; 304-3; 304-4; 305-1; 305-2; 305-3; 305-4; 305-5; 305-6; 305-7; 306-1; 306-2; 306-3; 306-4; 306-5; 301-3; 307-1; 308-1; 308-2; 103-2
	Principle 9 - Businesses should encourage the development and diffusion of environmentally friendly technologies	302-4; 302-5; 305-5
Anti-corruption	Principle 10 - Businesses should work against corruption in all its forms, including extortion and bribery	102-16; 102-17; 102-17; 205-1; 205-2; 205-3; 415-1