

BANCA MONTE DEI PASCHI SIENA

Member of DJSI World, DJSI Europe

BNK Banks

Italy

Corporate Sustainability Assessment Results

Explanations:	Company Score	Average Score	Best Score	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	Weightings of Dimensions or Criteria
				World	Europe	North America	Asia Pacific	
The scores reflect the company's performance across economic, environmental and social criteria compared to its industry average, best and worst performing company in the company's industry. The values for the total score, the dimension and the criteria scores are on a scale from 0 to 100%. Their weightings as a percentage are shown in the last column. The DJSI Guidebooks on www.sustainability-index.com contain further information on the assessment methodology.	is the actual score of the company	is the industry group's average score	is the highest score reached by a company in the specific industry	is the lowest score of a DJSI World component in the specific industry	is the lowest score of a DJSI Europe component in the specific industry	is the lowest score of a DJSI North America component in the specific industry	is the lowest score of a DJSI Asia Pacific component in the specific industry	The weightings are displayed as a percentage of the total score.

Total Scores:

	Company Score	Average Score	Best Score	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	
				World	Europe	North America	Asia Pacific	
Total Score	76	50	90	72	75	54	47	-

Dimension Scores:

	Company Score	Average Score	Best Score	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	
				World	Europe	North America	Asia Pacific	
Economic Dimension	84	63	97	81	81	75	68	38
Environmental Dimension	69	37	87	65	65	33	22	24
Social Dimension	71	45	87	61	67	45	42	38

Criteria Scores:

Economic Dimension								
	Company Score	Average Score	Best Score	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	
				World	Europe	North America	Asia Pacific	
Customer Relationship Management	83	60	97	76	80	74	62	6
Brand Management	86	55	100	62	62	55	54	4
Risk & Crisis Management	83	63	99	63	81	66	50	6
Corporate Governance	68	68	93	68	68	86	64	6
Codes of Conduct/Compliance/Corruption&Bribery	86	65	100	67	67	69	65	6
Anti-crime policy/measures	93	68	100	65	65	65	71	4
Stakeholder Engagement	96	61	100	82	82	83	64	6

Environmental Dimension

	Company Score	Average Score	Best Score	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	
				World	Europe	North America	Asia Pacific	
Environmental Footprint	71	22	87	27	27	11	0	4
Business Opportunities Financial Services/Products	36	22	77	36	36	20	5	5
Environmental reporting	87	50	100	64	64	46	5	3
Environmental Policy/Management System	86	53	98	84	84	65	45	4
Business Risks Large Projects / Export Finance	76	50	96	67	67	33	30	4
Climate Change Governance	72	31	93	54	54	20	23	4

Criteria Scores:

Social Dimension

	Company Score	Average Score	Best Score	Lowest Score DJSI World	Lowest Score DJSI Europe	Lowest Score DJSI North America	Lowest Score DJSI Asia Pacific	
Talent Attraction & Retention	54	42	76	43	52	47	44	6
Standards for Suppliers	82	52	100	57	65	51	35	3
Human Capital Development	76	45	100	55	67	52	41	6
Social reporting	100	58	100	65	75	68	36	3
Labor Practice Indicators	73	65	95	65	65	68	68	5
Occupational Health and Safety	70	31	100	33	53	18	11	5
Financial Inclusion/Capacity Building	79	39	100	56	78	12	22	3
Corporate Citizenship and Philanthropy	56	33	86	24	24	20	8	3
Controversial issues, dilemmas in lending/financing	67	38	89	34	37	32	30	4

Explanations:

The scores reflect the company's performance across economic, environmental and social criteria compared to its industry average, best and worst performing company in the DJSI World and DJSI regional indices in the company's industry. The values for the total score, the dimension and the criteria scores are on a scale from 0 to 100%. Their standard weighting in the total score is shown in the last column. If the issue is not applicable to the company (i.e. it is not exposed to this source of risks or opportunity), the criterion score displays NAP ("Not applicable"). In such cases, the weight of the criterion shown in the last column has been redistributed equally onto remaining criteria within the same dimension before calculating the dimension score. As mentioned in the email information received on Sept. 3, the Operational Eco-Efficiency scores had to be adapted for the 2010 assessment.

Since the company was assessed last year, its 2009 score provides a good proxy of its Operational Eco-Efficiency performance, hence the 2009 score was awarded in the 2010 assessment.

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