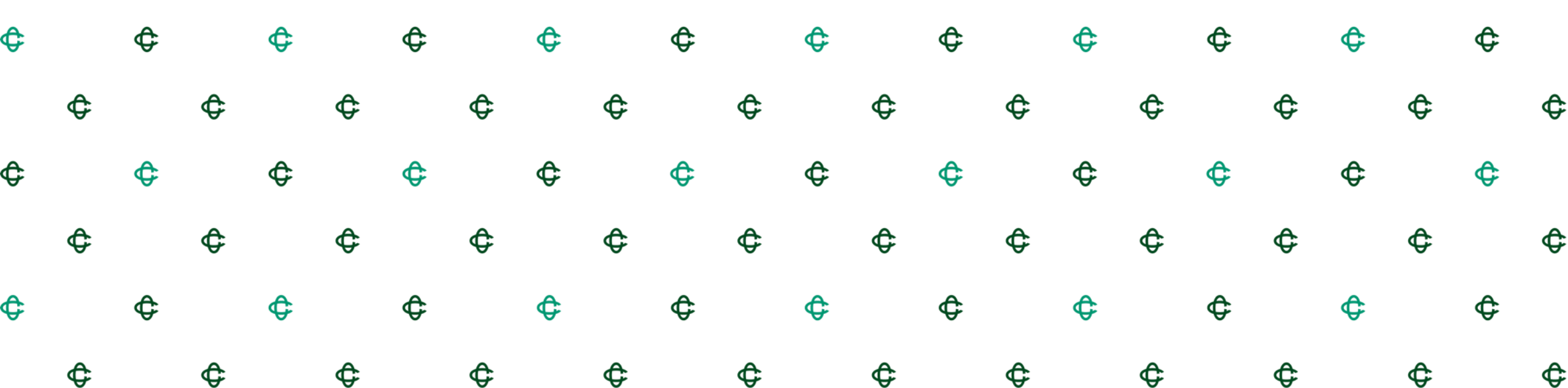


COMPANY PROFILE



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 **December 31st, 2025, except for some figures as at March 30th, 2026** and for the number of BCCs and Group companies, which are updated periodically.



THE LARGEST COOPERATIVE BANKING GROUP

The Group was established on March 30th, 2026 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.**

Perimeter of direction and coordination

111 BCC

16 SUBSIDIARIES

Including:

