

## Press release

# BCC Iccrea Group receives a low ESG risk rating from Morningstar Sustainalytics.

*The Group's attention to sustainability issues is confirmed in the evolutionary context aimed at integrating sustainability factors into corporate processes.*

**Rome, 3<sup>rd</sup> November 2023**

The BCC Iccrea Group has received an ESG Risk Rating of 14.2 from Morningstar Sustainalytics, corresponding to "low" ESG risk level, on a scale of 5 levels (Negligible, Low, Medium, High, Severe).

This important result - which is added to the Sustainability Rating attributed by Moody's Analytics – equal to A1 (on a scale from D3 to A1), - highlights a strong management of ESG issues by the Group.

BCC Iccrea Group has demonstrated effective management of issues relating to corporate ethics, assessed above the sector average, also relating to the initiatives implemented for the purposes of promoting and disclosure to all company staff of the principles of value and behaviour, as foundations of the historical mission of cooperative credit.

Furthermore, the evaluation obtained demonstrates effective management of issues related to product governance, taking into account the transparent marketing practices adopted towards the market and customers of the mutual banks distributed across the territory.

Finally, as regards IT security, the Agency positively evaluated the definition of a solid framework of detection, measurement and management of any data breach and cyberattacks, as well as the provision of periodic functional training sessions to increase the culture of the employees on these aspects.

Mauro Pastore, General Director of Iccrea Banca, commented: "The important recognition obtained by Morningstar Sustainalytics, as a result of the commitment and several initiatives carried out, rewards - once again - the Group's strong attention to sustainability issues and it is added to the A1 Sustainability attributed by Moody's Analytics. These results stimulate us even more to continue the path undertaken with

ever greater concreteness and conviction, for the benefit of our communities and the entire Group, in the wake of our history but respecting a new vision of the future".

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The BCC Iccrea Group, today the largest cooperative banking group, is the only national banking group with entirely Italian capital, the second by number of branches and the fourth banking group in Italy for assets, with a total of consolidated assets - at 30 June 2023 - amounting to 168.3 billion euros. The BCC Iccrea Group consists today of 117 Cooperative Credit Banks, present in over 1,700 Italian municipalities with almost 2,500 branches, and other banking, financial and instrumental companies controlled by BCC Banca Iccrea. At 30 June 2023, the Group's BCC's generated 90 billion euros in net loans and a direct collection from customers of around 126 billion euros, counting over 5 million customers and about 860 thousand members. The BCC Iccrea Group is among the best banking groups for asset quality with a CET 1 Ratio of 19.9% (data as at 30 June 2023)

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