

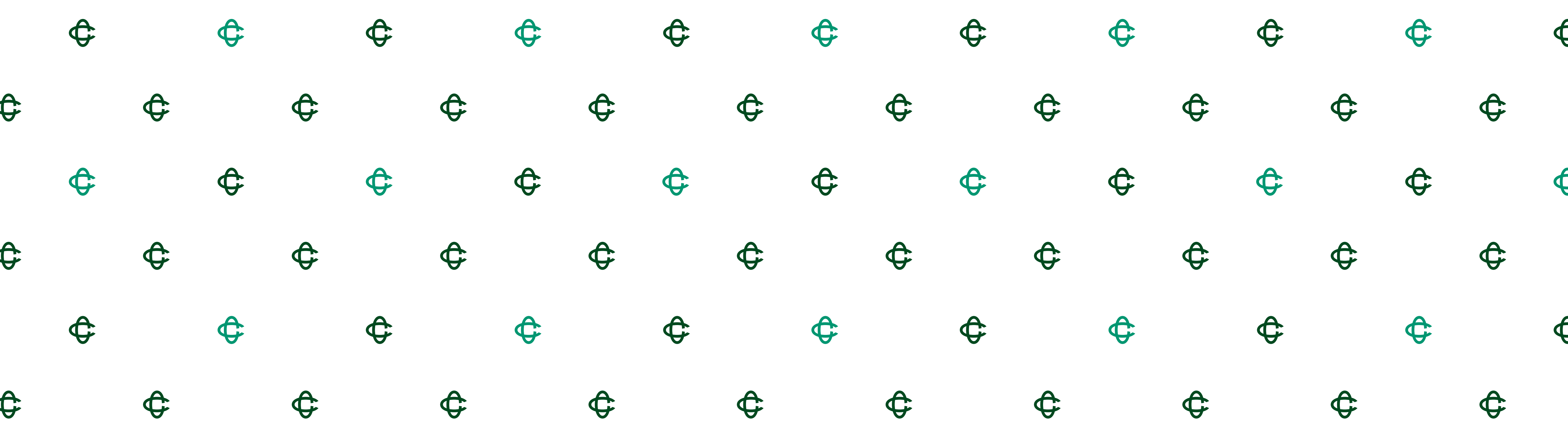
COMPANY PROFILE



UNITI SIAMO ANCORA PIÙ UNICI

GRUPPO BCC ICCREA





# COMPANY PROFILE

By **Iccrea Banca**

[comunicazioneistituzionale@iccrea.bcc.it](mailto:comunicazioneistituzionale@iccrea.bcc.it)

All figures in this document are updated as at 31 December 2023





## THE BCCs

Founded on the values of Cooperative Credit – cooperation, reciprocity and local focus – they contribute to the well-being of communities and to the economic and cultural 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