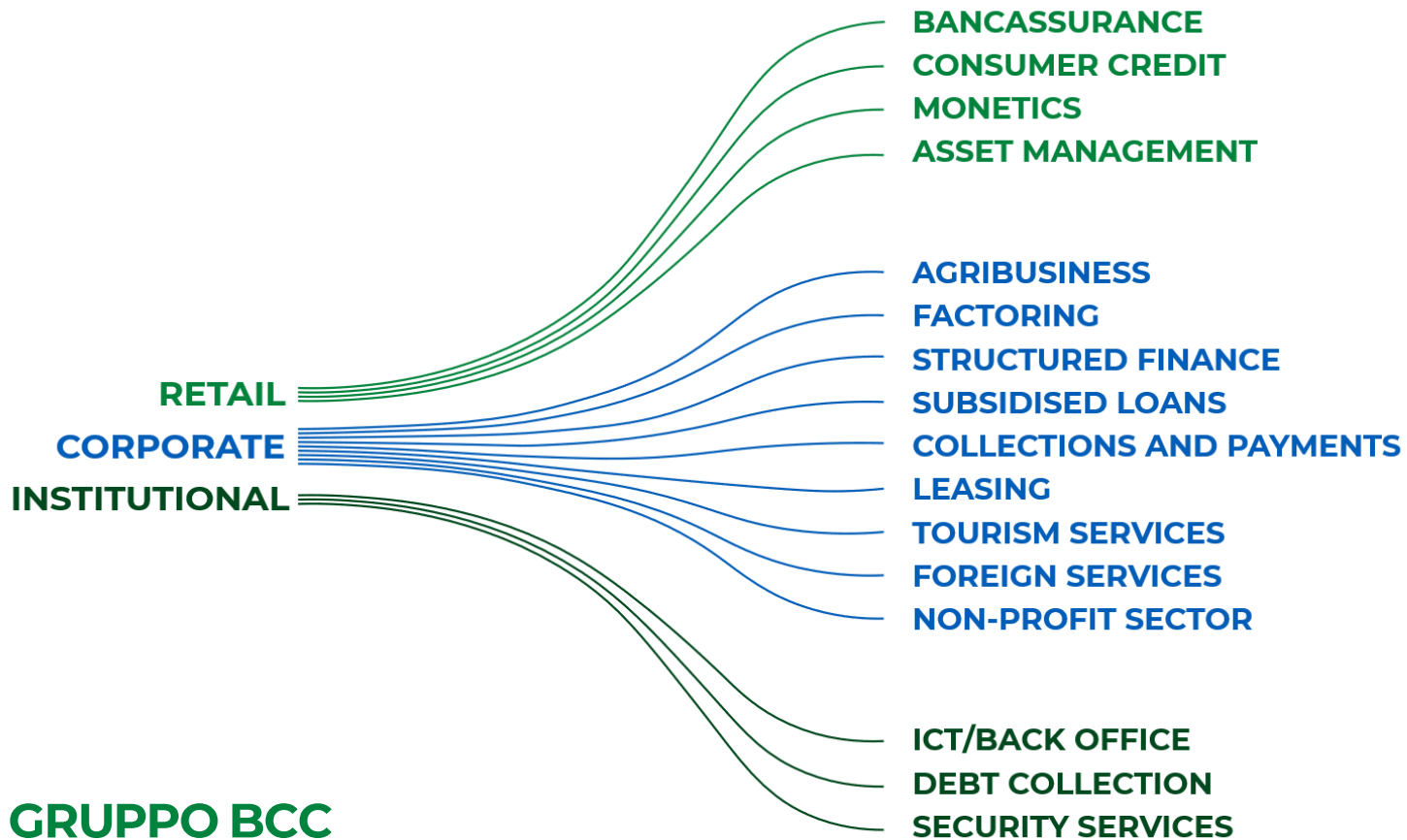
- BCC Beni Immobili
- BCC CreditoConsumo
- BCC Factoring
- BCC Financing
- BCC GestioneCrediti
- BCC Leasing
- BCC Rent&Lease
- BCC Risparmio&Previdenza
- BCC Servizi Assicurativi
- BCC Sinergia
- BCC Sistemi Informatici
- BIT - Servizi per l'Investimento sul Territorio

