



ENVIRONMENTAL STATEMENT

2024-2027

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 31/12/2023



EMAS

VERIFIED
ENVIRONMENTAL
MANAGEMENT
IT-002166

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1. INTRODUCTION

This document constitutes the Environmental Statement of FinecoBank S.p.A. 2024-2027, with updated data as of December 31st, 2023.

FinecoBank integrates the data and information necessary to meet the requirements of Annex IV of the EMAS Regulation No. 1221/2009/EC within the "Consolidated Non-Financial Statement of the FinecoBank Group" (also referred as "NFS"), which is prepared annually in accordance with Legislative Decree No. 254/2016 and approved by the Board of Directors of FinecoBank S.p.A. on March 12th, 2024.

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, therefore, is a linking tool between the data and information (year 2023) included in the NFS and the requirements for the Environmental Statement according to EMAS Regulation, for the purpose of EMAS validation by the Environmental Verifier.

In the following table, 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 disclosed is indicated.

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

	ENVIRONMENTAL STATEMENT ANNEX IV EMAS Regulation Section B	"2023 Consolidated Non-Financial Statement" Section
a)	Organization'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
	Governance structure supporting the environmental management system	5.1 Governance System – Sustainability Governance
c)	Description of the significant direct and indirect environmental aspects, and of the significant environmental impacts of the organization	9.1 The EMAS Environmental Management System
d)	Environmental objectives and targets	1.3 Sustainable Development Goals and commitments subscribed ANNEX I - ESG MULTI-YEAR PLAN 2024-2026
e)	Actions implemented and planned to improve environmental performance, achieve the objectives and targets	The objectives and actions of the EMAS Environmental Programme 2020-2024 and their respective progress statuses are integrated into the Sustainability Objectives Plan reported in paragraph: 1.3 Sustainable Development Goals and commitments subscribed
		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 / ESG assessment of funds available on the Fineco platform; • Funds/Investments: promotion and design of new investment solutions integrating ESG criteria; • Internal Investment Portfolio: increased coverage of green and social bonds within the FinecoBank's portfolio;

		<ul style="list-style-type: none"> • Internal Investment Portfolio: <i>Net-Zero Emission Commitment by 2050</i> – Alignment of internal investment portfolio to Paris Agreement targets; • Supply Chain: evaluation of suppliers based on ESG criteria, investigated through an entry self-assessment questionnaire; • Energy Consumption / Air Emissions: monitoring of internal company consumption with the aim of reducing consumption and emissions; • Energy Consumption / Air Emissions: <i>Net-Zero Emission Commitment by 2050</i> - reduction of net operating Scope 1, 2, and 3 greenhouse gas emissions; • Mobility – Company Fleet: Forecasting the modernization of the vehicle fleet with hybrid/electric cars (with the possibility of recharging in the parking of lot of company offices); • Resource Consumption / Dematerialization: Reduction of plastic consumption by creating digital credit cards; replacement of plastic bottles by installing water dispensers and providing all employees with reusable water bottle; planned actions include purchasing of recycled or certified paper and extending waste separation to all offices. <p>In 2023, the Group also updated its sustainability strategy by defining ESG objectives and targets to pursue over the next three years. The strategy includes identified environmental objectives and targets under the EMAS Environmental Program 2024-2027.</p> <p>ANNEX I - ESG MULTI-YEAR PLAN 2024-2026</p>
	<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)</p>	<p>Environmental performance of the organization</p>	<p>9.2 Environmental performance The EMAS KPIs are accurately identified as such within the section.</p>
<p>g)</p>	<p>Reference to main legal provisions and statement regarding legal compliance</p>	<p>9.1 The EMAS Environmental Management System Management of legislative compliance</p>
<p>h)</p>	<p>Confirmation regarding the requirements of Art. 25 para. 8 and the name and accreditation or 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 31/12/2023): 1,311

Contacts:

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FinecoBank – Sustainability, CFO Department

P.zza Durante 11, 20131 Milano

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

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 will be prepared and validated within three years from the date hereof. Annually, updates of the Environmental Statement will be prepared and validated (by an accredited verifier) and will contain the environmental data for the reference year and the level of achievement of set objectives.

The drafting and validation of the next updated Environmental Statement is scheduled to be completed by June 2025.

