



Digital by nature

Human by choice

**CHANGE IS GOOD.
SUSTAINABLE CHANGE IS BETTER.**

2026 SUSTAINABILITY INSIGHTS

Data as of 31 December 2025

Digital, with a real heart.

This is how we create value:
by simplifying, educating,
and guiding. Because every
conscious choice today shapes
the future we will share
together tomorrow.

*“Fineco evolves alongside a changing world, promoting sustainable growth for the benefit of all our stakeholders. **This is the path we have followed since the bank’s inception, and the one we will continue to pursue.** Strengthened by our experience, and with our eyes set on a future full of great opportunities.”*

Alessandro Foti, CEO and General Manager

We move with the light step of technology
and the care of those who truly listen.
We are constantly evolving, but we never
lose touch with the world around us.
We combine the speed of data
with the time needed to build trust,
and the precision of our tools
with the human value of relationships.

We believe that every conscious
choice is a seed: small at first,
yet capable of changing the future.
We guide, simplify, and make things
possible.

Our work is a daily balance:
between doing and understanding,
between efficiency and meaning.

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Reading guide



Reading guide

***Digital by nature, human by choice* is how we communicate our commitment to environmental, social and governance (ESG) issues, highlighting the initiatives and results achieved throughout 2025.**

The document is divided into two main sections, offering an integrated view of our business model, the values that inspire us, and the actions through which we create value every day. All data and information are updated as of 31 December 2025, unless otherwise specified.

We are Fineco

This section presents our identity and our vision of the world, helping readers understand the kind of bank we strive to be and what we aim to achieve.



Commitment and impacts

How does our way of being translate into action? And what contribution do we make to the development of people, regions, and communities?

Here, we share the environmental and social impacts of our development strategy.



How do we tell the story of our impacts?

This document tells the story of 2025 and looks ahead. It is a snapshot of a year and, at the same time, a statement of intent.

To make our commitment clearer, we have organised the Commitment and Impacts section into thematic chapters: each one addresses a strategic dimension – environmental, social, economic, cultural – and illustrates, through words and numbers, what acting responsibly means to us.

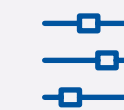
Alongside this analytical perspective, there is also another point of view: more identity-driven, more value-oriented.

You'll find it in the special section *Making sense of the numbers*, where sustainability topics are reinterpreted through the words that represent us.

Starting from our identity as FINECO, we build a vocabulary that becomes a vision.

Graphic structure and tools for deeper exploration

To enhance the reading experience and provide more immediate access to content:



DYNAMIC SECTION HEADERS

Each section is clearly recognisable thanks to a dynamic header that guides the reader through the brochure.



HIGHLIGHTS

Summary boxes that spotlight key data, annual results and the most significant commitments.



LINKS

Embedded throughout the document, they provide quick access to external in-depth content: updated data, digital materials, videos and online resources.

We are Fineco

IN THIS SECTION

- Fineco at a glance
- Efficiency, innovation, transparency: our path



Fineco at a glance

Technology, expertise, presence

Solid. In constant evolution.

We are among the most advanced banking institutions in Europe in terms of service quality and innovation.

We offer banking, investment, and brokerage services through proprietary platforms designed to be simple, reliable, and as accessible as possible.

But we are not just technology.

Our advisory Network is one of the largest in Italy.

We stand by our Clients, offering tailored solutions built on dialogue, listening, and trust.

We believe in finance that considers people, the environment, and the future – and we work every day to make it real and accessible to all.

1,529
Employees

3,076
Financial Advisors

1,800,047
Clients



Our purpose

Supporting Clients in taking a responsible approach to their financial lives, in order to create the conditions for a more prosperous and fairer society.



Our mission

We provide high-quality services to our Clients by focusing on two key concepts: **simplicity in banking** and **continuous innovation**. These principles guide both the financial products and services we offer and the way those services are delivered.

What we do and how

Our offering integrates banking, advisory, and trading services. Consultants, platforms, and apps work together to offer – primarily to retail Clients – simple, effective solutions that meet high sustainability and security standards. Client protection and satisfaction are at the heart of our actions.

As a digital company, managing IT and security risks has always been our priority.

96%

satisfied Clients

Source: Kantar survey, December 2025

The business model



Banking & Credit

Current accounts, cards, mortgages, loans and payment services



Advisory

Personalised proposals, developed together with our Financial Advisors



Brokerage

Cutting-edge tools to invest independently in financial markets

A connected environment, accessible from everywhere

- Network of Financial Advisors
- Online platforms
- Mobile app

All channels work together to deliver a seamless, consistent, and intuitive experience.

