COMPANY PROFILE

# BCC

## UNITI SIAMO ANCORA PIÙ UNICI

## GRUPPO BCC ICCREA

COMPANY PRESENTATION

By the **BCC Iccrea Group**

comunicazioneistituzionale@iccrea.bcc.it

The figures in this document are updated as at 31 December 2024, except for some figures as at 30 June 2025 and for the number of BCCs and Group companies, which are updated periodically.

GRUPPO BCC
ICCREA




# 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 100% 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**.

GRUPPO BCC ICCREA

BCC BANCA ICCREA

**Perimeter of direction and coordination**

**112 BCC**

**16 SUBSIDIARIES**

Including:
- **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

**8 ASSOCIATE COMPANIES**

Including
- **BCC Assicurazioni**
- **BCC Vita**
- **Numia**
- **Hbenchmark**
- **Pitagora**

# THE FULL RANGE OF FINANCIAL AND INSURANCE BANKING SERVICES

- **RETAIL**
  - BANCASSURANCE
  - CONSUMER CREDIT
  - MONETICS
  - ASSET MANAGEMENT
- **CORPORATE**
  - AGRIBUSINESS
  - FACTORING
  - STRUCTURED FINANCE
  - SUBSIDISED LOANS
  - COLLECTIONS AND PAYMENTS
  - LEASING
  - TOURISM SERVICES
  - FOREIGN SERVICES
  - NON-PROFIT SECTOR
- **INSTITUTIONAL**
  - ICT/BACK OFFICE
  - DEBT COLLECTION
  - SECURITY SERVICES

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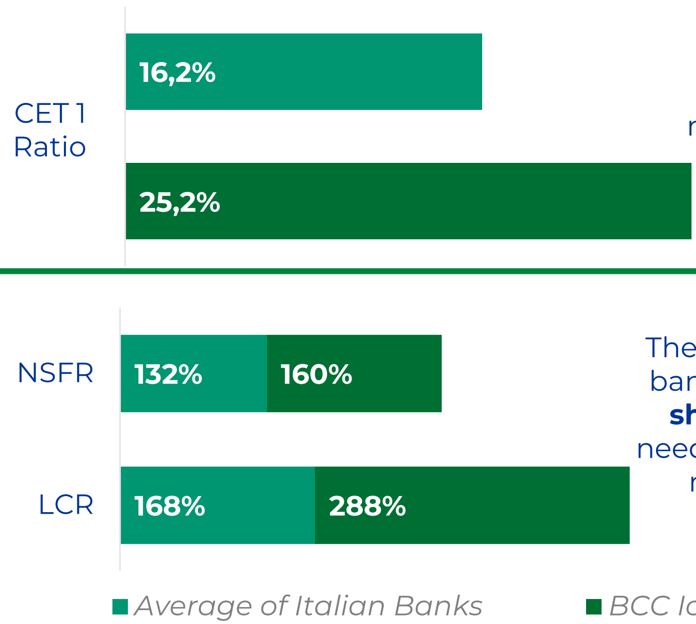
# LEADER IN **CAPITAL STRENGTH AND LIQUIDITY**




The indicator that measures a bank's solidity.

The LCR indicates the bank's ability to meet **short-term** liquidity needs, while the NSFR measures its **long-term** resilience.



*Figures correct as of 30/06/2025*

# A GROUP OF EXCELLENCE

**Italy's largest cooperative banking group**

2nd in **number of branches**

4th in **total assets**

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ICCREA

# ROOTED IN THE COMMUNITY

112
**BCC**

2,500
**Branches**

900,000
**Members**

1,700
**Municipalities Served**

5Mln
**Customers**

22,000
**Employees**

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# THE GROUP'S VALUES

## LOCAL ROOTS

## MUTUALITY

## INNOVATION

BCCs contribute to the well-being of communities and to the local development of their regions through active social responsibility. **They stand out for their determination to nurture the common good.**