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:

Bureau Veritas Italia S.p.A.

Viale Monza, n° 347 - 20126 Milano – Italia.

Environmental Verifier in accordance with Regulation (EC) No. 1221/2009, EU Code: IT-V-0006

ANNEX 1 – List of verified company offices and Fineco Centers (year 2024)

#	Region	Site Type	City	Province	Address	Audit Mode
1.	BASILICATA	PFA	MATERA	MT	Via Timmari 1	REMOTE
2.	CALABRIA	PFA	COSENZA	CS	Viale Giacomo Mancini 77/f	REMOTE
3.	CALABRIA	PFA	LAMEZIA TERME	CZ	Via Giosuè Carducci 43	REMOTE
4.	EMILIA ROMAGNA	GENERAL MANAGEMENT OFFICE	REGGIO EMILIA	RE	Via Rivoluzione d’Ottobre, 16	ON SITE
5.	EMILIA ROMAGNA	FINECO	REGGIO EMILIA	RE	Viale Timavo 79	REMOTE
6.	FRIULI VENEZIA GIULIA	PFA	PALMANOVA	UD	Borgo Aquileia 17/c	REMOTE
7.	LAZIO	FINECO	ROMA	RM	Viale dei Colli Portuensi 104	ON SITE
8.	LAZIO	FINECO	ROMA	RM	Via Simone Martini 46	ON SITE
9.	LAZIO	FINECO	ROMA	RM	Viale Prassilla 41	ON SITE
10.	LAZIO	CED	ROMA	RM	Via Peroni 292	ON SITE
11.	LOMBARDIA	PFA	CANTU’	CO	Via Camillo Benso Conte di Cavour	REMOTE
12.	LOMBARDIA	PFA	CODOGNO	LO	Via Roma 32	REMOTE
13.	LOMBARDIA	HEAD OFFICE	MILANO	MI	Piazzale Francesco Durante, 11	ON SITE
14.	LOMBARDIA	CED	MILANO	MI	Via Savona, 125	ON SITE
15.	LOMBARDIA	FINECO	MILANO	MI	Corso Garibaldi 86	ON SITE
16.	LOMBARDIA	FINECO	MILANO	MI	Piazzale Biancamano 2	ON SITE
17.	LOMBARDIA	FINECO	MILANO	MI	Via Broletto 41	ON SITE
18.	LOMBARDIA	FINECO	MILANO	MI	Corso Venezia 5	ON SITE
19.	LOMBARDIA	FINECO	MILANO	MI	Piazza Fidia snc	ON SITE
20.	LOMBARDIA	FINECO	MILANO	MI	Via Dante 4	ON SITE
21.	LOMBARDIA	FINECO	MILANO	MI	Corso Vercelli 7	ON SITE
22.	LOMBARDIA	FINECO	MILANO	MI	Piazza del Tricolore 2	ON SITE
23.	LOMBARDIA	CED	PERO	MI	Via del Carroccio, 6	ON SITE
24.	LOMBARDIA	PFA	SONDRIO	SO	Via Piazzini 47	REMOTE
25.	LOMBARDIA	PFA	VIGEVANO	PV	Via Merula	REMOTE
26.	PIEMONTE	PFA	BRA	CN	Viale Vittorio Emanuele II 117	REMOTE
27.	PIEMONTE	PFA	CHIERI	TO	Via San Domenico 7	REMOTE
28.	PUGLIA	PFA	CALIMERA	LE	Via Mayro 10	REMOTE
29.	TOSCANA	PFA	EMPOLI	FI	Via Salvagnoli 6	REMOTE
30.	TOSCANA	PFA	VOLTERRA	PI	Via Antonio Gramsci 37	REMOTE
31.	TRENTINO ALTO ADIGE	PFA	TRENTO	TN	Via Rodolfo Belenzani 25	REMOTE
32.	UMBRIA	PFA	FOLIGNO	PG	Via Gran Sasso 25	REMOTE
33.	UMBRIA	PFA	SPOLETO	PG	Via Guglielmo Marconi 183	REMOTE
34.	VENETO	PFA	ARSIERO	VI	Via Mezzavilla 49	REMOTE
35.	VENETO	PFA	BOVOLONE	VR	Via Garibaldi 7	REMOTE