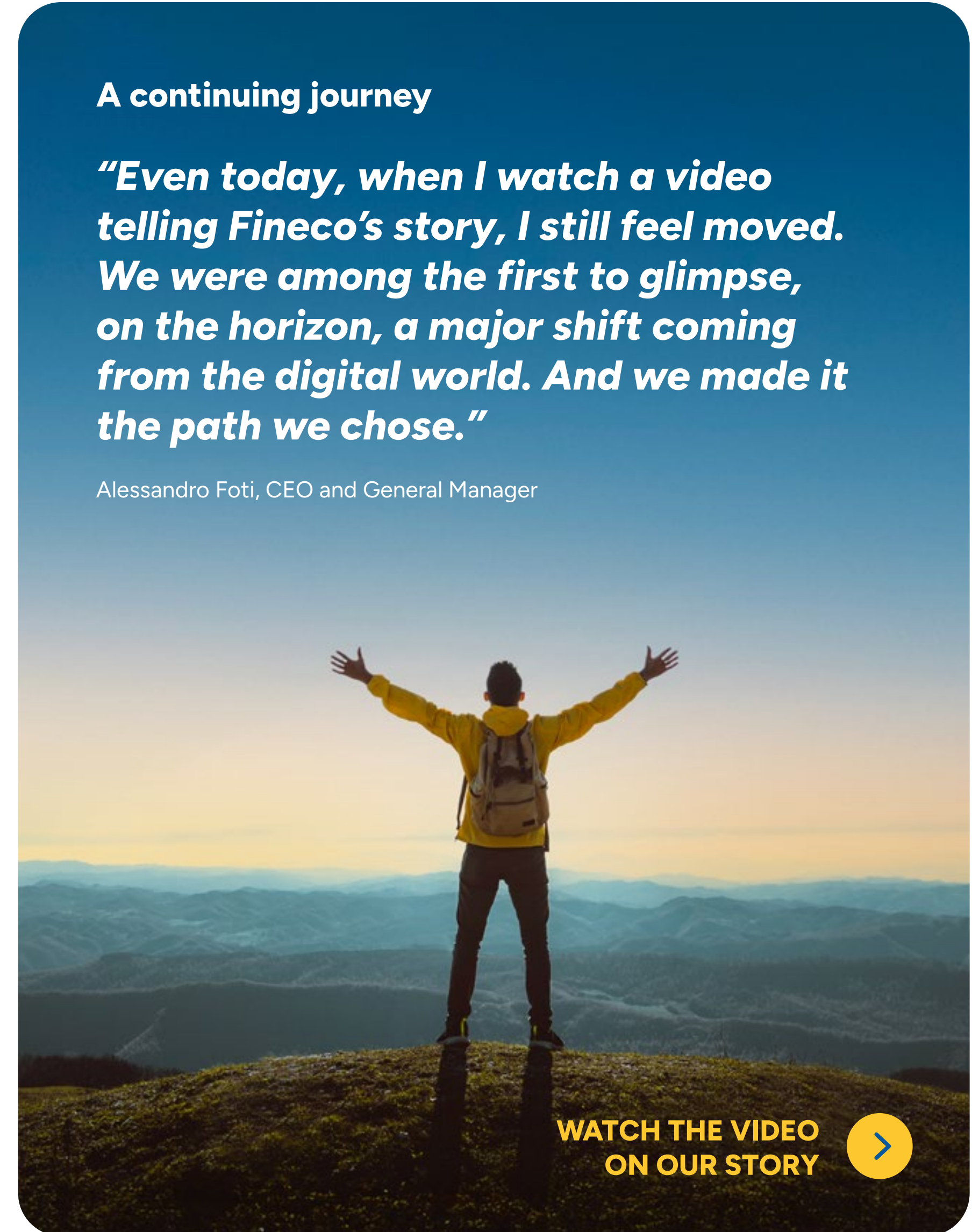
Growth with positive impact

Sustainability drives our development strategies

A continuing journey

“Even today, when I watch a video telling Fineco’s story, I still feel moved. We were among the first to glimpse, on the horizon, a major shift coming from the digital world. And we made it the path we chose.”

Alessandro Foti, CEO and General Manager



WATCH THE VIDEO ON OUR STORY



Efficiency, innovation, transparency: our path

We aim to simplify, eliminate what is unnecessary, and achieve our goals with maximum efficiency. Inspired by our principles, we are on a path of responsible growth, moving steadily toward the future.

Efficiency, innovation, transparency. Since our inception, these have been our guiding principles – a true mantra. They are the three pillars that drive both our strategic decisions and our day-to-day operations.

Where value is created, how we drive growth

Efficiency

Proprietary systems, streamlined processes, and rapid time-to-market.

An operating model that reduces costs and increases flexibility for the Client.



Innovation

We anticipate real needs, making financial life simpler.

We were born digital and have grown around our Clients.

Innovation is our path to creating value.



Transparency

We are clear and fair in our relationships.

We offer high-quality services at fair, transparent, and responsible prices, to build trust with all stakeholders.



Strong identity, firm principles, clear vision: our growth strategy

We have adopted the [Sustainability Policy](#), a fundamental guide in our journey to integrate sustainability into every decision of the Group, through shared values, clear governance, and measurable ESG objectives. The document defines the model of bank we aspire to be: responsible, aligned with the best international practices, and a driver of sustainable and long-lasting development.

Financial education, responsible finance, innovation, environment, diversity & inclusion (D&I), and the well-being of people, local areas, and communities: these are the key themes we have focused on since 2020 with a sustainability strategy that sets concrete and ambitious goals for each area.

In the first months of 2026, we extended the sustainability plan to 2029, updating its objectives and areas of action.



Strengthening Responsible Finance

- Enhancement of financial education
- Promotion of responsible trading
- Development of ESG products and services
- Upskilling of ESG know-how among Financial Advisors

Strengthening governance best practices

- Improvement of best practices through third-party certifications
- Maintain a low level of cyber and ICT risk

The 2029 Sustainability Plan

Spreading sustainability culture

- Empowerment of gender equality and diversity
- Promotion of a culture of sustainability for the stakeholders and the community

Environmental commitment and supply chain oversight

- 2050 Net Zero Targets and EMAS certification
- Improvement of environmental and social oversight across the supply chain

From principles to action through clear ESG governance

We act with integrity to build value through trust

Thanks to a solid and clearly defined governance framework, we translate the values that inspire our daily actions into concrete results.

Our goal is to ensure sustainable and responsible growth for the business, within an organisational system that is attentive, consistent, and well-structured.

An organisational structure designed for sustainability

To oversee social, environmental, and governance issues and place them at the heart of all our decisions, we have integrated sustainability into the Bank's governance.

To this end, we have:

- Established **Sustainability Committees**, both at **board** and **managerial levels**;
- Created a dedicated **Sustainability Unit**, responsible for **defining, overseeing, and coordinating** the Group's sustainability strategy.