11 ASSOCIATE COMPANIES

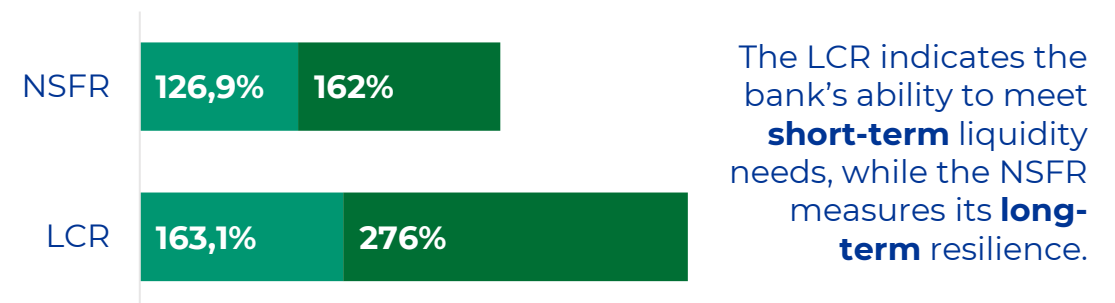
Including

- BCC Assicurazioni
- BCC Vita
- Numia
- Hbenchmark
- Pitagora

THE FULL RANGE OF FINANCIAL AND INSURANCE BANKING SERVICES



LEADER IN CAPITAL STRENGTH AND LIQUIDITY



■ Average of Italian Banks

■ BCC Iccrea Group



ROOTED IN THE COMMUNITY



111

BCC



> 2,400

Branches



> 920,000

Members



1,700

Municipalities Served



> 5Mln

Customers



> 22,000

Employees



THE GROUP'S VALUES



LOCAL ROOTS



MUTUALITY



FUTURE-
READINESS

BCCs contribute to the well-being of communities and to the local development of their regions through active social responsibility.

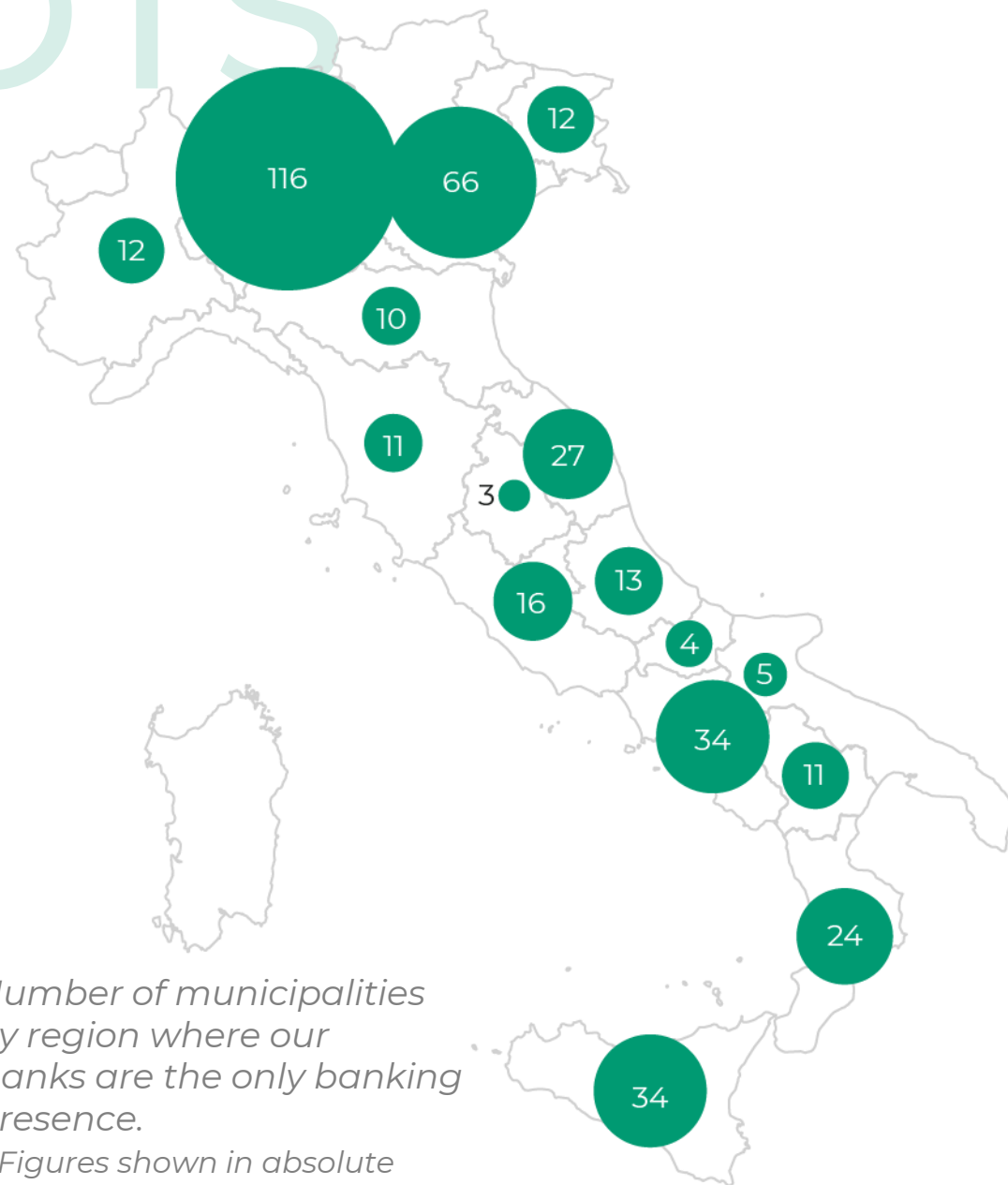
They stand out for their determination to nurture the common good.

