



UBI BANCA SIGNS UP TO THE ASSISI MANIFESTO
FOR AN ECONOMY ON A HUMAN SCALE AGAINST THE CLIMATE CRISIS

The Chairwoman of the Board of Directors, Letizia Moratti, signed the programme document on behalf of the Bank, in order to underline its commitment to sustainability, comprising also the sphere of economic action.

Milan, 23rd January 2020 – The UBI Banca Group signs up to the Assisi Manifesto, a multilateral programme document, designed to encourage economic development on a human scale, the ideas and objectives of which it shares. With this initiative, to which Letizia Moratti, Chairwoman of the Board of Directors, is a signatory, the Bank has underlined its commitment to pursue a policy of balance between carrying out its economic function and its very concrete attention to the issues of economic, environmental and social sustainability.

“The manifesto calls upon us to assume a responsibility, which as players in the economic system it is our duty to continue to perform and which accords with the action undertaken by UB for many years to create shared and sustainable value” said Letizia Moratti, Chairwoman of UBI Banca and one of the signatories of the Manifesto. “Furthermore, the protection of the environment must by definition explicitly consider the human dimension and its defence, an intention that is a distinguishing feature of this initiative, while its importance necessarily increases the effectiveness of its action”.

UBI Banca has been actively committed for many years to the promotion of sustainable economic, social and environmental development, through a range of projects that include social bonds, high social impact loans and a variety of different activities. These comprise increasing financial literacy among young people, green bonds and company welfare services that are even provided to SMEs.

Between April 2012 and January 2020 the UBI Group has issued 97 UBI Comunità social bonds subscribed by over 40,000 customers for a total value of greater than €1.1 billion. Over €5.3 million of charitable donations have been made through this activity. Furthermore, loan pools have been created for loans of over €21 million destined to social consortia, enterprises and co-operatives.

High social impact loans granted on a pay-for-success or pay-for-results basis are disbursed for economically sustainable investments made by for-profit and non-profit players in innovatory projects involving social and economic development.

UBI Banca has helped organise a structured programme of initiatives in the field of financial education in collaboration with the Foundation for Financial and Savings Education (FEDUF). The programme has involved around 46,900 young people over the last three years. A permanent committee for financial education and social inclusion has also been set up in collaboration with FEduF and the Triulza Foundation, which involves players in the third sector.

In April 2019 UBI Banca issued a green bond for €500 million subscribed by international institutional investors. The issuance, under the Group’s EMTN, programme was carried out within a broader “framework”,



formulated in compliance with the guidelines issued by the International Capital Market Association, which in addition to green bonds also includes the possibility of issuing social and sustainable bonds.

UBI Banca is also the first Italian bank to provide a company welfare service on the market, with an innovative strategic vision arising from its nature as a bank with strong local community roots, attentive to the demands of firms, households and society that has always been committed to the development of the third sector. UBI Welfare's products are designed for all companies ranging from the largest to those with lighter organisational structures and to SMEs. In order to develop a strong welfare culture UBI has entered into numerous partnerships with local employers and trade organisations throughout Italy, and not only those that form part of Confindustria.

The UBI Banca share is to be found with positive ratings in the main ethical indexes including the FTSE4Good index and in ethical and sustainability ratings, one of which is the MSCI ESG Rating. It has also been included for the first time in the 2020 Gender-Equality Index (GEI) since January 2020. The GEI monitors the financial performance of companies committed to supporting gender equality through the development of their policies and their representation and through transparency.

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