Compliance as a culture, a source of trust

We promote a **culture of compliance** as a lever to build trust through ethical, transparent, and respectful conduct.

We have established rules, policies, controls, and processes that ensure proper conduct, fairness in relationships, risk prevention, and regulatory compliance.

We believe that every individual is the first line of defense for ethics and risk management.

That's why we foster a culture of individual responsibility, encouraging everyone to act with awareness in line with shared rules and values.

We apply market rules in a fair and consistent manner, guided by our **Integrity Charter**, and by the provisions set out in the **Code of Conduct** and the **Code of Ethics** pursuant to **Legislative Decree 231/2001**.

To learn more, download:

Integrity Charter, Code of Conduct and Compliance Culture



Code of Ethics



The 5 key principles of a compliance culture

01

"Tone from the Top"

The example set by top management

02

Governance and processes

03

Training and development

04

Communication and active people engagement

05

Performance management

An integrated, forward-looking risk vision

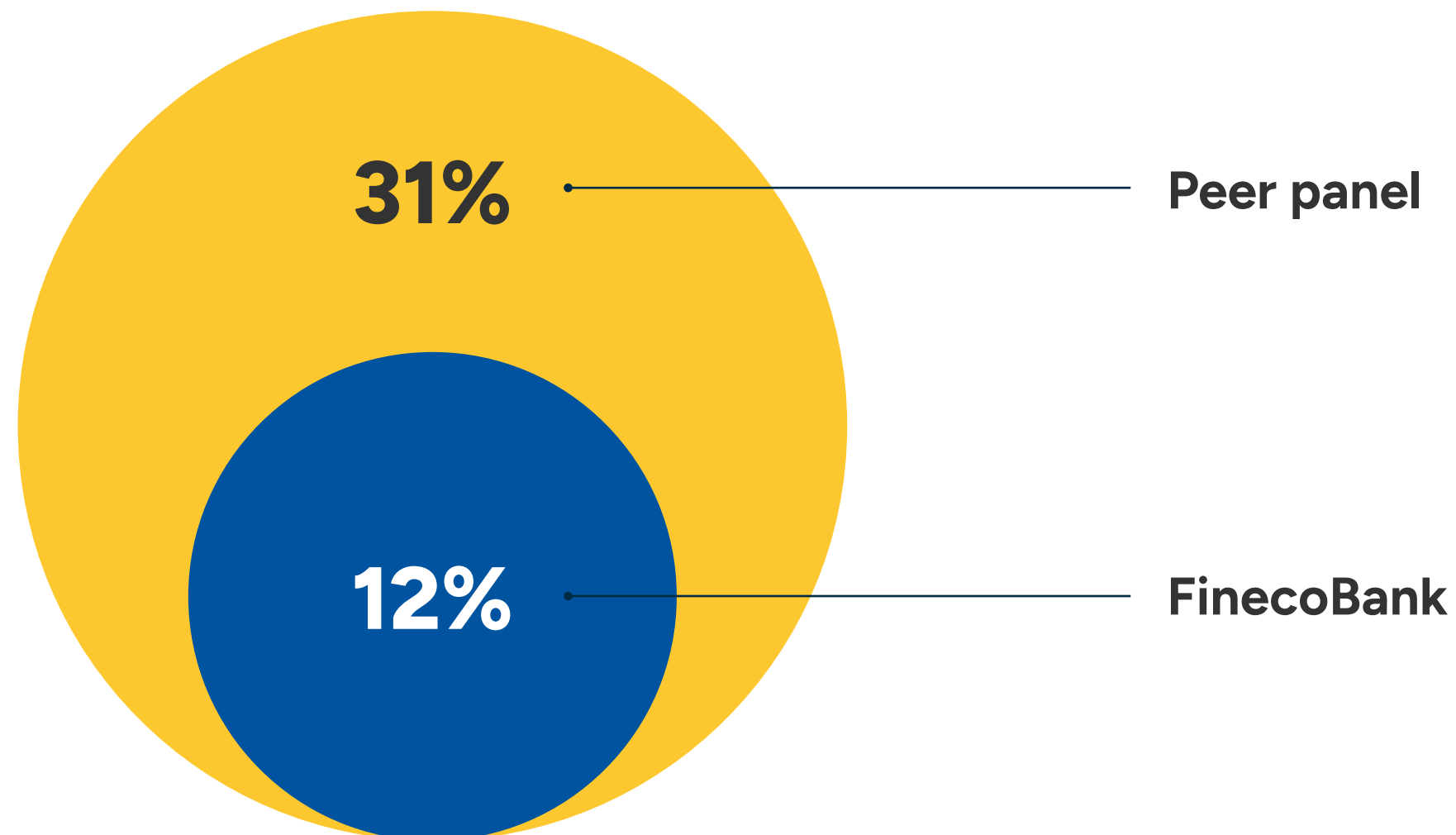
We promote a **shared risk culture**, grounded in our values and reflected in consistent behaviours in our day-to-day work. This approach, embedded at every level of the organisation, enables us to make more informed choices, take balanced decisions, and maintain **solid, sustainable profitability over time, with lower exposure to volatility**.

As part of the evolution of our sustainability strategy, we have strengthened the integration of ESG factors into risk management, making them an integral component of our decision-making tools and strategic assessments.

