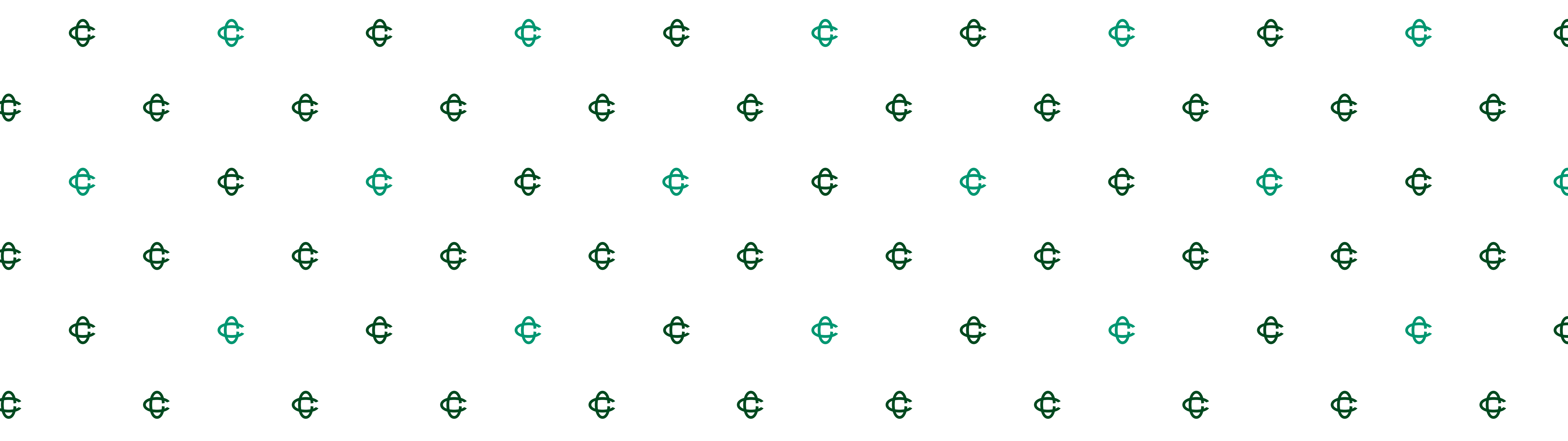


COMPANY PROFILE



UNITI SIAMO ANCORA PIÙ UNICI
GRUPPO BCC ICCREA



COMPANY PROFILE

By **Iccrea Banca**

comunicazioneistituzionale@iccrea.bcc.it

All figures in this document are updated as at 31 December 2024, except the number of the BCCs and of the Group companies, which are constantly updated

POSITIS SIGNIS ET ANA

THE BCCs

Founded on the values of Cooperative Credit – local focus, mutuality and innovation – they contribute to the well-being of communities and to local development of their regions through active social responsibility.

They promote the development of cooperation and education in savings and retirement while at the same time promoting social cohesion and sustainable growth of the regions they operate in.

They stand out for their determination to nurture the common good.



ROOTED IN THE COMMUNITY



113

BCC



2,415

Branches



880,000

Members



1,676

Municipalities Served



5.2Mn

Customers



22,000

Employees*

*data as at 31.12.2023



THE LARGEST COOPERATIVE BANKING GROUP

The Group was established on 4 March 2019 as part of the reform of Italian Cooperative Credit, which envisaged the obligation for all BCCs to join a cooperative banking group, a completely new institution in the Italian and European banking scene.

It's the legacy of more than **60 years of history**, when in 1963 representatives of 190 Casse Rurali (Rural Banks) came together to establish the Istituto di Credito delle Casse Rurali e Artigiane.

It's the only domestic banking group with wholly Italian capital.



THE COHESION AGREEMENT

The member BCCs signed the cohesion agreement. Each BCC becomes a shareholder in the capital of the parent company, remaining **the owner of its own assets**.

The BCCs belonging to the Group have a total shareholding that, according to regulations, must be at least 60% of the capital of the parent company.



THE PROTECTION SYSTEM

To protect customers and support the solvency and liquidity of its member banks, the BCC Iccrea Group's protective structure is based on two solid pillars:

