



PRESS RELEASE

UGF Banca joins ABI's 'Families' Scheme' for suspending loan repayments for individuals in difficulty.

Bologna, 2 February 2010. UGF Banca – UGF Unipol Gruppo Finanziario's credit institution – has joined the Families' Scheme, the initiative set up by the ABI (Associazione Bancaria Italiana – Italian Banking Association) and 13 consumer associations to suspend the repayment of mortgage loans taken out by households that now find themselves in difficulty as a result of the economic crisis.

In brief, the aim of the agreement that UGF Banca has signed up to is to provide immediate help to households by suspending, for 12 months, repayments of instalments on loans of up to €150,000 granted to customers who have taxable income of up to €40,000 per borrower per year and in the two-year period 2009 and 2010 have suffered or are suffering particularly negative events (death, job loss, loss of self-sufficiency, receipt of temporary welfare benefits from the *cassa integrazione*).

Taking advantage of the opportunity for the banks belonging to the scheme to offer better terms than those laid down in the scheme, UGF Banca has decided to suspend not only repayment of the principal but all instalments for 12 months and to consider applications from households who, even if they have not suffered any of the events set out in the scheme, are in such a critical situation that they cannot make their normal loan repayments at present.

In line with Group values, by making these choices UGF Banca confirms that it wishes to support its customers, whether they be households or businesses, and help them to cope with their financial difficulties. By signing up to the Joint Agreement for suspending the debts of SMEs, UGF Banca has already not only taken account of the needs of the entrepreneurial system but has also extended the relief provided by the scheme to cooperatives with more than 250 employees.

Today UGF Banca's firm commitment to such matters once again translates into the possibility of allowing exceptions to the terms of the Families' Scheme whenever the circumstances warrant it.

Contacts

Sergio Luciano
External Relations
Unipol Gruppo Finanziario
Tel 051 507 7358/6442/6024
sergio.luciano@unipolgf.it
press@unipolgf.it

Carla Chiari
External Relations
Unipol Gruppo Finanziario
Tel 02 51815021
Cell 3387207314
carla.chiari@unipolgf.it

Laura Ariotti
Communications
UGF Banca
Tel 051 3544374
Cell 3346741471
laura.ariotti@ugfbanca.it

Ad Hoc
Communication Advisors
Paolo Mazzoni 02-7606741 335-1415590
paolo.mazzoni@adhoccommunication.it