115

BCC



2,422

Branches



850,000

Members



1,700

Municipalities Served



5,2Mn

Customers



22,000

Employees





## 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

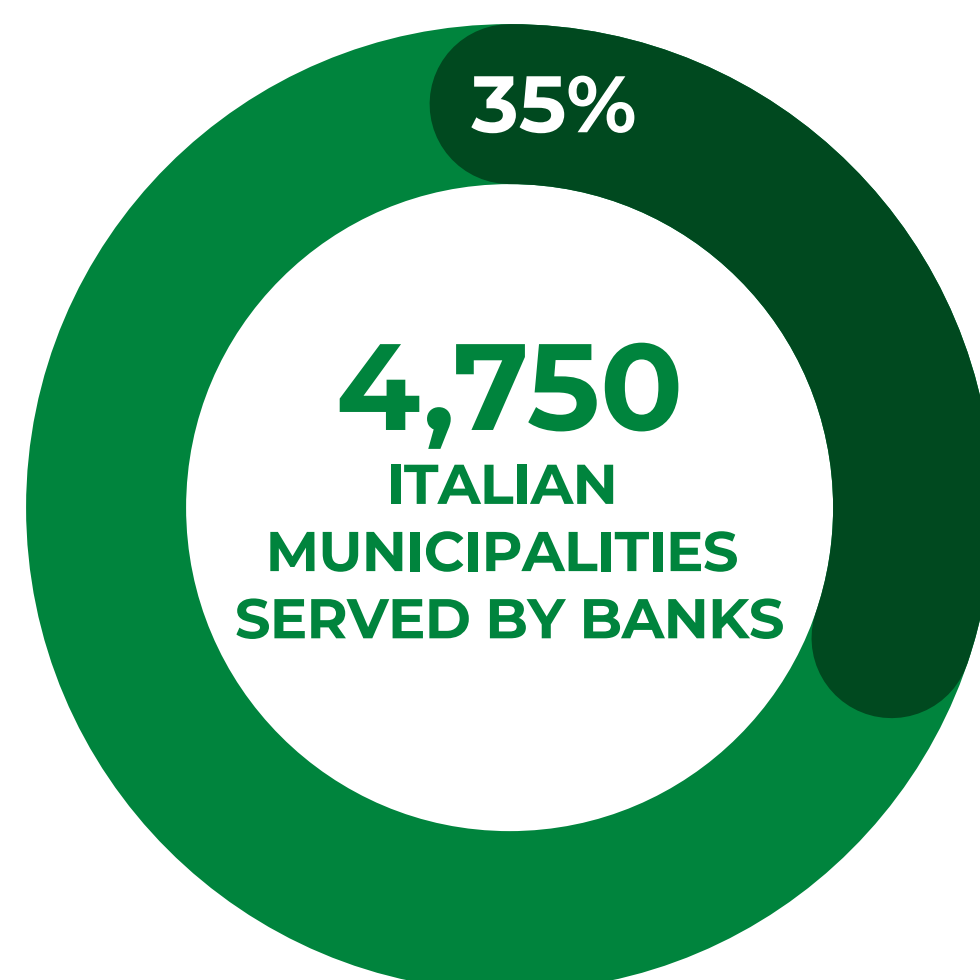
envisaged in the cohesion agreement, **based on the principle of reciprocity;**



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