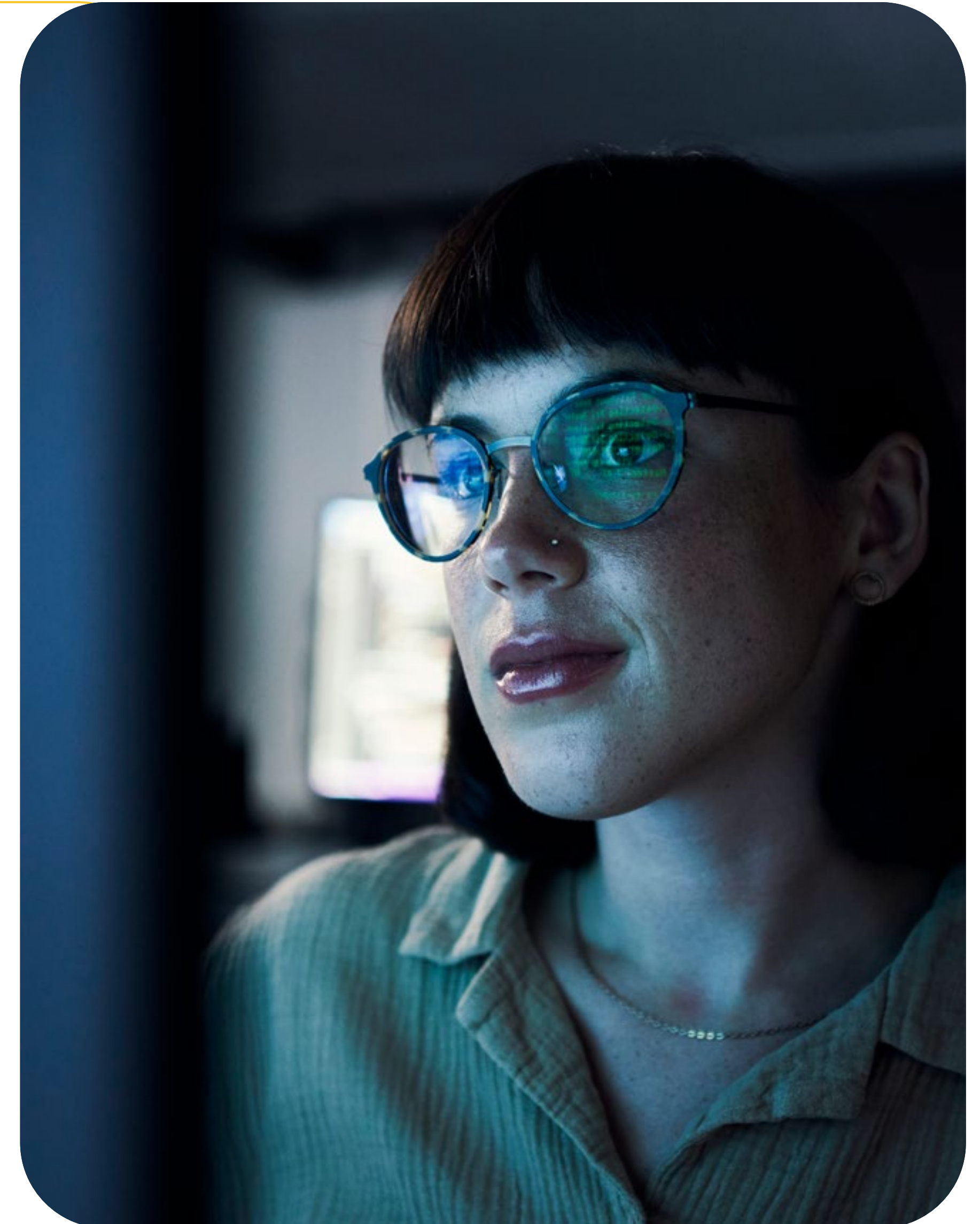
This allows us to better balance risks and opportunities, taking into account growth objectives, stakeholder expectations, and the context in which we operate.

This vision enables us to **anticipate risks**, manage them more effectively, and **reinforce the resilience of our business model over time**, creating value in a responsible and lasting manner.

Lower earnings volatility¹ compared with peers over the past 10 years



¹Compared with a panel of peers made up of the main Italian banks and asset gatherers (2016-2025).



An active role in global change

We contribute to the development of a sustainable financial system by participating in national and international initiatives and networks that promote human rights, inclusion, environmental protection, and integrity.

We firmly believe that our role goes beyond corporate boundaries.

That's why we actively participate in international initiatives and networks that foster human rights, inclusion, accessibility, environmental protection, and integrity, helping to build a financial system capable of addressing global challenges and generating long-term positive impact.

Our commitment is also reflected in the strong synergies and trust we maintain with key financial institutions, actively participating in dedicated working groups and roundtables.

An international network for responsible finance



FinecoBank (2020) and Fineco AM (2022)

We adhere to the Ten Principles on human rights, labour, environment, and anti-corruption



FinecoBank (2020)

We assess and improve the environmental and social impact of our banking activities



Fineco AM (2020)

We are committed to integrating ESG criteria into our investment decisions

[LEARN MORE](#)



ESG indices and ratings

Our commitment to sustainability is recognised internationally, as confirmed by leading rating agencies.

The consistency of our approach to responsible finance is reflected in our inclusion in the most recognised international ESG indices, with high ratings, prestigious recognitions, and continuous improvements.

S&P Global



Poor ESG performance → Excellent ESG performance

MSCI



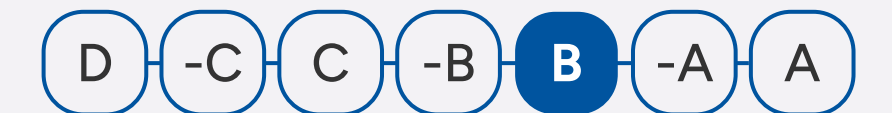
Poor ESG performance → Excellent ESG performance

standard ethics



Poor ESG performance → Excellent ESG performance

CDP



Poor ESG performance → Excellent ESG performance

[LEARN MORE](#)



Commitment and impacts

IN THIS SECTION

- A year in numbers
- Milestones
- Making sense of the numbers
- Financial education
- Responsible finance
- Innovation
- Fineco: the place to be
- Environmental care
- Supporting communities and local development



“Acting sustainably is a core element of the Group’s strategy and objectives: a driver of transformation and a guiding value that steers our decisions toward a more equitable, inclusive, and sustainable future, generating long-term positive impacts for all stakeholders.”