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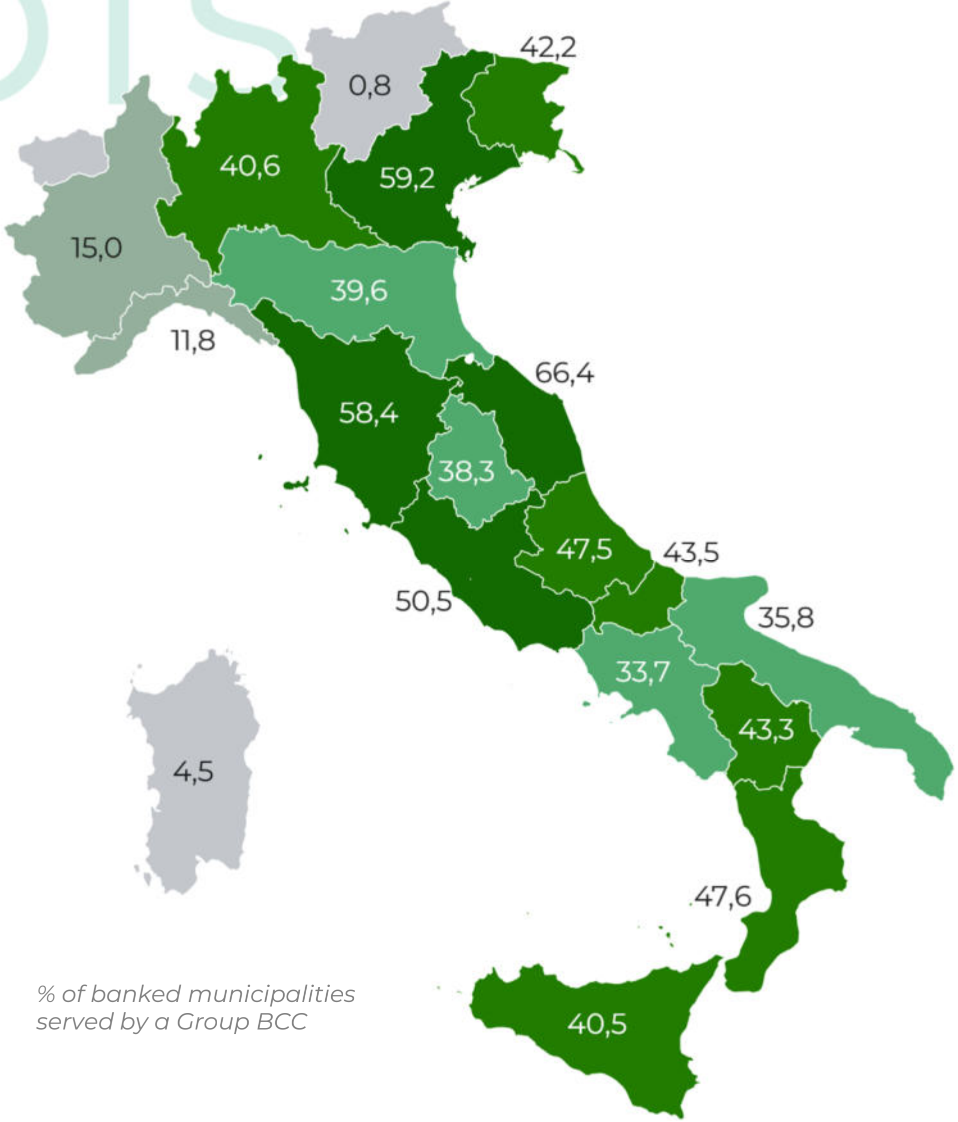
LOCAL ROOTS

# OUR PRESENCE ACROSS ITALY

Local presence is a fundamental choice, expressed through the provision of financial support and specialised services to facilitate access to credit and promote the growth of local businesses.

We operate with at least one branch in **1,676 municipalities**, equal to around **37%** of all banked municipalities in Italy.