LOCAL ROOTS



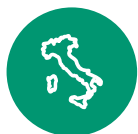
OUR SOCIAL ROLE IN THE COMMUNITY

The Banks of our Group are the only banking presence in **398 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

LOCAL ROOTS



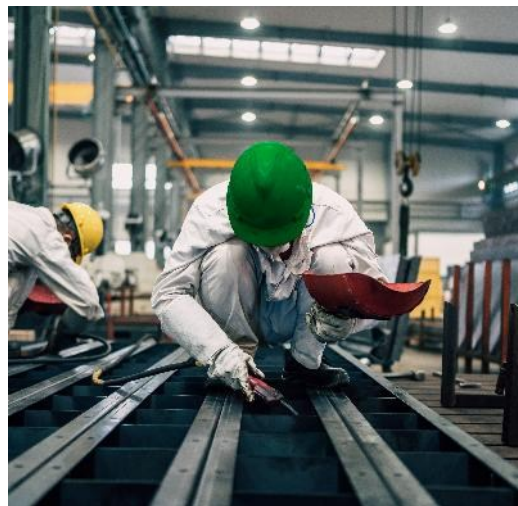
WE COLLECT FROM
THE COMMUNITY
AND GIVE BACK TO
THE COMMUNITY



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.



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



MUTUALITY



SOCIAL VALUE



> 920,000

Members

Between 2019 and 2025, the members of the BCC Iccrea Group Banks increased by 109.984, up 13,6%.



166

Local 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.



5,043

Initiatives promoted by the committees

FUTURE-READINESS



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. 58 million accesses were recorded from the web, while app accesses now exceed 420 million.

In 2024, 80% of banking transactions were carried out via digital channels.



FUTURE-READINESS



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.