## 2nd LARGEST ITALIAN BANKING GROUP WITH 2,422 BRANCHES



The Group's BCCs are present with at least one branch in 1,680 municipalities (35% of Italy's 4,750 municipalities served by banks);

In 335 of the municipalities served, the Group's branches constitute the only bank in the area, consistent with the mission of staying in close contact with local communities.

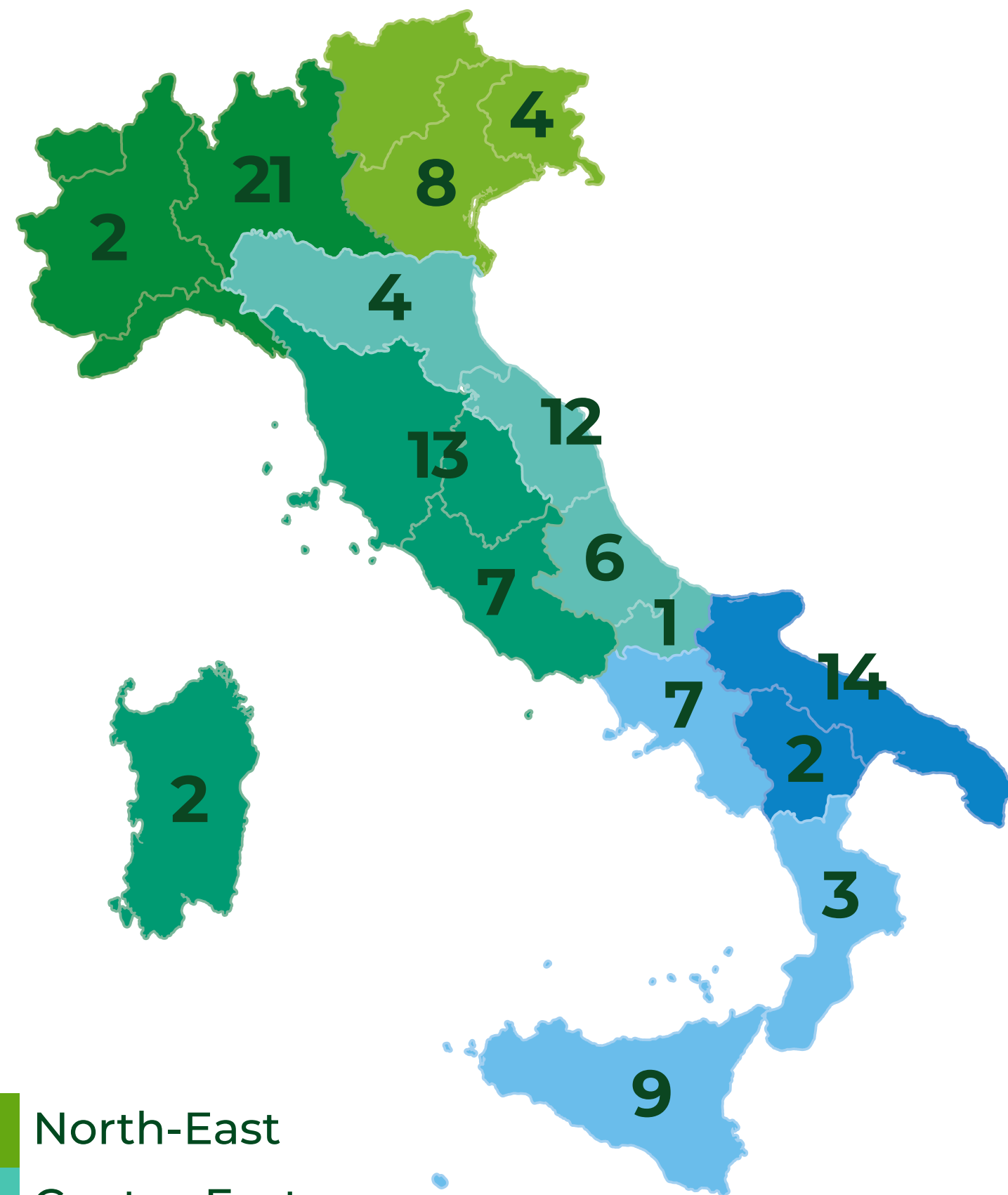
- Presence of Group member banks
- Exclusive presence of Group member banks