Patrizia Albano, Chair of the Corporate Governance and Environmental & Social Sustainability Committee

These pages tell the story of who we truly are.

Numbers, initiatives, and results that reflect how we embody sustainability every day.

A year in numbers

+33%

Total net inflows from Clients
compared with 2024



81%

Funds SFDR Articles 8 and 9
(3,378 ISIN) available on the platform

+19%

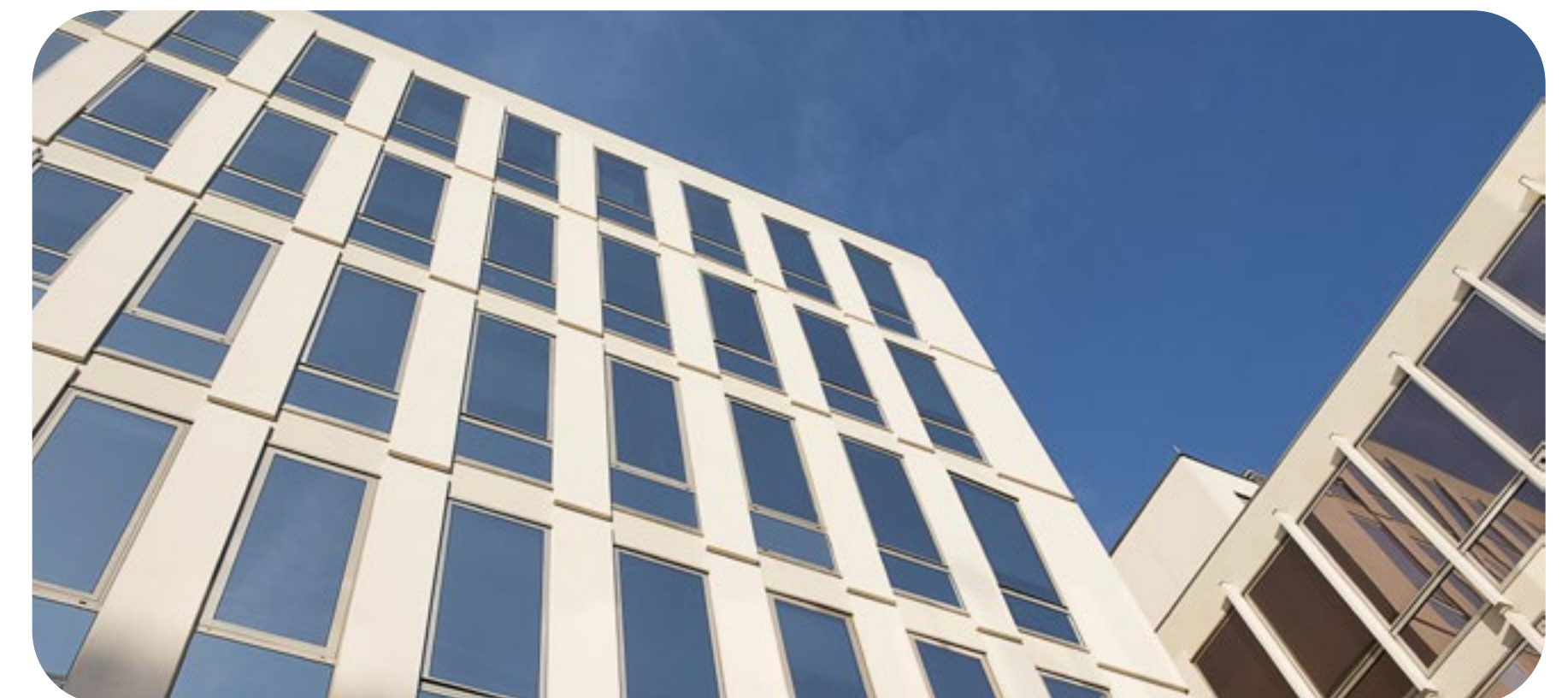
ESG bonds in the Treasury portfolio
compared with 2024

+27%

New Clients onboarded
compared with 2024

€161 bn

Total financial assets of Clients
+14% compared with 2024



A year in numbers

+1,600

local events involving approximately
58,000 participants

82

average training hours
per Financial Advisor

26

financial education
initiatives organised
by the Bank



42

average training hours
per Employee



-45%

reduction in Scope 1 and 2
(market-based) emissions

compared with 2021

Milestones

JANUARY



Social

- Confirmation of **UNI/PdR 125:2022 gender equality** certification
- Continued adherence to the **ABI protocol for women who are victims of violence**: suspension of mortgage payments for up to 18 months
- “CHANGE IS GOOD”: Fineco’s new campaign on air
- Ongoing support for culture through sponsorships of Italian theatres
- Launch of **My Doctor**, the telemedicine service supporting employee health

FEBRUARY



Governance

- Inclusion in the S&P Sustainability Yearbook



Social

- First session of the Finecollege webinar series

MARCH



Governance

- Publication of the first Consolidated Sustainability Report in accordance with the new sustainability reporting regulations (CSRD)



Social

- Fineco is once again the main sponsor of the **FAI Spring Days**
- Fineco is the main sponsor of “**The Professional Dreamers**”, a photographic exhibition dedicated to women who have transformed their passions into successful ventures, opening up new paths for innovation and entrepreneurship