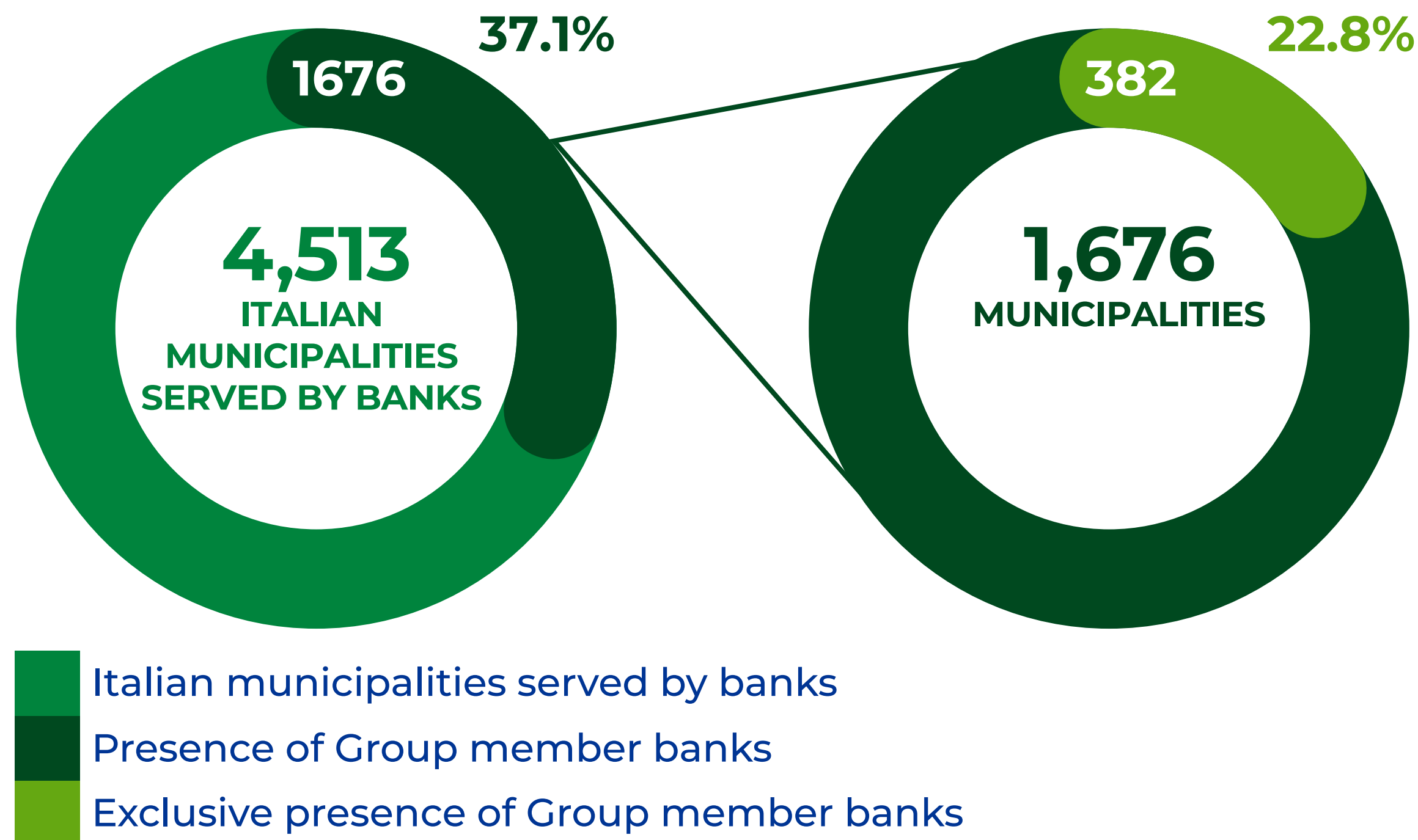


the cross-guarantee system envisaged in the cohesion agreement, **based on the principle of reciprocity;**



the Depositors' Guarantee Fund (Fgd) of Cooperative Credit operational since 1997.

2nd LARGEST ITALIAN BANKING GROUP WITH 2,415 BRANCHES



The Group's BCCs are present with at least one branch in 1,676 municipalities (37.1% of Italy's 4,513 municipalities served by banks);

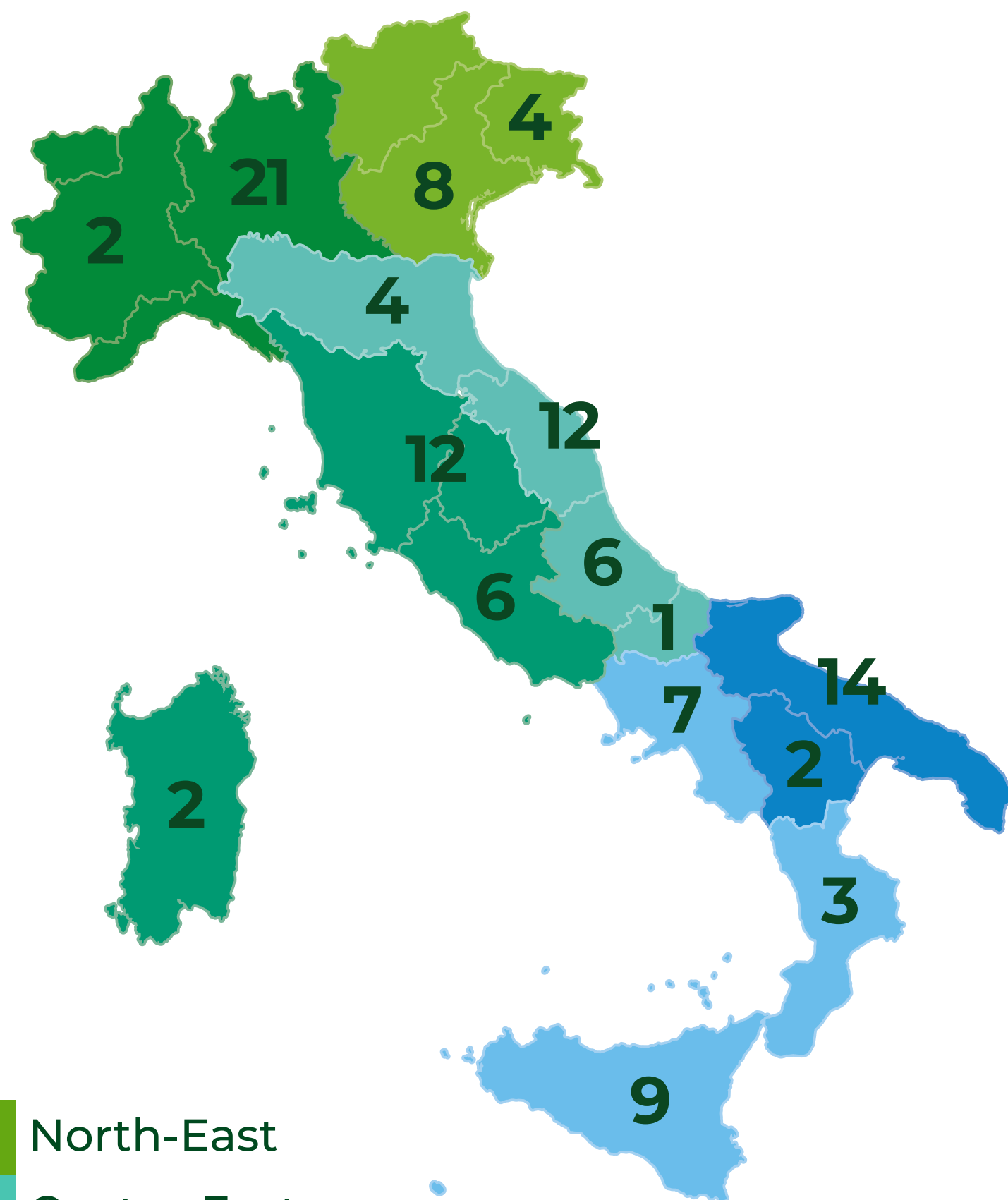
In 382 of the municipalities served, (22,8% of 1676) the Group's branches constitute the only bank in the area, consistent with the mission of staying in close contact with local communities.