# A WIDESPREAD PRESENCE

## 115

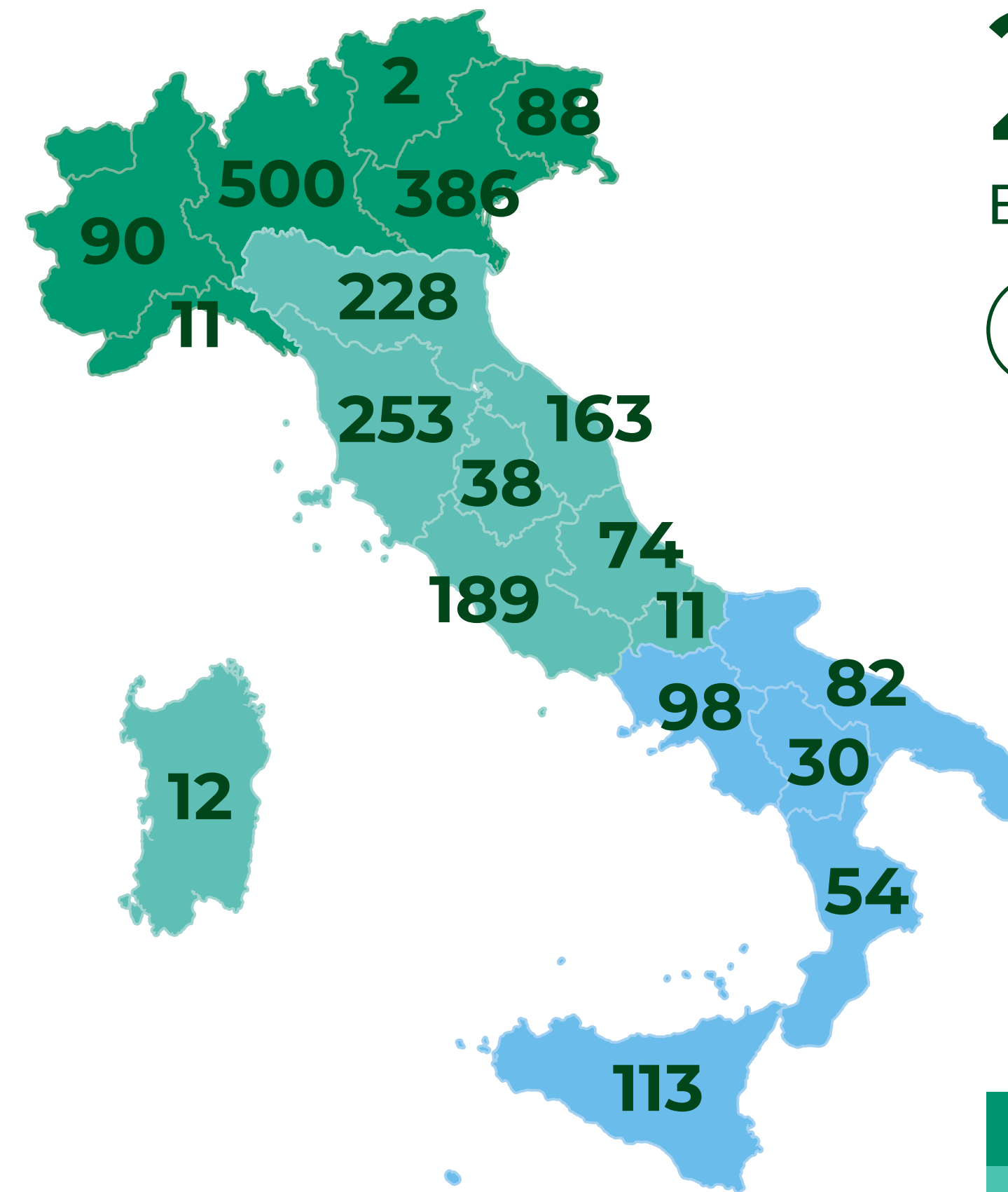
Participating banks



North-West  
 Centre-West  
 South-West  
 North-East  
 Centre-East  
 South-East

## 2,422

Branches



North 1,077  
 Centre 968  
 South 377



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

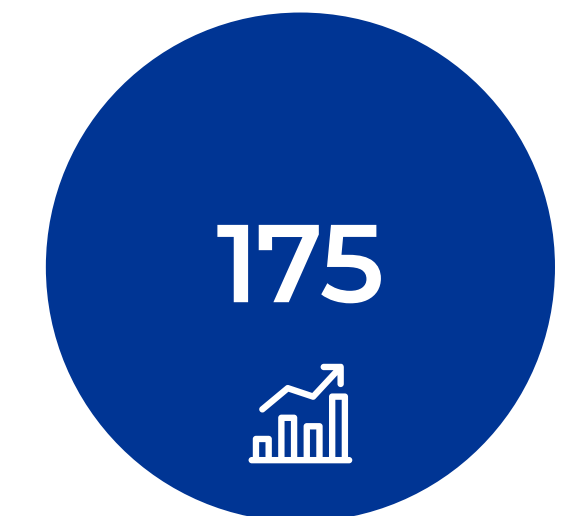
ITALY'S 4th LARGEST BANKING GROUP  
BY TOTAL ASSETS



Direct funding  
from customers  
(billion euros)



Gross loans  
to customers  
(billion euros)



Total assets  
(billion euros)



Consolidated  
shareholders' equity  
(billion euros)



Consolidated net  
profit  
(million euros)



Own funds  
(billion euros)





