Sustainability: achievements and targets

Sustainability is part of our Group's DNA and is fully integrated into our business strategies. Caring about execution, discipline, and transparency, we favor long-term sustainable outcomes over the short-term solutions equally in **Environmental**, **Social**, and **Governance** (ESG) topics.

We aim to create value for our stakeholders in a responsible and sustainable way, but to do so, we count on you: **Do the right thing!** and help us in our journey to sustainability.

Environment

We are supporting our customers' transition to a more sustainable economy

€6.3 bln in renewable projects

€24.3 bln of green/ sustainability bonds and Schuldschein for our customers
32 new deals in 9M20

€31.7 bln of green/sustainable/ ESG-linked loans for our customers
24 new deals in 9M20

€2.2 bln of energy efficiency loans to individuals and SMEs in 9M20 in Western Europe

In All EMEA Green & ESG-linked **Loans in EUR** (Lead Bank) per 30 September

In All EMEA Green & ESG-linked **Loans all currencies** (lead Bank) per 30 September

€6.5 bln social bonds for UniCredit customers
9 deals in 9M20

Data as of 9M2020

We are **stopping** financial support to:

Thermal Coal sector, full exit by 2028

Oil & Gas projects in the Arctic Circle

Non-conventional **Oil & Gas projects**

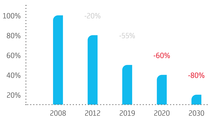
We will make a difference in our **daily life** at the office

Single-use **plastic** free

Paper free-branches

-5 million km in 2019 in employee commuter travel with smart solutions for **remote meetings**

We will reduce our environmental impact by further **cutting** our greenhouse gas emissions



-60% gas emissions by 2020

-80% gas emissions by 2030

Social

Social Impact Banking

€180,7 m of loans from Social Impact Banking
More than 4,200 beneficiaries

More than **49,200 beneficiaries** at 307 schools and 42 educational initiatives trained with financial education programmes

Data from 2017 to September 2020

UniCredit Foundation

5,600 projects supported with €49 m donations with the involvement of UniCredit people

More than **€19 m** for almost 350 scholarships and fellowships granted to more than 1,000 students and researchers

Data as of 9M2020 (since the start of UniCredit Foundation)

Governance

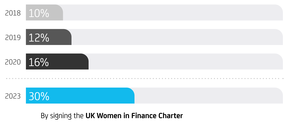
Global policies in place **against harassment, sexual misconduct, bullying and retaliation**

UniCredit and the UniCredit European Works Council (UEWC) signed the first joint declaration on **remote work**

New company role: **Chief Ethics Officer** (CEO), to increase presidium and coordination in the application and monitoring of Ethics and Respect topics

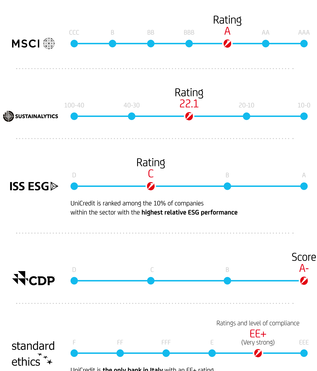
We value **diversity and inclusion**

Female presence in management



By signing the **UK Women in Finance Charter**

Some of our ESG ratings



UniCredit is ranked among the 10% of companies within the sector with the **highest relative ESG performance**

UniCredit is **the only bank in Italy** with an EE+ rating and one of **European excellence** in terms of sustainability

In line with our values, **Ethics** and **Respect**, we are committed to doing **the right thing** for all our shareholders, clients, colleagues, communities and the environment, to make sure that UniCredit remains a pan-European winner.

You can do your part too: embrace sustainability.
#TogetherWeMatter