+300

ideas selected



111 BCC

involved



4

editions



FUTURE-READINESS

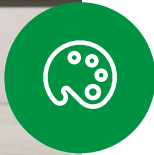


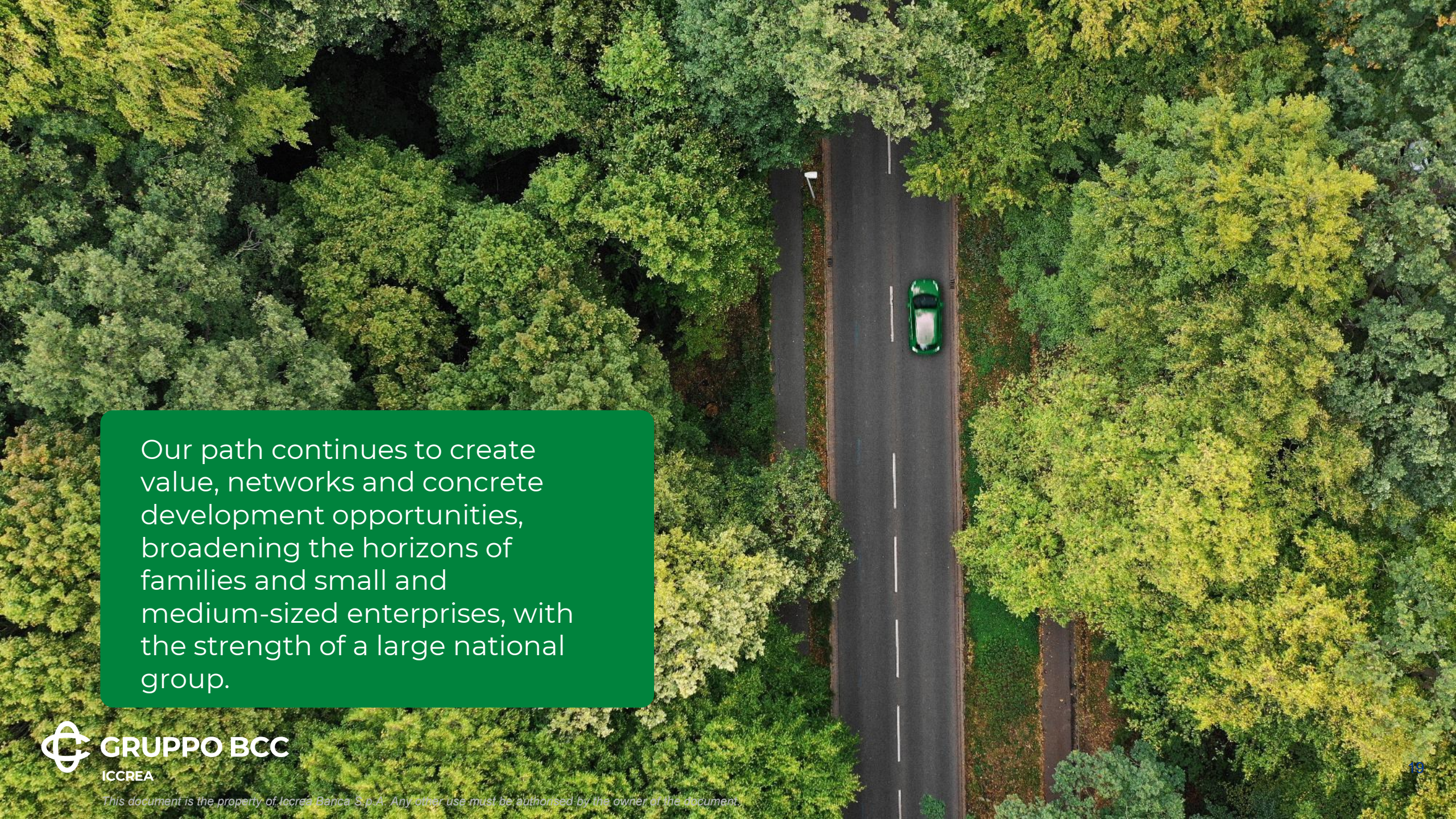
BCC ARTE&CULTURA: A DIGITAL MUSEUM

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.



An aerial photograph of a paved road winding through a dense forest of tall, green trees. A single green car is driving on the road, moving away from the viewer. The road has white dashed lines in the center and solid lines on the edges. The trees are lush and vibrant green, with some showing slight yellowing at the edges, suggesting a late summer or early autumn setting.