## CAPITAL SOUNDNESS RATIOS ABOVE THE BANKING INDUSTRY AVERAGE



**21.1%**  
CET 1 Ratio



**22.2%**  
TC Ratio





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

115 BCC

**BCC BANCA ICCREA**  
PARENT COMPANY

20 SUBSIDIARIES

17 IMMEDIATE PERIMETER

3 INDIRECT PERIMETER

5 ASSOCIATE COMPANIES

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

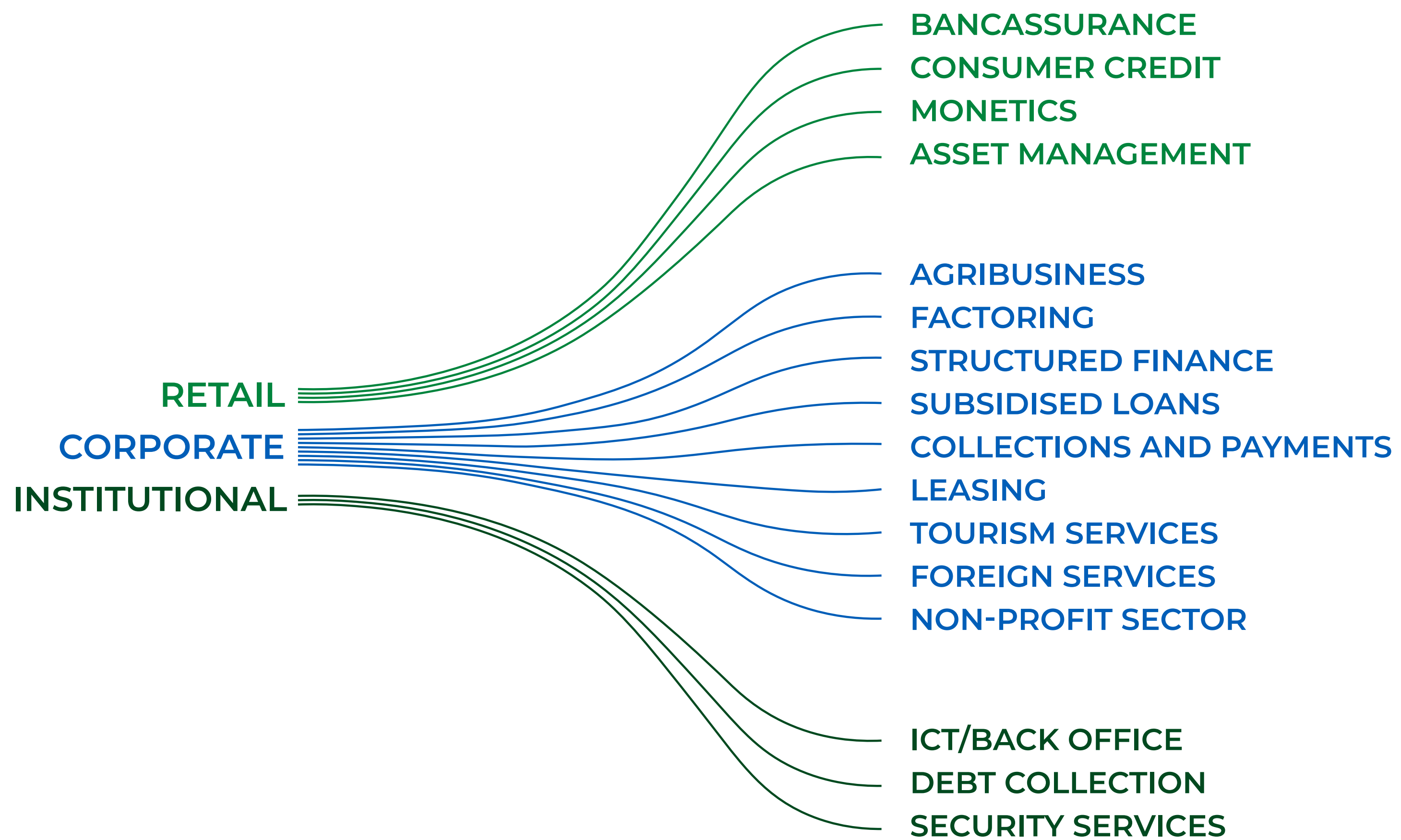
- B.E.D.  
Brianza Elaborazione Dati
- Immobiliare Banca D'Alba
- Sigest

- BCC Pay
- Hbenchmark
- Pay Holding
- Pitagora Finanziamenti  
Contro Cessione del Quinto
- Vorvel SIM  
Società di Intermediazione Mobiliare

