



ENVIRONMENTAL STATEMENT

2023 Update

under the EC Regulation n. 1221/2009 of 25/11/2009

revised by EC Regulations n. 1505/2017 and n. 2026/2018

Data as of 31/12/2022



EMAS

**VERIFIED
ENVIRONMENTAL
MANAGEMENT
IT-002166**

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1. INTRODUCTION

This document constitutes the update of the Environmental Statement of FinecoBank S.p.A. 2020-2023, with updated data as of December 31st, 2022. As of the year 2023 (with reference to the reporting period January 1st - December 31st, 2022) FinecoBank has integrated the data and information to meet the requirements of Annex IV of EMAS Regulation no. 1221/2009/EC within the "Consolidated non-financial statement of FinecoBank Group" (hereinafter also "NFS") prepared annually pursuant to Legislative Decree no. 254/2016 and approved by the Board of Directors of FinecoBank S.p.A. on March 14th, 2023.

The NFS drafting process involved the EMAS Environmental Verifier for the purpose of verifying the data and information to meet the requirements of Annex IV of the EMAS Regulation. This document is therefore a tool for linking the data and information (year 2022) contained in the NFS with the requirements for the updated Environmental Statement according to EMAS Regulation, for the purpose of the EMAS validation by the Environmental Verifier.

For any additional information not included in this update, please refer to the 2020 Environmental Statement available on FinecoBank's website at the following link:

<https://about.finecobank.com/en/investors/rendicontazione-societaria-di-sostenibilita/2020/>.

In the following table below, for each element and requirement under EMAS Regulation No. 1221/2009, Annex IV "Environmental Reporting", section B. (as amended by Regulation No. 2018/2026/EU), the corresponding section of the NFS in which these requirements are reported is indicated.

2. Table of correspondence between the data and information included in the NFS and the requirements for the updated Environmental Statement under the EMAS Regulation

	ENVIRONMENTAL STATEMENT Annex IV EMAS Regulation Section B	“2022 Consolidated Non Financial Statement” Section
a)	Organisation's activities, products and services	1.2 Who we are, strategy and business model
	Scope of the EMAS registration	9.1 The EMAS Environmental Management System
b)	Environmental Policy	9. Environment The Environmental Policy is available on the institutional website of FinecoBank: https://about.finecobank.com/en/sustainability/per-ambiente-e-comunita/
	Governance structure supporting the environmental management system	5.1 Governance system – Sustainability governance system
c)	Description of the significant direct and indirect environmental aspects, and of the significant environmental impacts of the organisation	9.1 The EMAS Environmental Management System
d)	Environmental objectives and targets	1.3 Sustainable Development Goals and commitments subscribed
e)	Actions implemented and planned to improve environmental performance, achieve the objectives and targets	1.3 Sustainable Development Goals and commitments subscribed The objectives and actions of the EMAS Environmental Program and their progress are integrated into the Sustainability Objectives Plan. Specifically: Responsible finance: <ul style="list-style-type: none"> • Lending: increased offering of products with social and environmental value within the mortgages and loans sector; • Funds/Investments: introduction of ESG criteria in product evaluation; • Promotion and design of new investment solutions integrating ESG criteria; • Internal investment portfolio: increased coverage of green and social bonds in FinecoBank’s portfolio; • Internal investment portfolio: Net-Zero Emissions by 2050 Commitment – Alignment of internal investment portfolio to Paris Agreement targets;

ENVIRONMENTAL STATEMENT Annex IV EMAS Regulation Section B	“2022 Consolidated Non Financial Statement” Section
	<p>Supply Chain:</p> <ul style="list-style-type: none"> • Evaluation of suppliers on the basis of ESG criteria, through an initial self-assessment questionnaire; <p>Energy consumption / Air emissions:</p> <ul style="list-style-type: none"> • monitoring of internal company consumption with the aim of reducing consumption and emissions; • Net-Zero Emissions by 2050 Commitment Reduction of net operating Scope 1, 2 and 3 greenhouse gas emissions <p>Mobility:</p> <ul style="list-style-type: none"> • Company Fleet – Modernisation of the car fleet with hybrid/electric cars (with the possibility of recharging in the parking lot of company offices); <p>Resource consumption/dematerialisation:</p> <ul style="list-style-type: none"> • Reduction of plastic consumption by creating digital credit cards; • Replacement of plastic bottles by installing water dispensers and providing all employees with water bottles; • Purchase of recycled or certified paper and provision of separate collection facilities to all offices.
<p>Actions implemented and planned to ensure compliance with legal requirements related to the environment</p>	<p>9.1 The EMAS Environmental Management System – Management of legislative compliance</p>
<p>f) Environmental performances of the organisation</p>	<p>9.2 Environmental Performance EMAS KPIs are accurately identified as such within the section</p>
<p>g) Reference to the main legal provisions and a statement regarding legal compliance</p>	<p>9.1 The EMAS Environmental Management System – Management of legislative compliance</p>
<p>h) Confirmation regarding the requirements under Art. 25 para. 8 and the name and accreditation number of the environmental verifier.</p>	<p>Section 3 of this document</p>