*% of banked municipalities served by a Group BCC*

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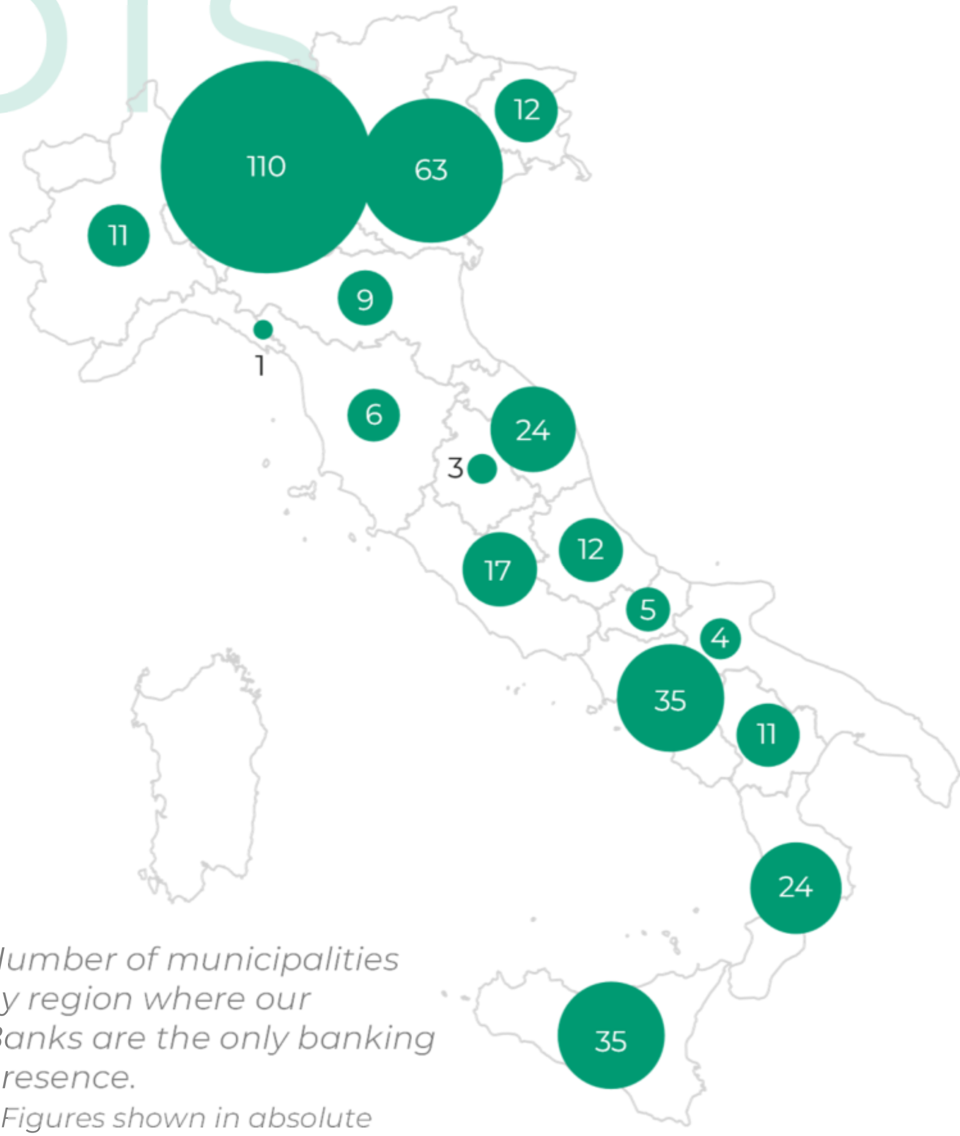
LOCAL ROOTS

# OUR SOCIAL ROLE IN THE COMMUNITY

The Banks of our Group are the only banking presence in **382 municipalities**, in keeping with our mission of proximity and mutual support for local communities.




*Number of municipalities by region where our Banks are the only banking presence.*
*- Figures shown in absolute numbers*

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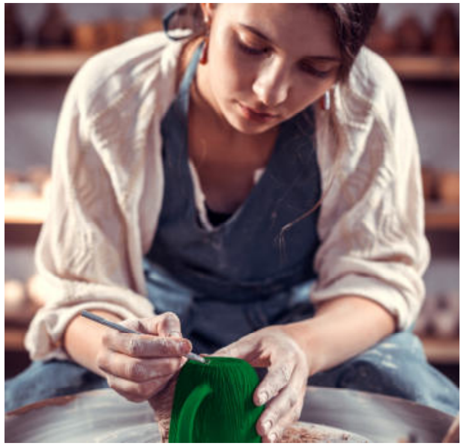
# LOCAL ROOTS

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 .

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.

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MUTUALITY

## MUTUALITY, RECIPROCITY, SOLIDARITY, DEMOCRATIC GOVERNANCE

In a cooperative bank, risk is shared among members who support one another

Members take an active part in the cooperative and benefit from conditions that are more favourable than those offered on the market

Each member has one vote, regardless of the amount of capital invested, and therefore a voice in every decision

The profits generated are reinvested in the community or redistributed as benefits to members.

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# MUTUALITY

## SOCIAL VALUE

**902,571**

**Members**

Between 2019 and 2024, the members of the BCC Iccrea Group Banks increased by 92,254, up 10%.

