

### IDENTITY

The Unipol banking Group is composed of Unipol Banca, specialised in the retail and SMEs segments, and Finitalia, active in the consumer credit segment, in particular the financing of the payment of the insurance premiums of customers of Group companies. Unipol Banca is present nationwide, with a sales network of 271 bank branches in 18 regions. It offers financing for entrepreneurial production activities, savings management, disbursement of loans for first home purchases and the sale of products intended to support family consumption.

1.07

Unipol Banca  
deposit/loan ratio

1,340,168

Customers  
(of which 852,650  
Finitalia)

2,415

Employees

988

Female  
staff

41%

Percentage of  
female employees

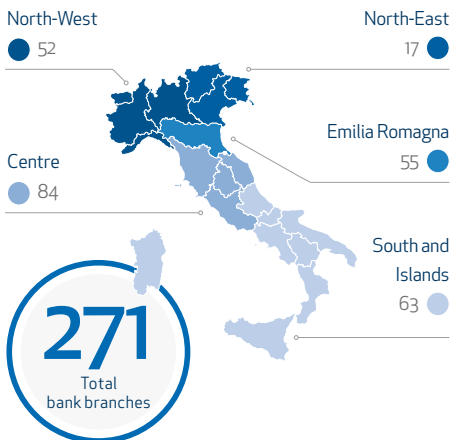
€61.2bn

Deposits in 2015  
(direct and indirect)

346,522

Current accounts

The sale network: bank branches



Source: General Office

### ECONOMIC REPORT

The direct customer deposit of Unipol Banca at 31 December 2015 amounted to €10bn, down 2.5% compared to 2014, while indirect customer deposit (including funds under custody and assets under management) rose by 4.3% to €51.2bn.

Net banking income of Unipol Banca stood at €308m (down by 23.4% compared to 2014), while adjustments to loans totalled €45m, down by €149m compared to 2014 (-76.6%), thanks to the reduction of impaired loans.

The result before taxes of Unipol Banca at 31 December 2015 is in a substantial equilibrium (€0.5m), compared to the loss of €113m recorded in 2014.

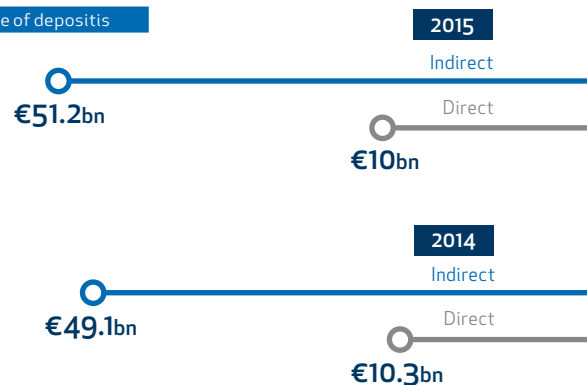
At 31 December 2015, Finitalia recorded a net profit of €6.2m (-8% compared to December 2014), while the loans provided rose by 20% over the same period in the previous year.