A WIDESPREAD PRESENCE

113

Participating
banks



North-West



North-East

Centre-West



Centre-East

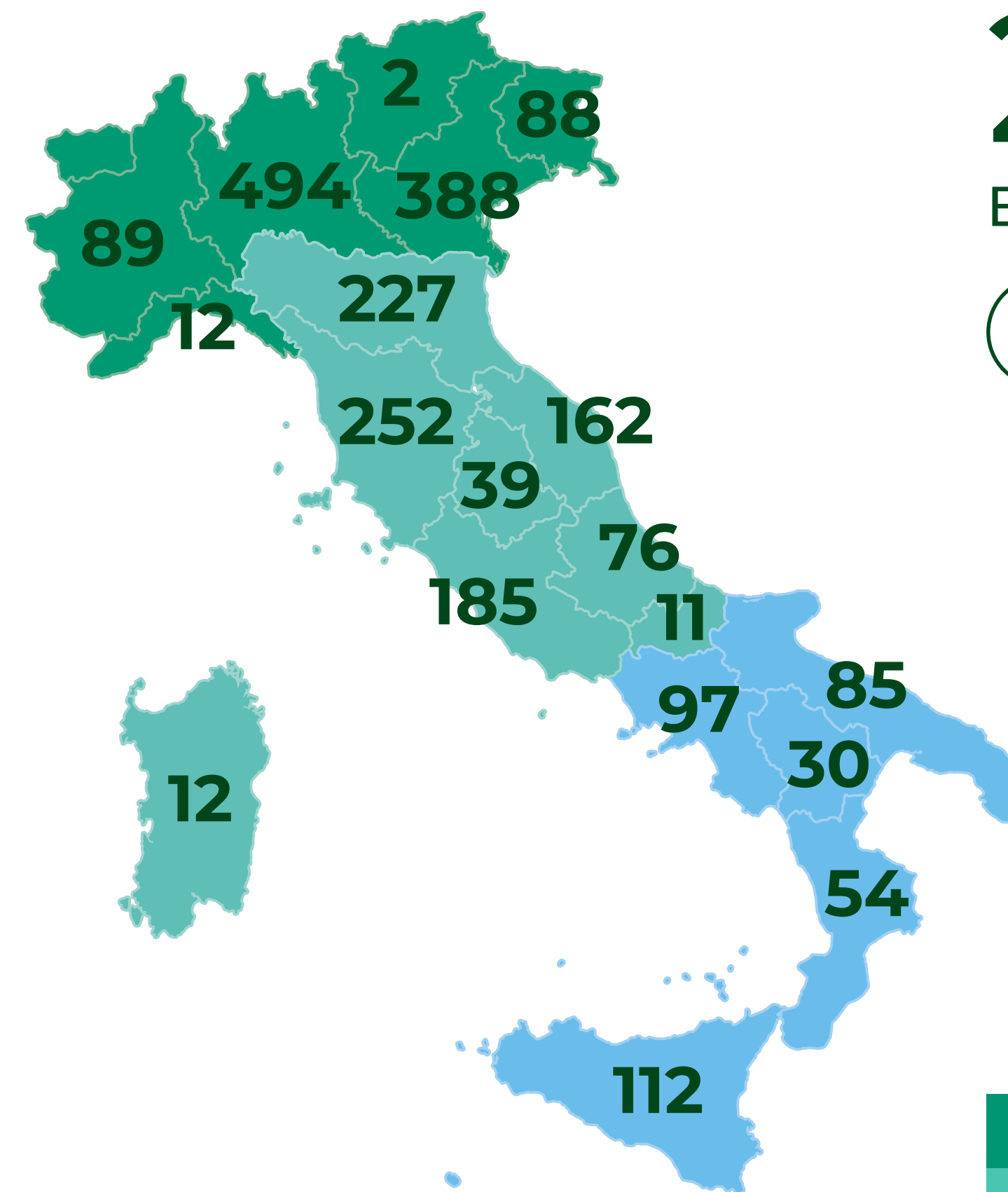
South-West



South-East

2,415

Branches



North 1,073

Centre 964

South 378

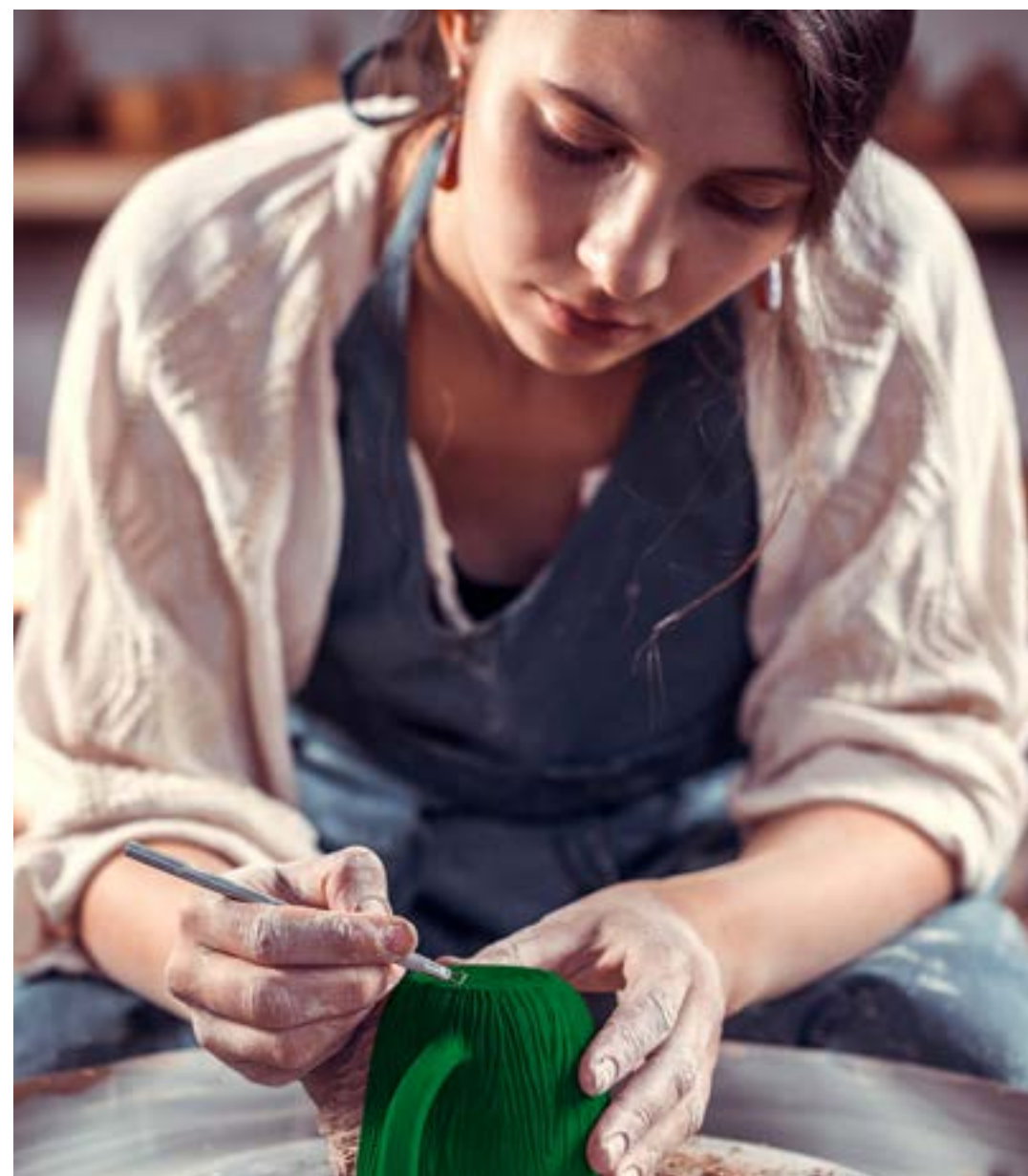
WE COLLECT FROM
THE COMMUNITY
AND GIVE BACK TO
THE COMMUNITY



The financial resources collected by our banks are almost entirely re-deployed **in the very places** where they are gathered and aim to support long-term economic and social development.

The role of BCCs in the national economic system is characterised by specific regulations that commit them to:

- allocate at least 95% of credit exposures to the local area.
- take on more than 50% of credit exposures to cooperative Members.



THE GROUP'S VALUE

ITALY'S 4th LARGEST BANKING GROUP
BY TOTAL ASSETS

137.2



Direct funding
from customers

93.2



Net loans
to customers

165



Total assets

15.9



Consolidated
shareholders' equity

2.03



Consolidated net
profit

15.8



Own funds

(billions of euros)




CAPITAL SOUNDNESS RATIOS ABOVE THE BANKING INDUSTRY AVERAGE



23.3%
CET 1 Ratio



23.8%
TC Ratio