**158**

**Local committees**

**4,064**

**Initiatives promoted by the committees**

Among the largest Local Committees by number and gender representation is the Young Members Committee. Every year we offer young members a **rich selection of training programmes, professional opportunities and subsidised financial instruments** to support study, work and entrepreneurship.

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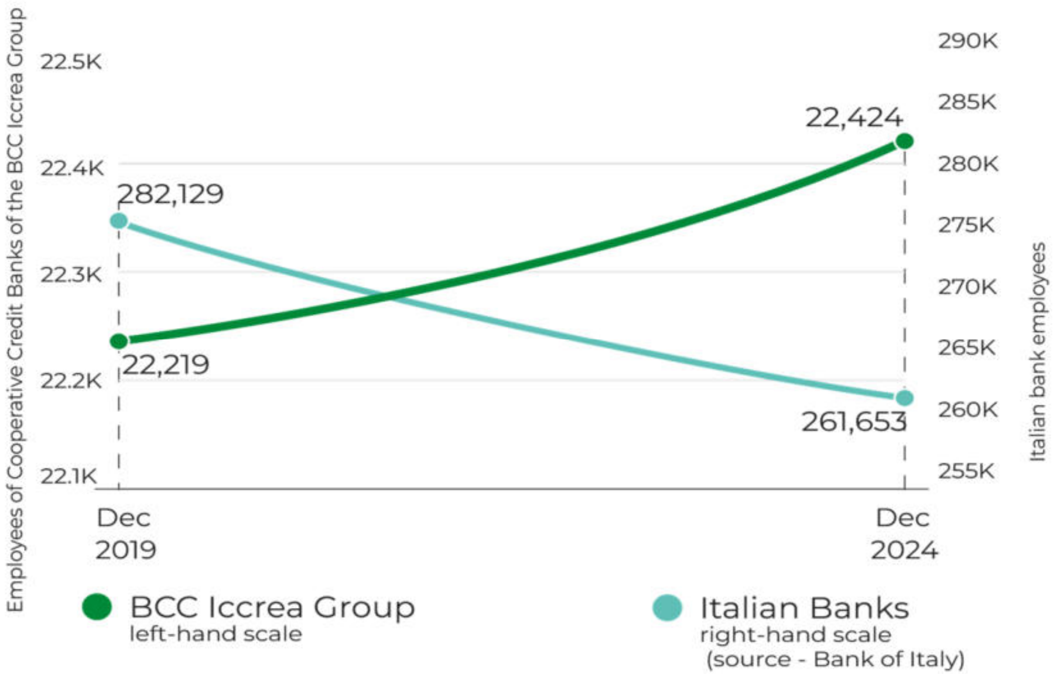
MUTUALITY

# FAIRNESS, EQUAL OPPORTUNITIES, INCLUSION

People are the driving force behind the BCC Iccrea Group, whose actions have always been guided by fairness, equal opportunities and inclusion.

Counter to the trend in the banking industry, the number of employees in the Group's Banks has grown since 2019.

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INNOVATION

# THE GROUP FOCUSES ON DIGITAL

Thanks to significant investments in people and technology, **we support the BCCs in driving innovation throughout their local communities**.

Our goal is to strengthen relationships with members and customers also through digital channels, which we see as a synergistic complement to our branch network, part of a **hybrid model that combines personal proximity with digital access**.

83% of members and customers of the Group's banks have an internet banking contract. There were 58 million web accesses recorded, while app logins have now reached almost 400 million. In 2024, 80% of banking transactions were carried out via digital channels.

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ICCREA

# START-UP SCOUTING

Through the BCC Innovation Festival project, together with the Group's Banks we identify the most promising business ideas that combine **innovation and local development**.

The BCC Innovation Festival is a system-wide initiative designed to create a network involving digital-sector experts, international partners, sponsors and investors, to guide selected start-ups along a structured path of business growth.