\*Company not belonging to the banking group



# THE FULL RANGE OF FINANCIAL AND INSURANCE BANKING SERVICES





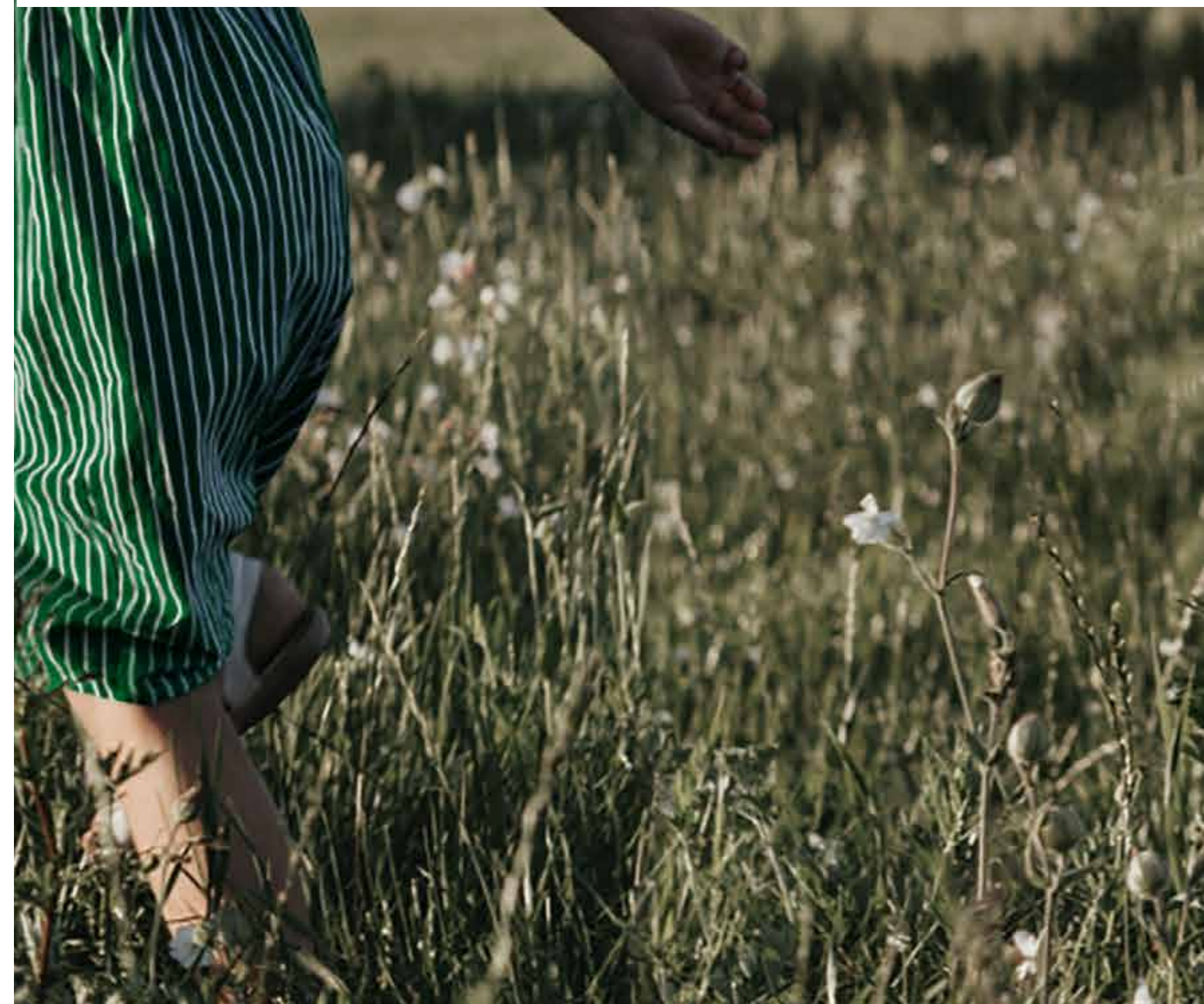
# GROUP SUSTAINABILITY

## THE 2023-2025 SUSTAINABILITY PLAN

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

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

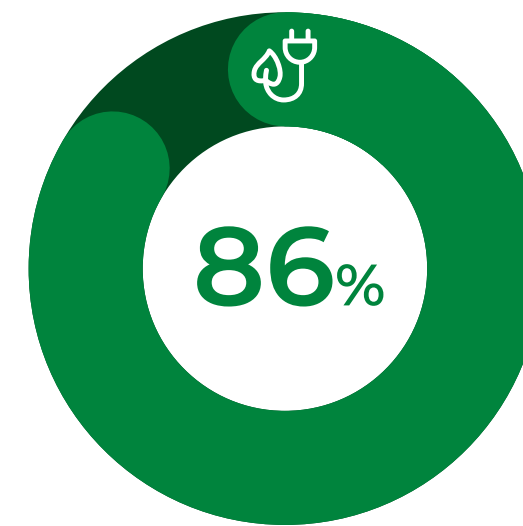
Maximisation of the well-being of Group employees through welfare, inclusion and diversity policies.