An aerial photograph of a two-lane asphalt road winding through a dense forest. The trees are lush green with some yellowing, suggesting early autumn. A bright green car is driving away from the viewer on the right side of the road. A white dashed line separates the two lanes. The road is flanked by sidewalks and more trees. The overall scene is peaceful and scenic.

Our path continues to create value,
networks and concrete development
opportunities, broadening the
horizons of families and small and
medium-sized enterprises, with the
strength of a large national group.

THE PERIMETER OF THE BCC ICCREA GROUP

113 BCC

BCC BANCA ICCREA
PARENT COMPANY

16 SUBSIDIARIES

15 IMMEDIATE PERIMETER

- BCC Beni Immobili
- BCC CreditoConsumo
- BCC Factoring
- BCC Financing
- BCC GestioneCrediti
- BCC Leasing
- BCC Rent&Lease
- BCC Risparmio&Previdenza
- BCC Servizi Assicurativi
- BCC Sinergia
- BCC Sistemi Informatici
- BIT
Servizi per l'Investimento
sul Territorio
- Iccrea Covered Bond
- Iccrea Covered Bond 2
- Banca Sviluppo

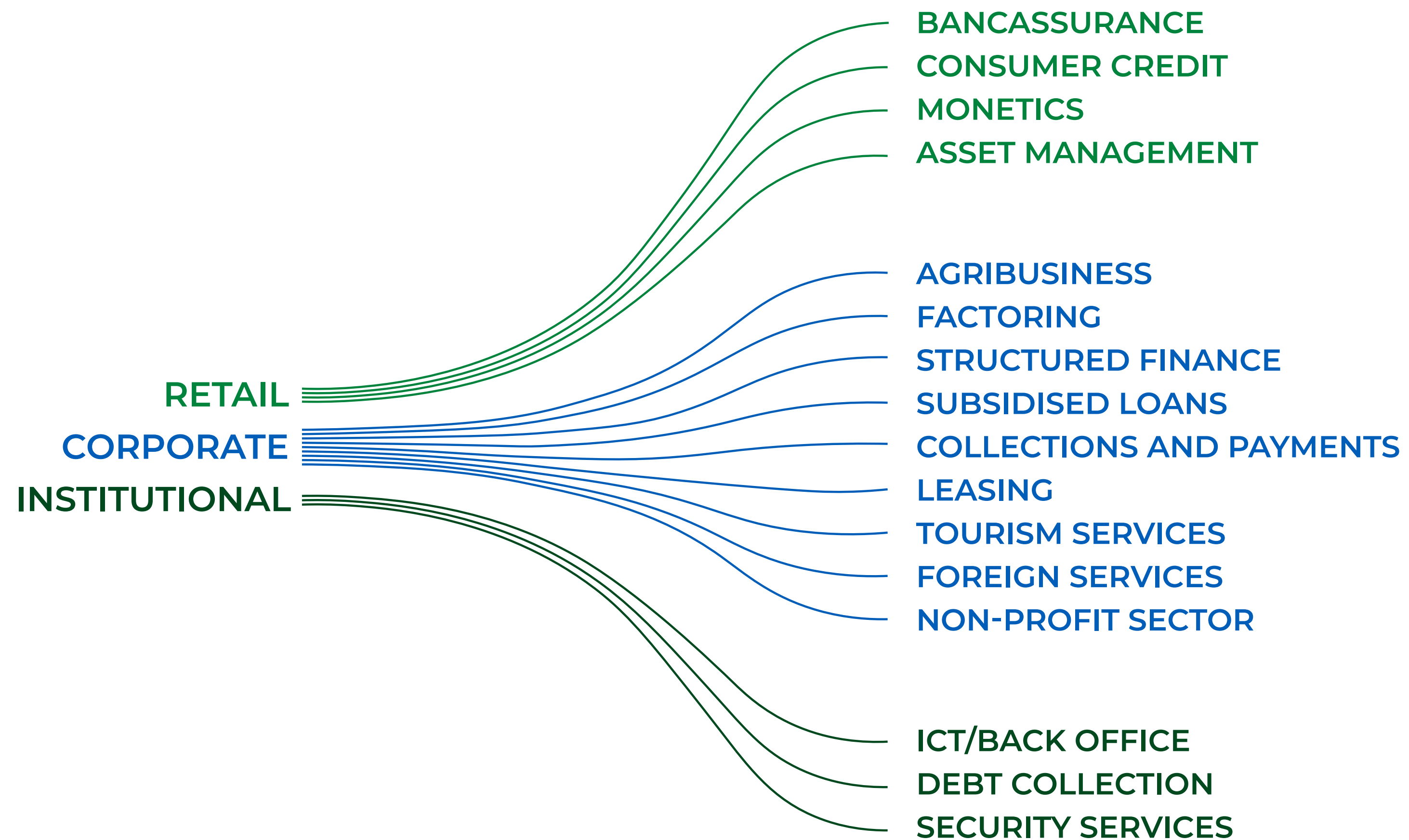
1 INDIRECT PERIMETER

- B.E.D.
Brianza Elaborazione Dati

8 ASSOCIATE COMPANIES

- BCC Assicurazioni
- BCC Vita
- Numia
- Hbenchmark
- Numia Group
- Pitagora Finanziamenti
Contro Cessione del Quinto
- Sigest
- Vorvel SIM
Società di Intermediazione Mobiliare