Adjustments to loans



Source: Directorate-General

Value of deposits



Source: Directorate-General

# SOCIAL REPORT

2015

**99.5%**  
Employees hired on permanent contracts

of which **18%**  
New graduates

**€400k**  
Investments in training

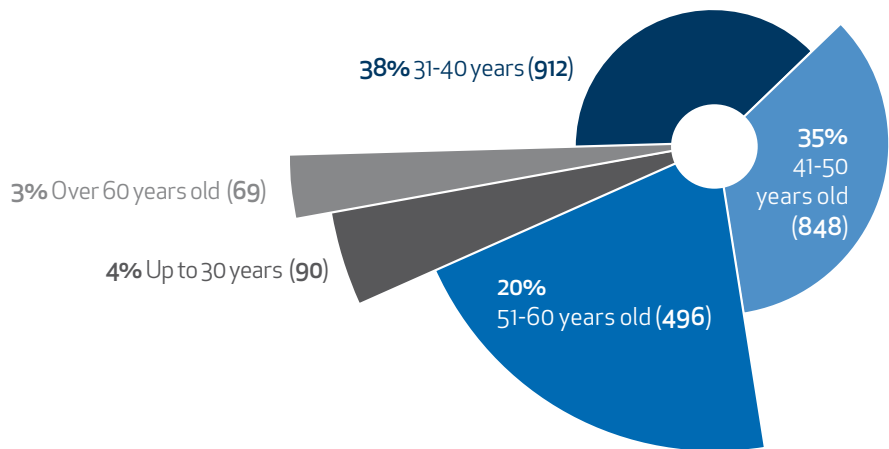
At 31 December 2015, the Unipol Group employed 2,415 staff, 2,334 Unipol Banca employees and 81 Finitalia employees respectively. The breakdown by gender is balanced, with 41% of employees women.

99.5% of employees are on permanent contracts, a figure higher than the already high Group figure. A total of 172 employees worked part-time, 97% of these women.

The characteristics of the workforce on record show a balanced breakdown between the various age brackets; at the same time, there was a homogeneous distribution throughout the entire country, with a prevalence recorded in Emilia Romagna (34%), where Unipol Banca's headquarters are located.

## Employees

Category: Men and Women



The aggregate figure is composed of Unipol Banca and Finitalia employees.  
Source: Directorate-General for Human Resources and Organisation

Training hours by job-level category (man-hours)

	Total hours	Average per capita hours
Senior Executives	131	9
Senior banking officials	19,009	20
Administrative staff	24,796	17
Call Centre personnel	-	-

Total hours: **43,936**    Average per capita hours: **18**

The participants by educational area are concentrated in commercial and regulatory and procedural training, as a consequence of the constant updating of technical and mandatory knowledge that guarantees the correct performance of company activities.

Safety training recorded 464 participants, both classroom-based and distance learning, for a total of 3,670 hours; while the OMM e-learning course, active since 2010, was taken by 95% of employees at 31 December 2015.

Source: Directorate-General for Human Resources and Organisation

## Customers

	Unipol Banca	Finitalia
Total number of <b>customers - corporate segment</b>	4,566	-
Total number of <b>customers - retail segment</b>	482,952	852,650
<i>customers from banking channel</i>	266,835	899
<i>customers from insurance channel</i>	220,683	851,751

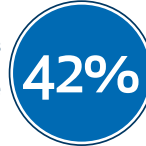


Deposits and loans of products with a social and environmental Value (in €m)



Impact of loans intended for cooperative sector on Unipol Banca loans

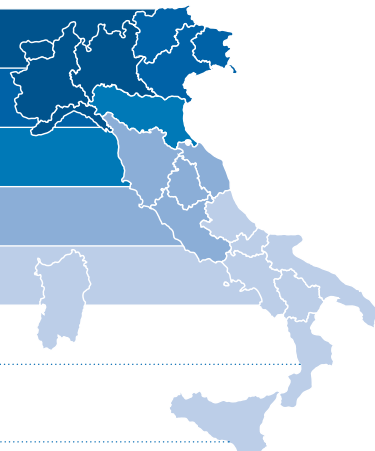
Impact of products with a social and environmental value



€m disbursed to 13 cooperatives involved in working buyout operations

### Customers by type and geographic area

	Individuals	Legal entities	Corporate customers
North-West	238,680	22,116	896
North-East	59,617	6,209	395
Emilia Romagna	121,684	12,400	1,254
Centre	293,001	29,762	1,250
South and Islands	459,977	33,576	613
Abroad	345	17	4
Not classified geographically	57,701	517	154
<b>Total</b>	<b>1,231,005</b>	<b>104,597</b>	<b>4,566</b>