# GROUP SUSTAINABILITY

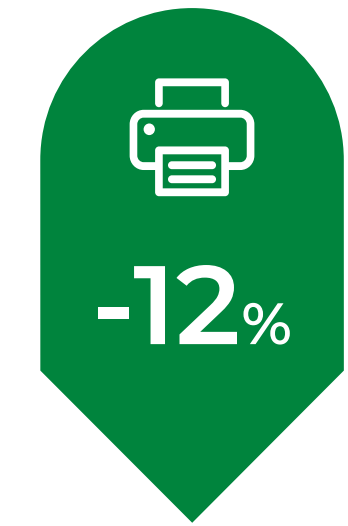
## COMMITMENT TO THE ENVIRONMENT



Electricity  
obtained from  
renewable sources



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



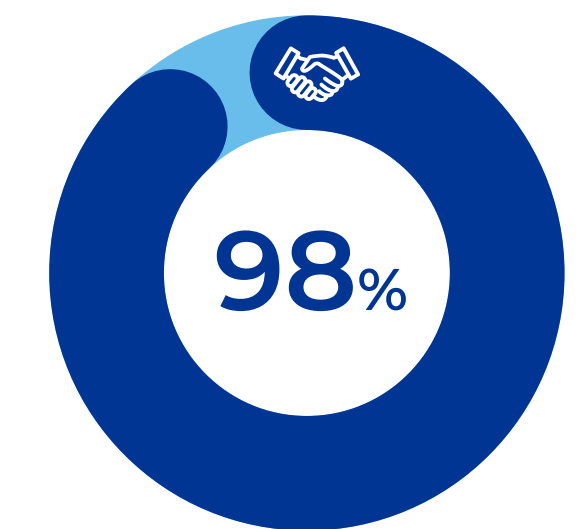
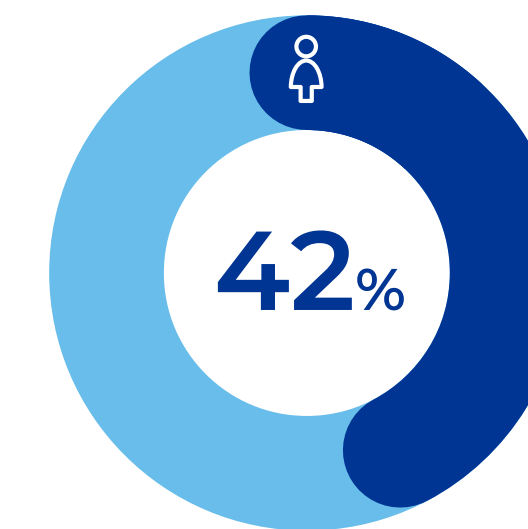
Paper  
consumption  
from 2021





# GROUP SUSTAINABILITY

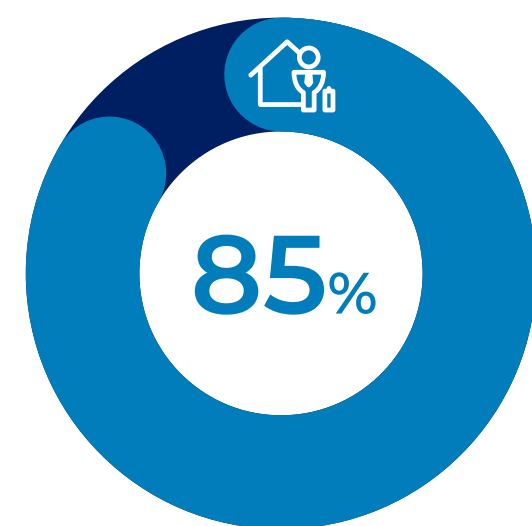
## HUMAN RESOURCES





# GROUP SUSTAINABILITY

## IL BUSINESS



LOANS TO FAMILIES  
AND MSMEs



SOCIAL IMPACT  
FINANCING



ENVIRONMENTAL  
IMPACT FINANCING



ASSET  
MANAGEMENT



SECOND  
SOCIAL BOND





# GROUP SUSTAINABILITY

## LOCAL REACH



### Local committees

**148** of which **38** are Young Member committees



### Financial education and inclusion

over **280** initiatives (**50%** aimed at young people)



### Donations and Sponsorships

**€33 mn**



### Suppliers

**46%** spending on local BCC suppliers





## **CHARTER OF COMMITMENTS ON HUMAN RIGHTS**

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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**

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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**

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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 SUSTAINABILITY

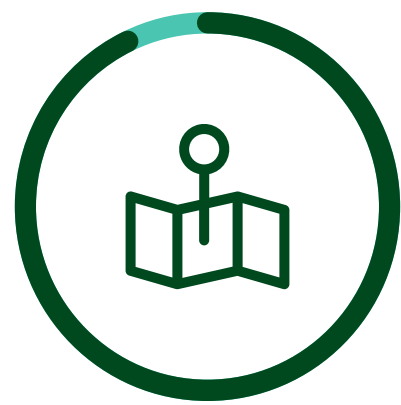
### GOVERNANCE



More than **50%** of risky activities in favour of Shareholders



At least **70%** of profits to the legal reserve



At least **95%** of loans to entities that reside or operate in the local region



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



# GROUP BANKS

## ABRUZZO

1. BCC dell'Adriatico Teramano
2. BCC di Basciano
3. BCC della Valle del Trigno
4. BCC Abruzzese - Cappelle Sul Tavo
5. BCC di Castiglione Messer Raimondo e Pianella
6. BCC di Pratola Peligna

## BASILICATA

1. BCC di Gaudio di Lavello
2. BCC Basilicata CC di Laurenzana e Comuni Lucani

## CALABRIA

1. CC Mediocrati
2. BCC di Montepaone
3. Banca della Calabria Ulteriore

## CAMPANIA

1. BCC Magna Grecia
2. BCC di Napoli
3. BCC Campania Centro
4. BCC di Capaccio Paestum e Serino
5. BCC di Scafati e Cetara
6. BCC Terra di Lavoro - San Vincenzo de' Paoli
7. BCC di San Marco Dei Cavoti e Del Sannio - Calvi