THE FULL RANGE OF FINANCIAL AND INSURANCE BANKING SERVICES



GROUP SUSTAINABILITY

THE 2023-2025 SUSTAINABILITY PLAN

Sustainable, fair and responsible support for the economic development of the community with financial support for local businesses.

Maximisation of the well-being of Group employees through welfare, inclusion and diversity policies.

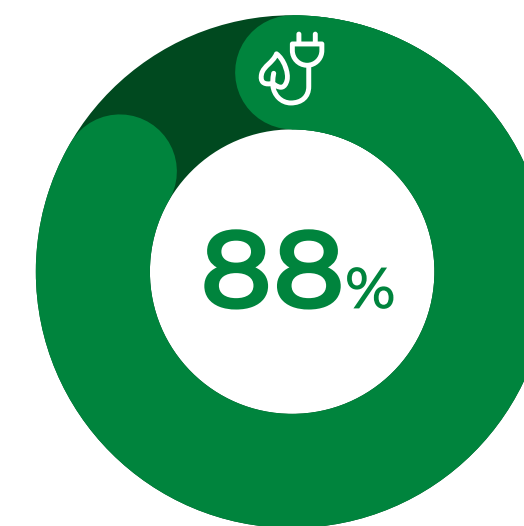
Promotion of the circular economy development model, promoting a responsible and efficient approach to natural resources.





GROUP SUSTAINABILITY

COMMITMENT TO THE ENVIRONMENT



Electricity
obtained from
renewable sources



Greenhouse gas (GHG)
emissions
scope 2 market-based
from 2020



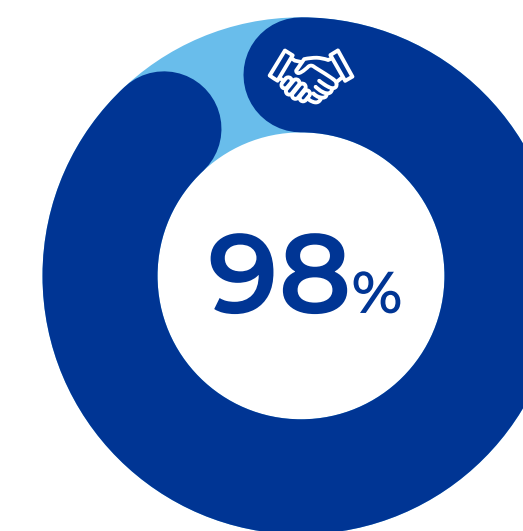
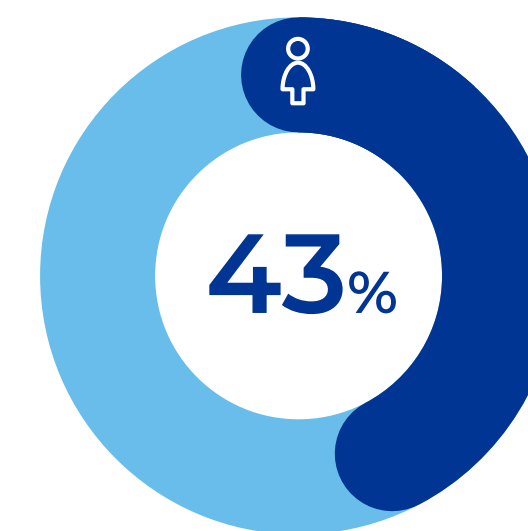
Paper
consumption
from 2021

data as at 31.12.2023



GROUP SUSTAINABILITY

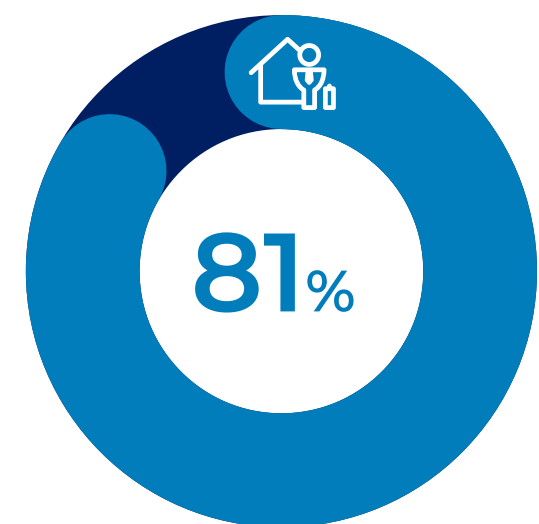
HUMAN RESOURCES



data as at 31.12.2023

GROUP SUSTAINABILITY

SUSTAINABLE DEVELOPMENT



LOANS TO FAMILIES
AND MSMEs



SOCIAL IMPACT
FINANCING



ENVIRONMENTAL
IMPACT FINANCING



ASSET
MANAGEMENT



SECOND
SOCIAL BOND



GROUP SUSTAINIBILITY

LOCAL REACH



Local committees

150 of which **40** are Young Member committees



Financial education and inclusion

over **280** initiatives (**60%** aimed at young people)



Donations and Sponsorships

€47.6 mln



Suppliers

30% spending on local BCC suppliers

data as at 31.12.2023

GOVERNANCE



3% of profits to Mutual Funds for the promotion and development of Cooperation



CHARTER OF COMMITMENTS ON HUMAN RIGHTS

The BCC Iccrea Group outlines its commitment to human rights in order to prevent and manage any unfavourable impacts directly or indirectly related to its operations. This commitment is supported by a strong correlation with cooperation and mutualism. In fact, the Group is an active bearer of the values contained in the Charter of Values of Cooperative Credit “focusing its activities on the attention and promotion of the person”, placing particular emphasis on the value of each individual and the importance of investing “in human capital – made up of shareholders, customers and employees – in order to develop it on a consistent basis”.