**+200** ideas selected

**112 BCC** involved

**3** editions

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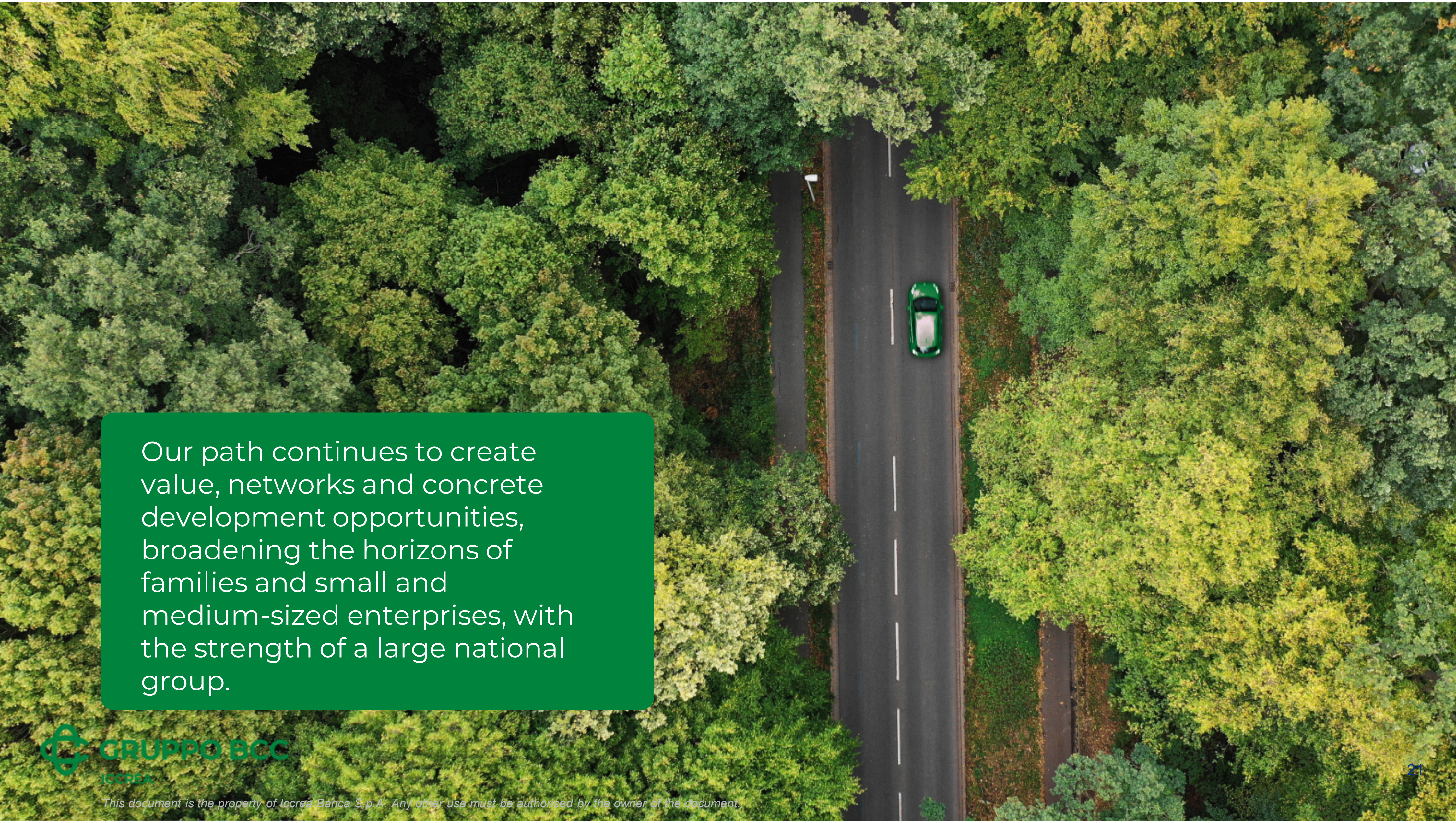
INNOVATION


# BCC ARTE&CULTURA: A DIGITAL MUSEUM

**BCC Arte&Cultura** aims to showcase the treasures safeguarded by the Group's BCCs and make them digitally accessible through a dedicated online platform.

It's an immersive 3D experience that allows users to explore the Group Banks' art collections first-hand thanks to cutting-edge technology.

But BCC Arte&Cultura is much more than that. It's a project to bring art closer to middle **school** students. And a **book club** that promotes a love of reading, each year exploring a new theme in discussions with authors on the Group's Instagram channel.



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.

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# SUSTAINABLE FINANCE

The proceeds from the **three Social Bonds issued since 2021** have been allocated to: women-led businesses, micro-enterprises with fewer than 10 employees operating in disadvantaged areas or affected by the Covid emergency, and youth entrepreneurship.

In addition, the first Green Bond was issued to refinance green mortgages for the purchase of energy-efficient properties.