## EMILIA ROMAGNA

1. CC Romagnolo - BCC Di Cesena e Gatteo
2. Emilbanca CC
3. CC Ravennate, Forlivese e Imolese
4. Rivierabanca CC di Rimini e Gradara

## FRIULI VENEZIA GIULIA

1. CC Friuli (Abbreviato Credifriuli)
2. BCC Pordenonese e Monsile
3. Banca di Udine
4. BCC Venezia Giulia





# GROUP BANKS

## LOMBARDIA

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

## LAZIO

1. BCC di Roma
2. BCC di Bellegra
3. BCC di Nettuno
4. CRA di Paliano
5. CRA dell'Agro Pontino
6. BCC della Provincia Romana
7. BCC dei Colli Albani

## MARCHE

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





# GROUP BANKS

## MOLISE

1. BCC di Gambatesa

## PIEMONTE

1. Banca Alpi Marittime Carrù
2. Banca d'Alba, Langhe, Roero e del Canavese

## PUGLIA

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

## SARDEGNA

1. BCC di Cagliari
2. BCC di Arborea

## SICILIA

1. BCC Agrigentino
2. BCC di Altofonte e Caccamo
3. BCC Don Rizzo
4. BCC di Pachino
5. BCC "G. Toniolo" e San Michele di San Cataldo (Caltanissetta)
6. BCC San Francesco
7. BCC delle Madonie
8. BCC della Valle del Fitalia
9. BCC Valle del Torto





# GROUP BANKS

## TOSCANA - UMBRIA

1. BCC dell'Elba
2. Banco Fiorentino - Mugello Impruneta e Signa - CC
3. Banca di Anghiari e Stia - CC
4. Banca di Pescia e Cascina CC
5. CC Valdarno Fiorentino Banca di Cascia
6. Banca di Pisa e Fornacette CC
7. Chiantibanca - CC
8. Banca Versilia Lunigiana e Garfagnana - CC
9. BCC di Pontassieve
10. Banca del Valdarno - CC
11. Terre Etrusche e di Maremma - CC
12. Banca Alta Toscana CC
13. Banca Centro - CC Toscana - Umbria

## VENETO

1. Banca Della Marca CC
2. BCC Valpolicella Benaco (Verona)
3. BCC di Concamarise
4. Banca delle Terre Venete
5. BCC di Venezia, Padova e Rovigo Banca Annia
6. BCC Veneta
7. BCC Vicentino - Pojana Maggiore (Vicenza)
8. Centromarca Banca CC di Treviso e Venezia





A modern, multi-story building with a prominent green roof and large glass windows. The building is set against a clear blue sky. A green rectangular box is overlaid on the left side of the image, containing white text.

## 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  
Pierpaolo STRA  
Teresa FIORDELISI  
Lucio ALFIERI <sup>(1)</sup>  
Nadia BENABDALLAH  
Francesco CARRI  
Giuseppe GAMBI <sup>(5) (3)</sup>  
Paola LEONE \* <sup>(1) (4) (2) (3)</sup>

*Chair*  
*Deputy Vice Chair*  
*Vice Chair*

Maurizio LONGHI  
Luigi MENEGATTI \* <sup>(1) (4) (3)</sup>  
Roberto OTTOBONI  
Flavio PIVA  
Paola PETRINI <sup>(2)</sup>  
Enrica RIMOLDI \* <sup>(1) (4)</sup>  
Laura ZONI \* <sup>(2) (4)</sup>

*\* Independent directors*  
*<sup>(1)</sup> Risk Committee member*  
*<sup>(2)</sup> Appointment Committee member*  
*<sup>(3)</sup> Remuneration Committee member*  
*<sup>(4)</sup> Control and Intervention Committee  
for affiliated Banks member*  
*<sup>(5)</sup> Managing director for sustainability*

## EXECUTIVE COMMITTEE

Francesco CARRI *Chair*  
Nadia BENABDALLAH  
Maurizio LONGHI  
Roberto OTTOBONI  
Flavio PIVA

## BOARD OF STATUTORY AUDITORS

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

**GENERAL MANAGER** - Mauro PASTORE



COMPANY PROFILE



UNITI SIAMO ANCORA PIÙ UNICI

GRUPPO BCC ICCREA