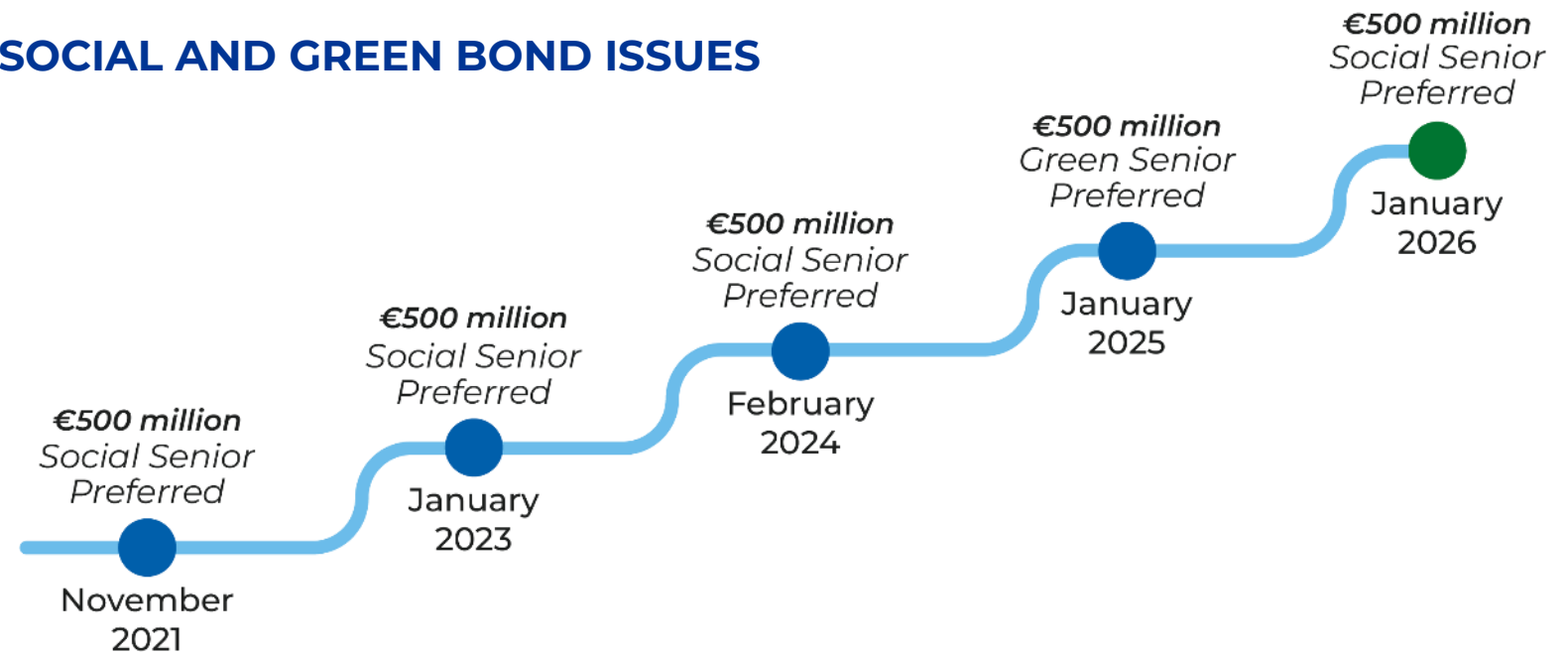
Our path continues to create value, networks and concrete development opportunities, broadening the horizons of families and small and medium-sized enterprises, with the strength of a large national group.