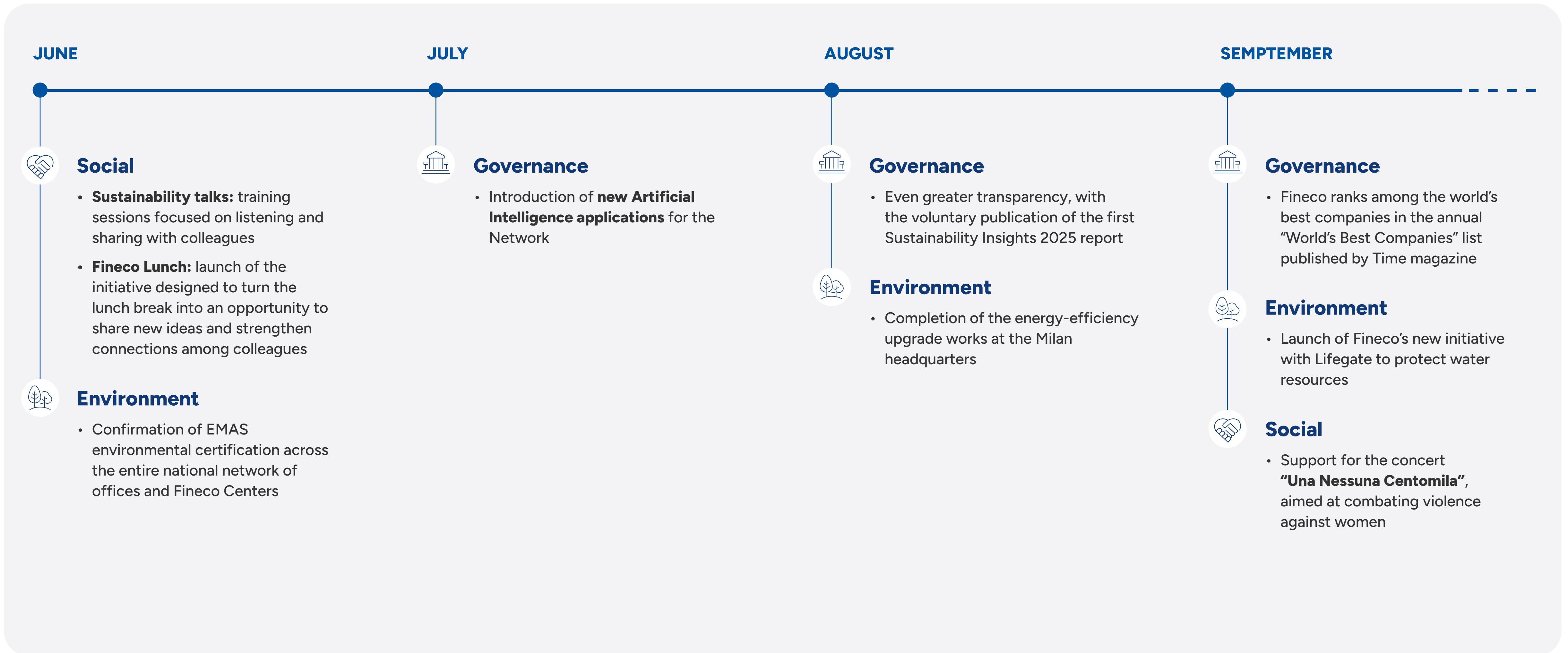
MAY



Social

- **Take it home**: launch of the project aimed at reducing food waste within the well-being area
- **#BE PARENTS** at Fineco – introduction of new training initiatives dedicated to parents
- Activation of sponsorships: **Milan Longevity Summit and the Festival of Neuroscience**

Milestones



Milestones

OCTOBER



Social

- **Finecotalks - Change is Good:** the top management meets with colleagues
- Launch of the third edition of the financial education programme **"Conta su di Te"** (Fineco AM)
- Title sponsor of the Italian Women's **Serie A Volleyball Super Cup** for the second consecutive year

NOVEMBER



Social

- Participation in **Financial Education Month** (con FEduF)
- Fineco at the forefront in combating violence against women
- Training and awareness initiatives to promote accessibility

DECEMBER



Governance

- Launch of the **"ESG AMBASSADOR"** project
- **Standard Ethics** confirms the "EEE-" rating, an "Excellent" sustainability assessment, with a "stable" outlook
- Tone from the Top – Principles and rules for corporate gifts and hospitality



Social

- **Christmas charity initiative:** "A Natale diamo luce a un futuro migliore"

Making sense of the numbers

A shared vocabulary that evolves with us. Our sustainable journey begins with who we are.

Numbers tell us a lot, but not everything.

To truly understand where we're headed, we need something more: the words that guide us, the principles that inspire us, the values we live by every day.

These are the letters we use to express our idea of sustainability: a concrete commitment, a shared vision, a direction that evolves with us.

This is not a glossary. It's our way of looking ahead.

**FUTURE
INNOVATION
NATURE
EDUCATION
CLIENTS
OPPORTUNITY**

FUTURE FAIRNESS FIDELITY

There is no growth without **FIDELITY**.
There is no fidelity without clarity.

Our **FUTURE** is built this way:
through fair choices, transparent
relationships, and a constant commitment
to doing good – and showing it.

Being a bank, for us, means innovating
while staying true to our values.
It means offering tools that are simple,
but never simplistic.

It means speaking clearly, respecting
the rules, and listening.

The future is not an expectation:
it is a responsibility.

That's why we believe in **FAIRNESS**:
in lasting quality, in fair pricing,
in a kind of finance that gives space
and voice to those who invest consciously.