CHARTER OF COMMITMENTS ON THE ENVIRONMENT

The Group defines the commitment and guidelines for the effective prevention, management and (where possible) reduction of environmental (direct and indirect) impacts resulting from its operations in compliance with the relevant legal requirements and contributing to the achievement of the goals of the UN 2030 Agenda for Sustainable Development.

GROUP CODE OF ETHICS

The Group’s Approach to Ethics In its choices and conduct, the Group strives to respect the ethical and value principles expressed in the “Charter of Values of Cooperative Credit”, which expresses the values the Cooperative Credit Banks’ actions, strategies and practices are based on. The Group endeavours to implement the core principles and commitments contained therein, making sure that the employees and contractors of Group companies also accept and respect them.

GROUP BANKS

ABRUZZO

1. BCC Abruzzese Cappelle sul Tavo
2. BCC Adriatico Teramano
3. BCC Basciano
4. BCC Castiglione Messer Raimondo e Pianella
5. BCC Pratola Peligna
6. BCC Valle del Trigno

BASILICATA

1. BCC Basilicata
2. BCC Gaudiano di Lavello

CALABRIA

1. BCC Calabria Ulteriore
2. BCC Mediocrati
3. Banca Montepaone

CAMPANIA

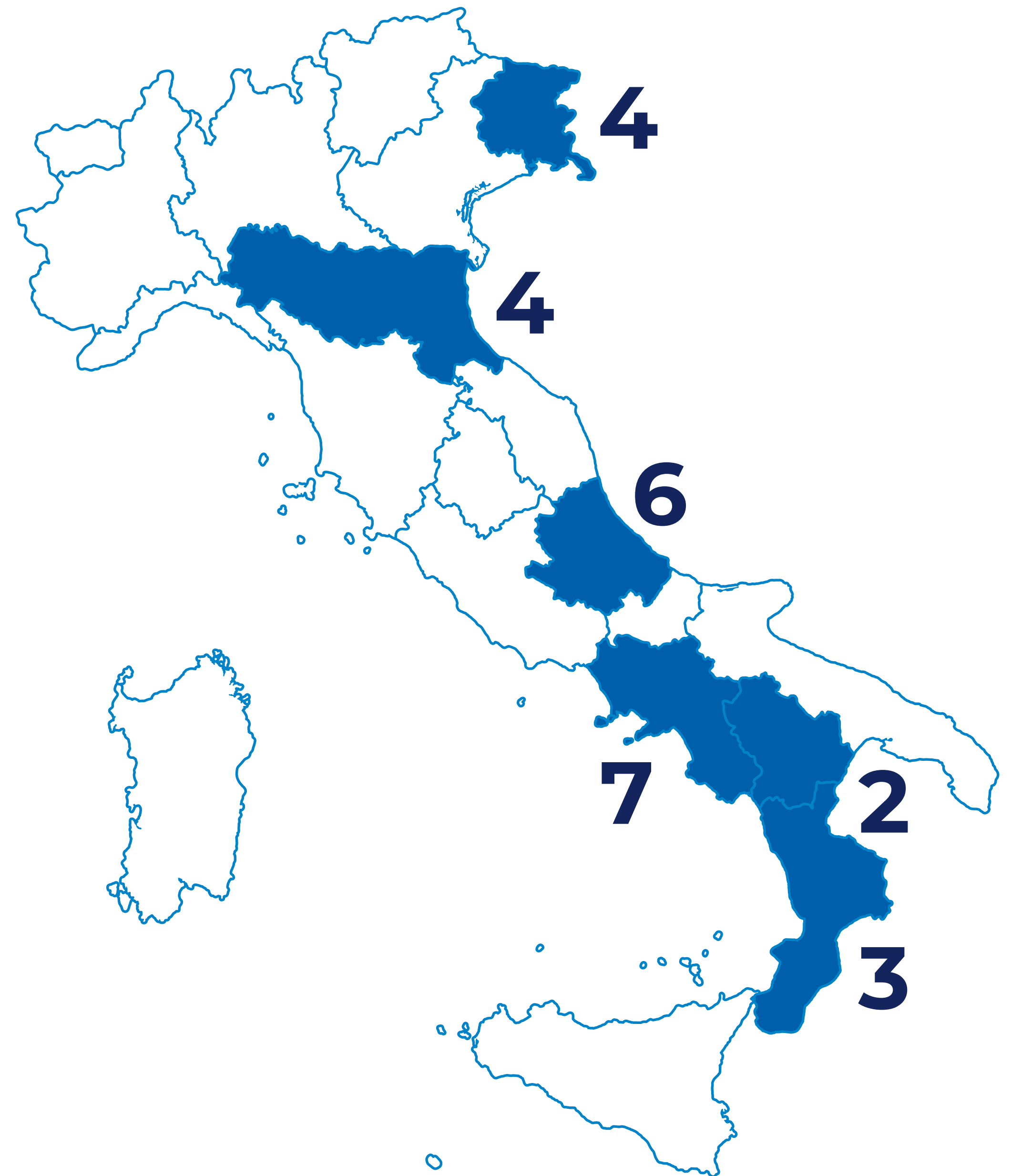
1. BCC Campania Centro
2. BCC Capaccio Paestum e Serino
3. BCC Magna Grecia
4. BCC Napoli
5. BCC San Marco dei Cavoti e del Sannio - Calvi
6. BCC Scafati e Cetara
7. BCC Terra di Lavoro