**SOCIAL AND GREEN BOND ISSUES**
*(€2 BILLION IN ESG BONDS)*

| | |
|---|---|
| **500 million** *Green Senior Preferred* | JAN 2025 |
| **500 million** *Social Senior Preferred* | FEB 2024 |
| **500 million** *Social Senior Preferred* | JAN 2023 |
| **500 million** *Social Senior Preferred* | NOV 2021 |

# SOCIAL IMPACT FINANCING

>1.5 billion

**Social impact financing**

> 13,700

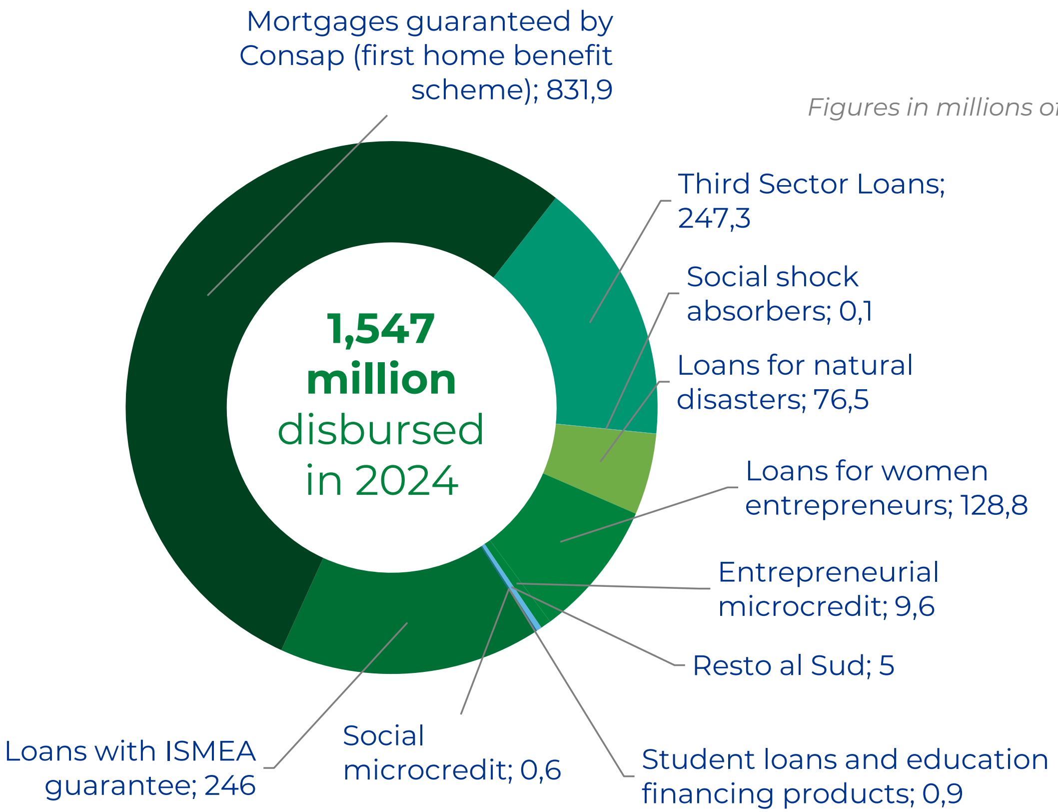
**Credit disbursements**

Among the main financing lines:

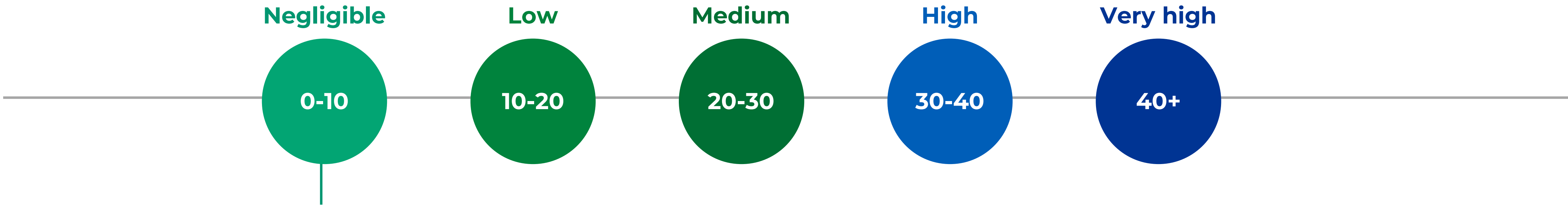
**"RESTO AL SUD"**: financing for new businesses in southern Italy, central seismic areas and smaller islands in central and northern Italy.