FIND OUT MORE

[Responsible finance →](#)

[From principles to action through a clear ESG governance →](#)

[An integrated, forward-looking risk vision →](#)

[Fineco: the place to be →](#)

HIGHLIGHTS

0

cases of active or passive corruption

81%

of funds under SFDR Article 8 and 9 (No. of ISIN)
available on the platform

€647 m

net profit (stable compared with 2024)

€13.5 bn

net inflows (+33% compared with 2024) without
short-term promotions

INNOVATION IMPACT INCLUSION INTEGRITY

FIND OUT MORE

Responsible finance →

Tools that make life easier, freeing up more time →

For the people, with the people →

An integrated, forward-looking risk vision →

An active role in global change →

Doing things without leaving a mark?
That's not for us.

Every decision, every service,
every word we choose has an **IMPACT**.
That's what guides us.

It's not just about doing our job well:
we want to do it the right way.

We promote **INCLUSION** and accessibility,
simplify access, and take responsibility
for our actions.

We don't follow the wave of **INNOVATION**.
We set our own pace.

A pace that brings together ethics
and technology, vision and discipline,
performance and people.

Not to chase change, but to shape it.

With **INTEGRITY**, and with the awareness
that the only real revolution is the one that
truly improves people's lives.

HIGHLIGHTS

+19%

increase in the Bank's ESG bond investments
compared with 2024

**AI development made available for
Financial Advisors**

90 tonnes

of paper saved thanks to digitalisation

17%

of total home-purchase mortgages are green

UNI/PdR 125:2022 gender equality certification

NATURE NETWORKS

FIND OUT MORE

Every day, a conscious choice →

An active role in global change →

Responsible where it matters →

For the people, with the people →

Two simple words.

Yet they encompass everything.

The **NATURE** of the places we live in.

And also the nature of our actions.

The nature of authentic connections.

And of clean energy, of water to be protected,
of resources to be used responsibly.

We are part of a global network.

And part of a local ecosystem.

We act with environmental rigour in every
choice – from mobility to office spaces,
from energy efficiency to digitalisation –
has a clear direction.

But acting alone is not enough.

That's why we build alliances, join
international **NETWORKS**, share practices
and goals to make a real impact.

And then there's our own Network: over three
thousand Financial Advisors, working every day.
They don't just create value, they listen for it.

They are our living link with communities,
our eyes and ears in the real world.

And thanks to them, we know where
we can do more.

HIGHLIGHTS

Adherence to the **UN Global Compact, UN PRI, and the UN PRB**

EMAS environmental certification
renewed throughout Italy

Adoption of an **Environmental Policy**
for the Group

+10,000 kg

of waste, including plastics and
microplastics, collected from Italian seas
and lakes since 2022, in collaboration
with LifeGate

3,076

Financial Advisors actively operating in Italy

ETHICS EDUCATION EQUITY ECONOMY

Knowledge is the first form of EQUITY.

It's what makes it possible to choose, to understand, to participate.

That's why financial EDUCATION is an integral part of who we are as a bank.

It's a constant commitment, not only to those who invest, but to anyone who wants to take care of their future.

We believe in the ETHICS of business and in an ECONOMY that is not reserved for the few, but accessible to all.

And every time we share tools, words, and vision, we take another step towards that goal.

HIGHLIGHTS

+1,600

financial education events delivered by the Network of Financial Advisors

+58,000

total participants

+1,450

students and teachers involved in "Conta su di Te" school projects

+1,150

students involved in Finecollege initiatives

FIND OUT MORE

Financial education →

For the people, with the people →

Responsible finance →

Together with communities, to create shared value →

CHANGE CULTURE CLIENTS COMMUNITY

FIND OUT MORE

For the people, with the people →

Financial education →

Responsible finance →

Together with communities, to create shared value →

Responsible where it matters →

There's a subtle thread that connects the ability to **CHANGE**, a gesture of listening, an investment in local communities.

We call it **CULTURE**. It's made of what we feel, what we absorb, what comes through in our tone, our actions, our everyday choices.

It's our way of being present.

With our **CLIENTS**, whose lives we we aim to simplify.

With those who work with us, to whom we offer real opportunities to grow.

With our **COMMUNITIES**, where we aim to be not just visible, but truly present.

It isn't built in a day. It can't be imposed.

But it can be nurtured.

And when it works, it shows:
in the trust we generate,
in the quality of our relationships,
in the value we create together.

HIGHLIGHTS

+253,000 hours

of training for the Network (82 hours per person)

+64,000 hours

of training for Employees (42 hours per person)

+7

new active charity projects and 4 new Christmas charity initiatives in 2025

+27%

new Clients onboarded (compared with 2024)

OPPORTUNITY OPENNESS

FIND OUT MORE

Financial education →

For the people, with the people →

Together with communities, to create shared value →

Opening up. Opening ourselves. Making room.

This is how we see our role: not to hold back, but to make things accessible.

To new careers, to new OPPORTUNITIES, to those just starting out, and to those starting over.

To ideas that come from within, but also from the outside.

Because if there's a real way to grow, it's by staying open to change.

For us, OPENNESS means this: transparency that doesn't close in on itself, but becomes dialogue.

Accessibility that becomes concrete.

Diversity as a resource, cross-pollination as a driver.

Every person, every story, every path can generate value.

Our job is to recognise it, welcome it, and give it space to thrive.

HIGHLIGHTS

Around 400

young Financial Advisors have started their careers over the past four years through the Youth Project

Open platform with more than 4,000 available funds from over 70 asset managers

Financial education

People. Or rather, the individual. That's where it all begins.

Whether part of our team, a Client, or a member of the communities we serve, our goal is always to offer opportunities for informed growth.

Financial education is the first step: a strategic lever to promote autonomy, inclusion, and equal opportunity.

Together with the empowerment of individuals, respect for diversity, and support for communities, it is at the heart of our commitment to creating shared value.