EMILIA ROMAGNA

1. BCC RivieraBanca
2. BCC Romagnolo
3. BCC Emil Banca
4. BCC ravennate forlivese e imolese

FRIULI VENEZIA GIULIA

1. BCC Banca di Udine
2. BCC CrediFriuli
3. BCC Pordenonese e Monsile
4. BCC Venezia Giulia



GROUP BANKS

LOMBARDIA

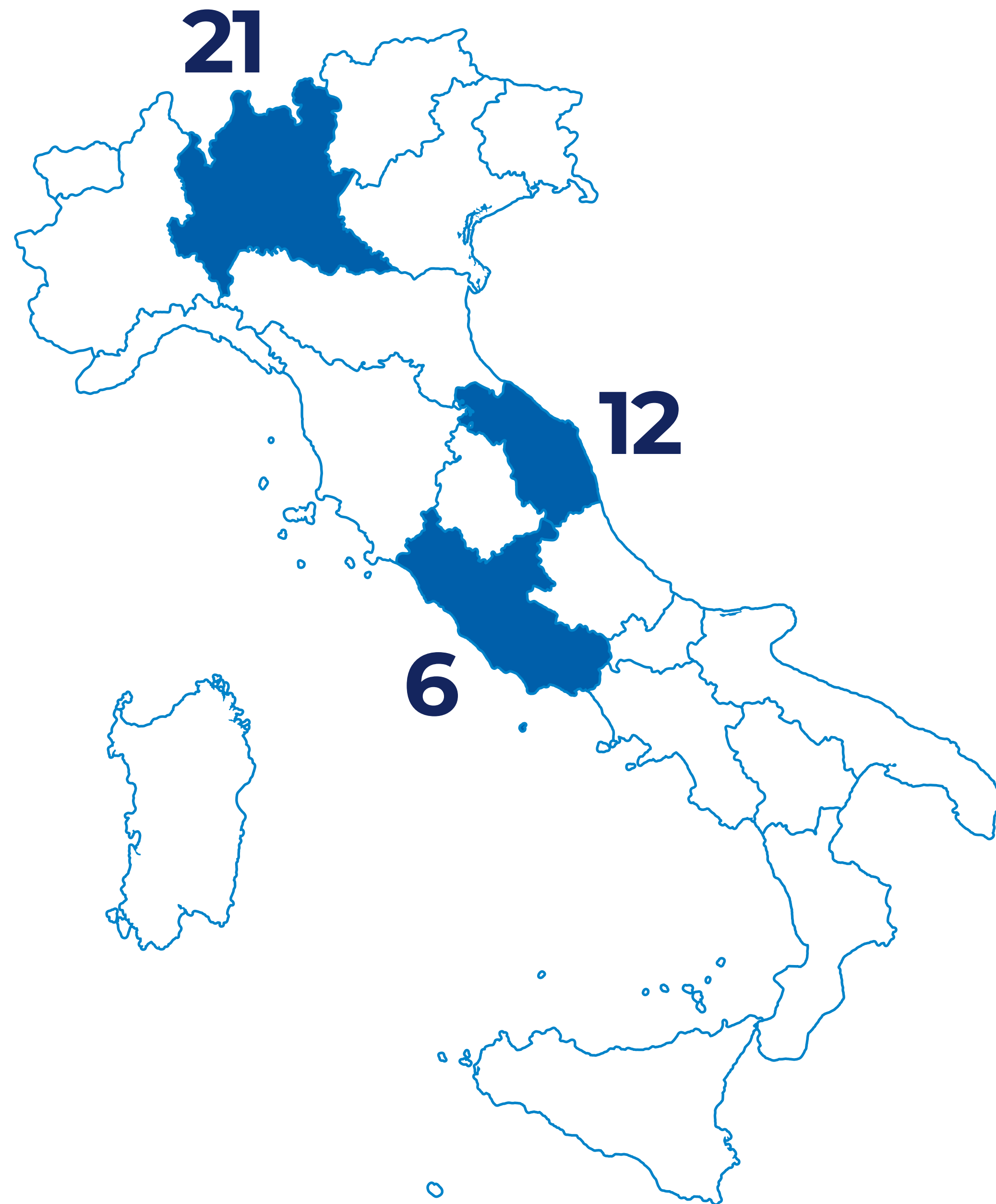
1. BCC Agrobresciano
2. BCC Basso Sebino
3. BCC Bergamasca e Orobica
4. BCC Binasco
5. BCC Brianza e Laghi
6. BCC Busto Garolfo e Buguggiate
7. BCC Cantù
8. BCC Carate Brianza
9. BCC Caravaggio e Cremasco
10. BCC Centropadana
11. BCC Credito Padano
12. BCC Cremasca e Mantovana
13. BCC Garda
14. BCC Lezzeno
15. BCC Milano
16. BCC Mozzanica
17. BCC Oglio e Serio
18. BCC Rivarolo Mantovano
19. BCC Treviglio
20. BCC Valle del Lambro
21. BCC Banca della Valsassina

LAZIO

1. BCC Bellegra
2. BCC Colli Albani
3. BCC Nettuno
4. BCC Paliano
5. BCC Provincia Romana
6. BCC Roma

MARCHE

1. BCC Banca dei Sibillini
2. BCC Banca del Piceno
3. BCC Banca di Ancona e Falconara Marittima
4. BCC Banca Pesaro
5. BCC Fano
6. BCC Filottrano
7. BCC Metauro
8. BCC Ostra e Morro d'Alba
9. BCC Ostra Vetere
10. BCC Pergola e Corinaldo
11. BCC Recanati e Colmurano
12. BCC Ripatransone e Fermano