**MICROCREDIT**: direct financing in the form of social microcredit, loans to combat usury, "Microcredito di Libertà" for women victims of violence.

*Figures in millions of euros*



# AN ESG RATING EXCELLENCE




**BCC ICCREA GROUP:**
**ESG Risk Rating of 8.2**
assigned by Morningstar Sustainalytics

**ENVIRONMENT**
Decarbonisation strategy for the loan portfolio.

**2030 target**:
-20% direct emissions
-70% indirect energy emissions

**SOCIAL**
Initiatives of financial/educational inclusion.
Support for SMEs' sustainable transition.

**2030 target**:
+25% women in managerial positions compared to 2024.

**GOVERNANCE**
Training for employees, internal resources and customers to strengthen ESG culture.
Evolution of the internal organisational structure from an ESG perspective.

# FINANCIAL EDUCATION

Financial education is a key element in fostering financial inclusion, which in turn drives community development.

Among the initiatives organised in 2025, **“Finanza Epica!”** is a **financial, cooperative and mutual education** project promoted by the Fondazione del Credito Cooperativo Tertio Millennio ETS – Philanthropic Entity for high schools.

The project offers students a perspective on economic issues through the lens of cooperative and mutual credit.


## 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**
BCC Abruzzese Cappelle sul Tavo
BCC Adriatico Teramano
BCC Basciano
BCC Castiglione Messer Raimondo e Pianella
BCC Pratola Peligna
BCC Valle del Trigno

**BASILICATA**
BCC Basilicata
BCC Gaudiano di Lavello

**CALABRIA**
BCC Calabria Ulteriore
BCC Mediocrati
Banca Montepaone

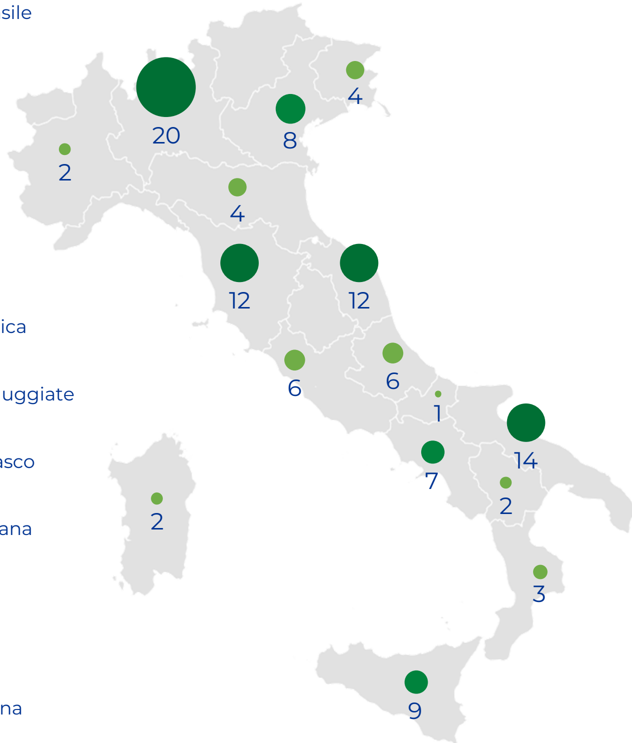
**CAMPANIA**
BCC Campania Centro
BCC Capaccio Paestum e Serino
BCC Magna Grecia
BCC Napoli
BCC San Marco dei Cavoti e del Sannio - Calvi
BCC Scafati e Cetara
BCC Terra di Lavoro

**EMILIA ROMAGNA**
BCC RivieraBanca
BCC Romagnolo
BCC Emil Banca
BCC ravennate forlivese e imolese

**FRIULI VENEZIA GIULIA**
BCC Banca di Udine
BCC CrediFriuli
BCC Pordenonese e Monsile
BCC Venezia Giulia

**LAZIO**
BCC Bellegra
BCC Colli Albani
BCC Nettuno
BCC Paliano
BCC Provincia Romana
BCC Roma

**LOMBARDIA**
BCC Agrobresciano
BCC Basso Sebino
BCC Bergamasca e Orobica
BCC Binasco
BCC Brianza e Laghi
BCC Busto Garolfo e Buguggiate
BCC Cantù
BCC Carate e Treviglio
BCC Caravaggio e Cremasco
BCC Centropadana
BCC Credito Padano
BCC Cremasca e Mantovana
BCC Garda
BCC Lezzeno
BCC Milano
BCC Mozzanica
BCC Oglio e Serio
BCC Rivarolo Mantovano
BCC Valle del Lambro
BCC Banca della Valsassina