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



SOCIAL IMPACT FINANCING



Social impact financing

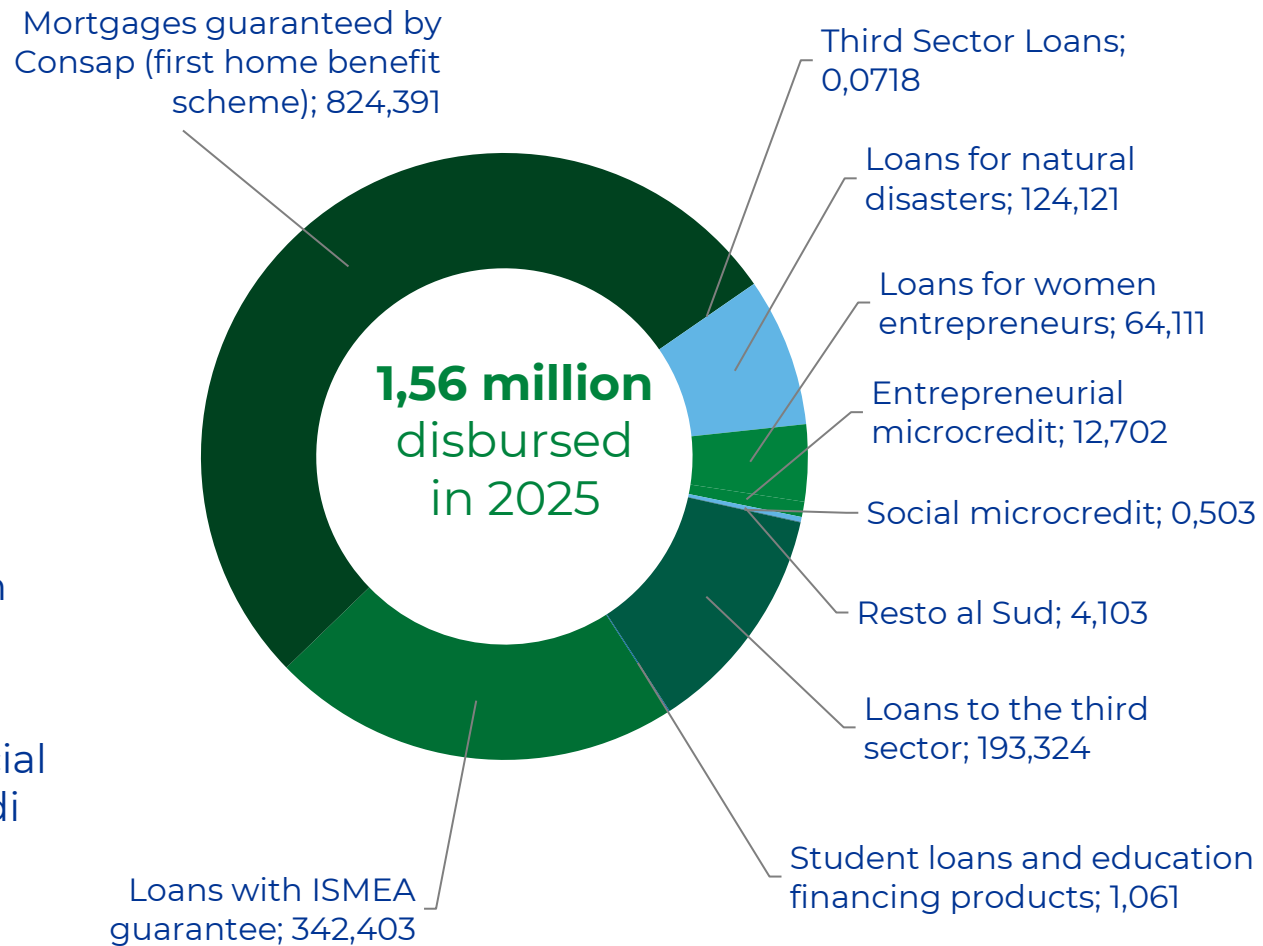


Credit disbursements

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.

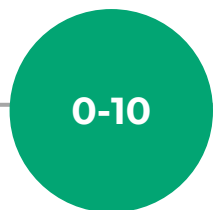
MICROCREDIT - Direct financing in the form of social microcredit, loans to combat usury, “Microcredito di Libertà” for women victims of violence.



Figures in millions of euros

ESG POSITIONING OF THE GROUP

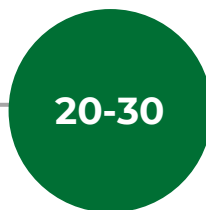
Negligible



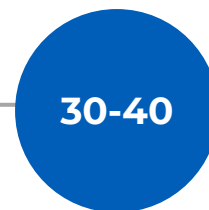
Low



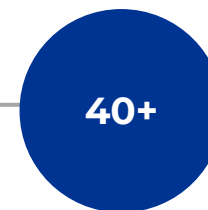
Medium



High



Very high



BCC ICCREA GROUP: ESG Risk Rating of 13,7

assigned by Morningstar Sustainalytics

ENVIRONMENT

- Decarbonisation strategy for the loan portfolio.
- Reduction of own emissions

2030 target:

- 20% direct emissions
- 75% indirect emissions
- 5 to -10% carbon footprint of the agri-food sector
- 20 to -25% carbon footprint of residential real estate

SOCIAL

- Diversity, equity and inclusion initiatives
- Inclusion/financial education initiatives
- Framework for measuring social impact

2030 target:

- +25% women in managerial positions

GOVERNANCE

- Dedicated ESG training provided at all levels of the organisation
- Strengthening of the supplier evaluation framework

2030 target:

- 100% of employees trained on ESG topics

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

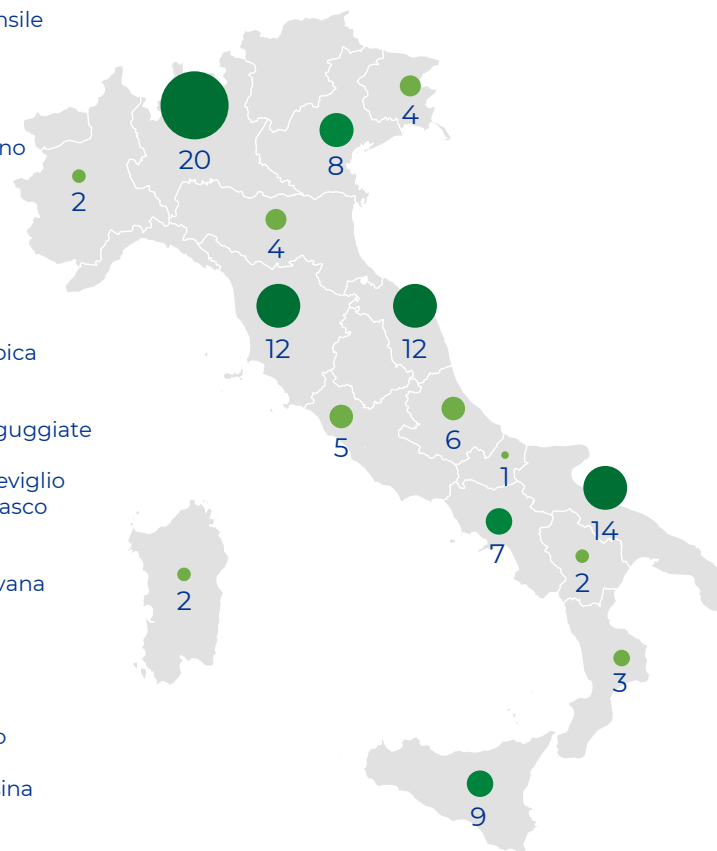
BCC Banca di Udine
BCC CrediFriuli
BCC Pordenonese e Monsile
BCC Venezia Giulia

LAZIO

BCC Bellegra
BCC Colli Albani e 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 Brianza e Treviglio
BCC Caravaggio e Cremasco
BCC Centropadana
BCC Credito Padano
BCC Creasca 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 Ginosà
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 Recanati e Colmurano
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

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 15.05.2025
FOR THE THREE-YEAR PERIOD 2025-2027

Board of directors

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

Executive committee

Maurizio LONGHI	<i>President</i>
Nadia BENABDALLAH	
Roberto OTTOBONI	
Flavio PIVA	
Pierpaolo STRA	

Board of statutory auditors

Barbara ZANARDI	<i>Chair</i>
Riccardo ANDRIOLO	Statutory auditor
Claudia CAPUANO	Statutory auditor
Michela CIGNOLINI	Substitute auditor
Vittorio ROCCHETTI	Substitute auditor

General management

Mauro PASTORE	<i>General Manager</i>
Francesco ROMITO	<i>Deputy General Manager</i>
Pietro GALBIATI	<i>Deputy General Manager</i>

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GRUPPO BCC ICCREA