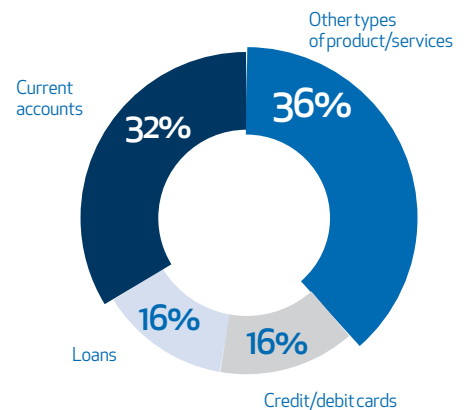
Source: Directorate-General

Unipol Banca provides its customers (including potential) with four freephone numbers for the following needs: General information services regarding the products and services offered by the Bank (40,851 contacts), Phone banking (9,985 contacts), Agency support (938 contacts) and information on My Unipol on-line account (11,687 contacts), for a total of around 64 thousand phone contacts.

There were 806 complaints in 2015, a third of which concerning current accounts: a reduction in Unipol Banca's average response times was recorded, standing at 16 days.

The costs incurred by Unipol Banca as a result of sentences imposed by the Banking and Financial Arbitrator totalled €71,880.

### Breakdown of Unipol Banca complaints by product/service type - Percentage impact 2015



### Complaint management

<b>283</b> Upheld	<b>475</b> Rejected	<b>0</b> Settled	<b>48</b> Under examination	<b>806</b> Total
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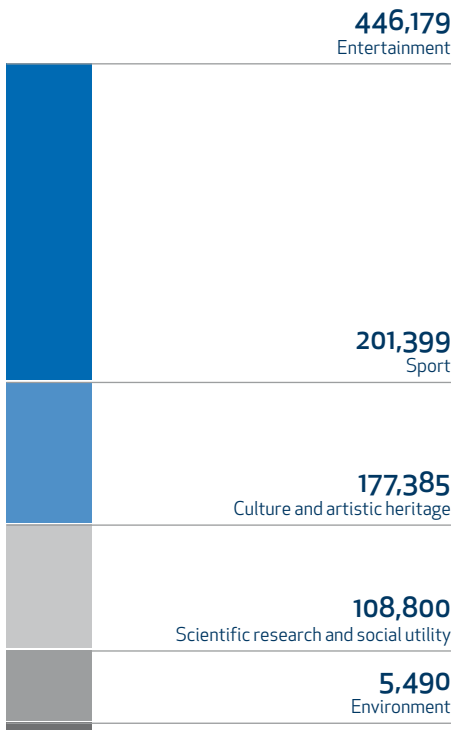
Source: Directorate-General

Source: Directorate-General

## Community

### Contributions to the community according to intervention areas

Amounts in €



**Total**  
**€939,253**

In 2015, €939k was provided in contributions to the Community, in the form of donations (€109k) and sponsorships (€830k).

The initiatives include:

- “Unipol Banca e Happy Hand”, the inclusive sporting festival held every year in the first weekend of June, dedicated to lowering disability barriers through sporting activities.
- The campaign “Un euro per conto corrente bancario in convenzione a favore di Libera. Associazioni, nomi e numeri contro le mafie” (One Euro from bank current account under agreement in favour of Libera. Associations, names and numbers against the Mafia).
- Support for various cultural enterprises including the Duse Theatre of Bologna and the Alighieri Theatre of Ravenna.

Source: Administration, Management Control and Operations Department

## Suppliers

A total of 118 suppliers are registered in the Unipol Group portal for the Banking Sector, that are managed in compliance with the Group's procedures.

### Amount paid to suppliers by geographical areas

Amounts in €

**13,988,935**  
North-West

**2,326,055**  
Centre

**1,630,827**  
North-East

**344,547**  
South

**33,455,621**  
Emilia Romagna

**976,131**  
Foreign

**Total**  
**€52.722.114**

Source: Administration, Management Control and Operations Department