**MARCHE**
BCC Banca dei Sibillini
BCC Banca del Piceno
BCC Banca di Ancona e Falconara Marittima
BCC Banca Pesaro
BCC Fano
BCC Filottrano
BCC Metauro
BCC Ostra e Morro d'Alba
BCC Ostra Vetere
BCC Pergola e Corinaldo
BCC Recanati e Colmurano
BCC Ripatransone e Fermano

**MOLISE**
BCC Gambatesa

**PIEMONTE**
Banca Alpi Marittime
Banca d'Alba

**PUGLIA**
BCC Appulo Lucana
BCC Avetrana
BCC Banca Bari e Taranto
BCC Banca di Andria
BCC Canosa Loconia
BCC Castellana Grotte
BCC degli Ulivi Terra di Bari
BCC Erchie
BCC Leverano
BCC Marina di Ginosa
BCC Ostuni
BCC Putignano
BCC Santeramo in Colle
BCC Terra d'Otranto

**SARDEGNA**
BCC Banca di Arborea
BCC Banca di Cagliari

**SICILIA**
BCC Agrigentino
BCC Altofonte e Caccamo
BCC Banca Don Rizzo
BCC Banca San Francesco
BCC G. Toniolo e San Michele di San Cataldo
BCC Madonie
BCC Pachino
BCC Valle del Fitalia Longi
BCC Valle del Torto

**TOSCANA-UMBRIA**
Banca di Anghiari e Stia
Banca Tema
Banco Fiorentino
BCC Banca Alta Toscana
BCC Banca Centro Toscana Umbria
BCC Banca dell'Elba
BCC Banca Pescia e Cascina
BCC Banca Valdarno
BCC Pontassieve
BCC Valdarno Fiorentino
BCC Banca Versilia Lunigiana e Garfagnana
ChiantiBanca

**VENETO**
Banca della Marca
Banca delle Terre Venete
BCC Banca Annia
BCC Banca Veronese
BCC Valpolicella Benaco
BCC Veneta
BCC Vicentino Pojana Maggiore
CentroMarca Banca

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## 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.

GRUPPO BCC ICCREA


# THE CORPORATE BODIES OF THE PARENT COMPANY
## ELECTED BY THE ORDINARY SHAREHOLDERS' MEETING OF 15.05.2025 FOR THE THREE-YEAR PERIOD 2025-2027

## Consiglio di Amministrazione

| | |
|---|---|
| Giuseppe MAINO | *Chair* |
| Teresa FIORDELISI | *Deputy Vice Chair* |
| Francesco CARRI | *Vice Chair* |
| Maurizio LONGHI | |
| Nadia BENABDALLAH | |
| Roberto OTTOBONI | |
| Flavio PIVA | |
| Pierpaolo STRA | |
| Laura CAPPIELLO* (2,4) | |
| Marco ELEFANTI* (2,3) | |
| Giuseppe GAMBI (3,5) | |
| Amedeo MANZO (1) | |
| Paola PETRINI (2,5) | |
| Enrica RIMOLDI* (1,4,5) | |
| Laura ZONI* (1,3,4) | |

** 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*

## Comitato Esecutivo

| | |
|---|---|
| Maurizio LONGHI | *Presidente* |
| Nadia BENABDALLAH | |
| Roberto OTTOBONI | |
| Flavio PIVA | |
| Pierpaolo STRA | |

## Collegio Sindacale

| | |
|---|---|
| Barbara ZANARDI | Chair |
| Riccardo ANDRIOLO | Statutory auditor |
| Claudia CAPUANO | Statutory auditor |
| Michela CIGNOLINI | Substitute auditor |
| Vittorio ROCCHETTI | Substitute auditor |

## Direzione Generale

| | |
|---|---|
| Mauro PASTORE | *General Manager* |
| Francesco ROMITO | *Deputy General Manager* |
| Pietro GALBIATI | *Deputy General Manager* |

COMPANY PROFILE

# BCC

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