GROUP BANKS

MOLISE

1. BCC Gambatesa

PIEMONTE

2. Banca Alpi Marittime
3. Banca d'Alba

PUGLIA

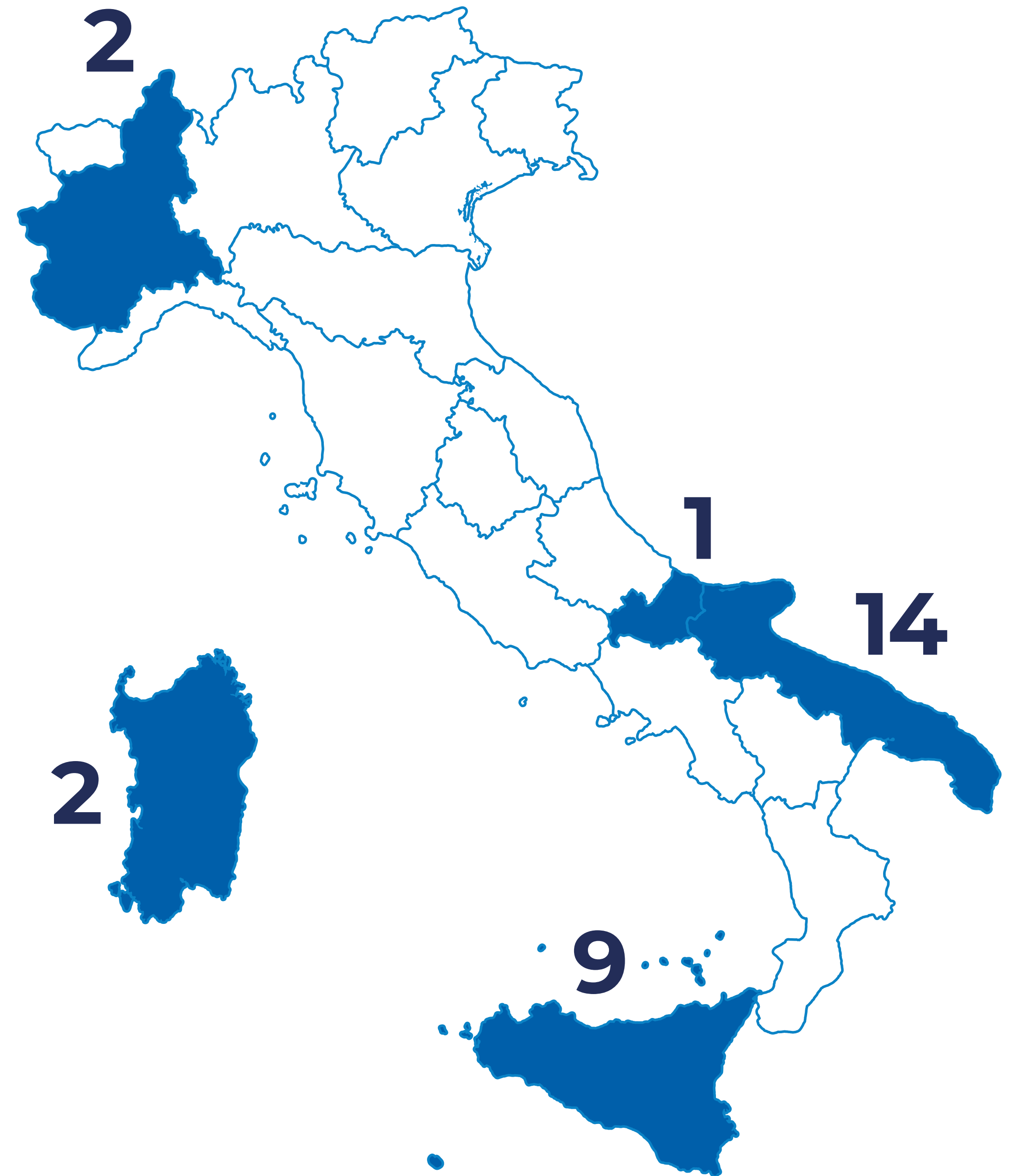
1. BCC Appulo Lucana
2. BCC Avetrana
3. BCC Banca Bari e Taranto
4. BCC Banca di Andria
5. BCC Canosa Loconia
6. BCC Castellana Grotte
7. BCC degli Ulivi Terra di Bari
8. BCC Erchie
9. BCC Leverano
10. BCC Marina di Ginosa
11. BCC Ostuni
12. BCC Putignano
13. BCC Santeramo in Colle
14. BCC Terra d'Otranto

SARDEGNA

1. BCC Banca di Arborea
2. BCC Banca di Cagliari

SICILIA

1. BCC Agrigentino
2. BCC Altofonte e Caccamo
3. BCC Banca Don Rizzo
4. BCC Banca San Francesco
5. BCC G. Toniolo e San Michele di San Cataldo
6. BCC Madonie
7. BCC Pachino
8. BCC Valle del Fitalia Longi
9. BCC Valle del Torto



GROUP BANKS

TOSCANA - UMBRIA

1. Banca di Anghiari e Stia
2. Banca Tema
3. Banco Fiorentino
4. BCC Banca Alta Toscana
5. BCC Banca Centro Toscana Umbria
6. BCC Banca dell'Elba
7. BCC Banca Pescia e Cascina
8. BCC Banca Valdarno
9. BCC Pontassieve
10. BCC Valdarno Fiorentino
11. BCC Banca Versilia Lunigiana e Garfagnana
12. ChiantiBanca

VENETO

1. Banca della Marca
2. Banca delle Terre Venete
3. BCC Banca Annia
4. BCC Banca Veronese
5. BCC Valpolicella Benaco
6. BCC Veneta
7. BCC Vicentino Pojana Maggiore
8. CentroMarca Banca



A low-angle photograph of a modern multi-story building. The building features a prominent green upper section with a cantilevered top floor and a lower section with a beige facade and large glass windows. The sky is blue with scattered white clouds.

THE PARENT COMPANY

The cohesion agreement entrusts the parent company BCC Banca Iccrea with direction, coordination and control, in compliance with the pursuit of the reciprocity goals of Credito Cooperativo banks.



THE CORPORATE BODIES OF THE PARENT COMPANY

ELECTED BY THE ORDINARY SHAREHOLDERS' MEETING OF
16.06.2022 FOR THE THREE-YEAR PERIOD 2022-2024

BOARD OF DIRECTORS

Giuseppe MAINO

Chair

Pierpaolo STRA

Deputy Vice Chair

Teresa FIORDELISI

Vice Chair

Lucio ALFIERI ⁽¹⁾

Nadia BENABDALLAH

Francesco CARRI

Giuseppe GAMBI ⁽⁵⁾ ⁽³⁾

Paola LEONE * ⁽¹⁾ ⁽⁴⁾ ⁽²⁾ ⁽³⁾

Maurizio LONGHI

Luigi MENEGATTI * ⁽¹⁾ ⁽⁴⁾ ⁽³⁾

Roberto OTTOBONI

Flavio PIVA

Paola PETRINI ⁽²⁾

Enrica RIMOLDI * ⁽¹⁾ ⁽⁴⁾

Laura ZONI * ⁽²⁾ ⁽⁴⁾

** Independent directors*

⁽¹⁾ Risk Committee member

⁽²⁾ Appointment Committee member

⁽³⁾ Remuneration Committee member

*⁽⁴⁾ Control and Intervention Committee
for affiliated Banks member*

⁽⁵⁾ Managing director for sustainability

EXECUTIVE COMMITTEE

Francesco CARRI

Chair

Nadia BENABDALLAH

Maurizio LONGHI

Roberto OTTOBONI

Flavio PIVA

BOARD OF STATUTORY AUDITORS

Barbara ZANARDI

Riccardo ANDRIOLO

Claudia CAPUANO

Michela CIGNOLINI

Vittorio ROCCHETTI

Chair

Statutory auditor

Statutory auditor

Substitute auditor

Substitute auditor

GENERAL MANAGER - Mauro PASTORE

COMPANY PROFILE



UNITI SIAMO ANCORA PIÙ UNICI
GRUPPO BCC ICCREA