3. REGISTRATION DATA

GENERAL INFORMATION

Organisation name: FinecoBank S.p.A.

Registered office: Piazza Durante 11, Milano

ISTAT – ATECO – NACE Code: 64.19.1

Activity: Monetary intermediation by monetary institutions other than central banks

N. Employees (as of 31/12/2022): 1,279

Contacts:

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P.zza Durante 11, 20131 Milano

<https://about.finecobank.com/en/>

SCOPE OF APPLICATION:

Collection of savings, Exercise of credit in its various forms, Banking and Financial transactions and Services in Italy.

DEADLINE FOR SUBMITTING THE NEXT VALIDATED ENVIRONMENTAL STATEMENT

The next Environmental Statement is scheduled to be prepared and validated by June 2024.

VALIDATION OF THE ENVIRONMENTAL STATEMENT

The Accredited Environmental Verifier who verified the validity and conformity of this Environmental Statement under the requirements of EC Regulation No. 1221/2009 (as amended by EU Regulations No. 1505/2017 and No. 2026/2018) is:

DNV Business Assurance Italy S.r.l.

Via Energy Park, 14 - 20871 Vimercate (MB)

Accreditation or licence registration number: 009P-rev00-Cod. EU n° IT-V-003

ANNEX 1 – List of verified corporate offices and Fineco Centers

#	Region	Site type	City	Province	Address	AUDIT Mode
1.	LOMBARDIA	Corporate office	MILANO	MI	Piazza Durante, 11	ON SITE
2.	EMILIA ROMAGNA	Corporate office	REGGIO EMILIA	RE	Via Rivoluzione d'Ottobre, 16	ON SITE
3.	BASILICATA	PFA	MATERA	MT	Via Timmari, 1	REMOTE
4.	VALLE D'AOSTA	PFA	AOSTA	AO	Viale Gran San Bernardo, 5	REMOTE
5.	VENETO	PFA	BASSANO DEL GRAPPA	VI	Viale Armando Diaz, 41	REMOTE
6.	MARCHE	PFA	CASTELFIDARDO	AN	Via Giacomo Matteotti, 51	REMOTE
7.	UMBRIA	PFA	CITTA' DI CASTELLO	PG	Via Bruno Buozzi, 20	REMOTE
8.	CAMPANIA	PFA	GRAGNANO	NA	Via Tommaso Sorrentino, 82	REMOTE
9.	SICILIA	PFA	GELA	CL	Via Alessandro Volta, 24	REMOTE
10.	SARDEGNA	PFA	OLBIA	SS	Viale Aldo Moro, 208	REMOTE
11.	VENETO	PFA	BELLUNO	BL	Via Goffredo Mameli, 3/A	REMOTE
12.	LOMBARDIA	FINECO	MILANO	MI	P.za Fidia, snc	REMOTE
13.	LOMBARDIA	FINECO	MILANO	MI	C.so Garibaldi, 86	ON SITE
14.	LAZIO	FINECO	ROMA	RM	Viale Gioacchino Rossini, 11	ON SITE
15.	LAZIO	FINECO	ROMA	RM	Via Gallia, 200	ON SITE
16.	UMBRIA	FINECO	PERUGIA	PG	Via Settevalli, 153	REMOTE
17.	TOSCANA	FINECO	FIRENZE	FI	Via dei Vecchietti, 11/rosso	REMOTE
18.	FRIULI	FINECO	PORDENONE	PN	P.le XX Settembre, 3	REMOTE
19.	ABRUZZO	FINECO	VASTO	CH	Via Giulio Cesare, 77	REMOTE