Main achievements of 2025

+1,600 local events

+58,000 participants

Our main goals

Increase the number of financial education events held across Italy



Expand the availability of online financial education content and events offered by the Bank



Organise ESG-focused events across all commercial areas



Knowledge to choose: financial education for informed investing

Knowledge creates opportunity. That's why we place financial education at the heart of our social commitment and sustainability strategy.

It is one of the key goals of our 2026 sustainability plan: a concrete lever to promote inclusion, awareness, and informed choices.

Through collaboration among the people of the Bank, Fineco AM, and our Network of Financial Advisors, we build financial literacy where it's needed most – in schools, communities, and among Clients – to turn awareness into opportunity, and opportunity into shared value.

A continuous commitment, through every channel

Nationwide presence

Savings management initiatives organised by the Bank

Finecollege

We organise a wide network of in-person and online events to promote financial literacy on topics such as savings, investments, supplementary pensions, behavioural finance, and wealth planning.

FinecoDays and the "Finance for All" series are key moments of accessible education, aimed at both Clients and communities.

We collaborate with FEduF through initiatives such as **Finecollege**, the series of webinars promoted by FinecoBank and FEduF to explain finance and economics in a simple and accessible way. The sessions address topics such as the conscious use of money within the family, women's relationship with financial management, and the behaviours that influence responsible economic choices, offering practical tools to strengthen awareness and autonomy.

Collaboration with schools

"Conta su di Te" and **"AlxGirls"** projects

Around **1,450 students and teachers** involved

Partnership with **FEduF**

We bring financial education into schools of all levels, in collaboration with FEduF and academic partners, because we believe that a more equitable society begins with people who know how to manage their resources with awareness and responsibility.

With students, we discuss planning and saving, circular economy and sustainability, supplementary pensions, and payment systems.

Through projects like "[Conta su di Te](#)" and "[AlxGirls](#)" we raise awareness among young people about saving, pensions, and the responsible use of money, also helping to reduce gender gaps.

Digital content for everyone

25 videos published on the Fineco website

Webinars also available via live streaming

Participation in **Financial Education Month**

We create accessible and inclusive digital educational materials.

From the Fineconomy blog to social media channels and YouTube, and through webinars, we offer offer practical, concrete tools to enhance financial awareness.

Every year we take part in Financial Education Month, with initiatives focused on savings, retirement planning, and financial awareness.

We also collaborate with financial journalists to explore topics related to financial planning.



Financial education for Private Clients

27 dedicated events on **wealth planning**

Over **1,500 Private Clients** involved

We organise events for our Private Clients, focusing on wealth planning, generational transfer, including business activity, and advanced asset management.

We also involve external professionals to provide specialised insights and strengthen the relationship of trust.

Monitoring and continuous improvement

Surveys and final tests

Continuous content adaptation

We assess the effectiveness of our initiatives through online surveys, final tests, and direct feedback.

This approach allows us to continuously improve our educational offering, adapting it to emerging needs and the feedback of the communities we engage with.

To find out more, download:
The 2025 Consolidated Sustainability Reporting

[CLICK HERE](#)



PROJECTS

CONTA SU DI TE: WHEN FINANCE MEETS THE CLASSROOM



A project that helps students discover how to save, invest, and manage money responsibly through an innovative and engaging educational programme

In 2025 **Conta su di Te** returned for its third edition, confirming its role as one of Fineco Asset Management's flagship initiatives in the field of financial education.

The project, developed in collaboration with FEduF and Goodpoint, involved students from the first four years of upper secondary schools across seven Italian regions: Lombardy, Lazio, Piedmont, Campania, Marche, Veneto, and Liguria

The goal? To help young people build a more informed and responsible relationship with money, learning about tools, dynamics, and opportunities often left out of traditional school curricula.

From the basics to sustainability

The programme consisted of four lessons led by qualified tutors, both online and in person. A new digital tool, developed specifically for Fineco AM, made the experience more dynamic and engaging, turning learning into an interactive journey featuring quizzes, scores, and game-based mechanics.

The project addressed key themes of financial life – from saving to retirement planning, from sustainability to economic responsibility – and included a reflection on gender biases that influence the relationship with money

and career choices, particularly among girls. This dialogue helped strengthen financial awareness as a lever for personal empowerment.

The activities concluded with a final gamified test designed to boost engagement and make learning more active.

More knowledge, more awareness

This year, too, **Conta su di Te** achieved significant results: more than a thousand students participated in the activities.

The impact on girls was particularly interesting in developing the tools necessary to achieve their financial independence in the future.

Overall, over half of the students reported a concrete improvement in their financial skills.

Dublin as the final prize

As per tradition, the project ended with a prize contest, where top-performing students competed in interactive quizzes.

The winning school from the previous edition chose Dublin, headquarters of Fineco AM, as the destination for a study trip, offering students firsthand experience of the international finance world.

An experience that confirmed "**Conta su di Te**" is more than just a course: it's an opportunity to open up new horizons and imagine the future with greater awareness.

1,450

**STUDENTS
AND TEACHERS**

involved in the third edition

7

**ITALIAN
REGIONS**

reached by the project: Lombardy, Lazio, Piedmont, Campania, Marche, Veneto, and Liguria

+

**FEMALE
STUDENT
INTEREST**

in the tools needed to achieve financial independence

Responsible finance

We follow a transparent, rigorous, and responsible development strategy. Our products and services integrate sustainability criteria and create value for Clients, society, and the environment.

Main achievements of 2025

19%

increase in the Bank's ESG bond investments compared with 2024

81%

of funds² offered to Clients classified as SFDR Articles 8 and 9

17%

of total home-purchase mortgages are green

+14,000

opened accounts since the launch of the Underage Account

Our main goals

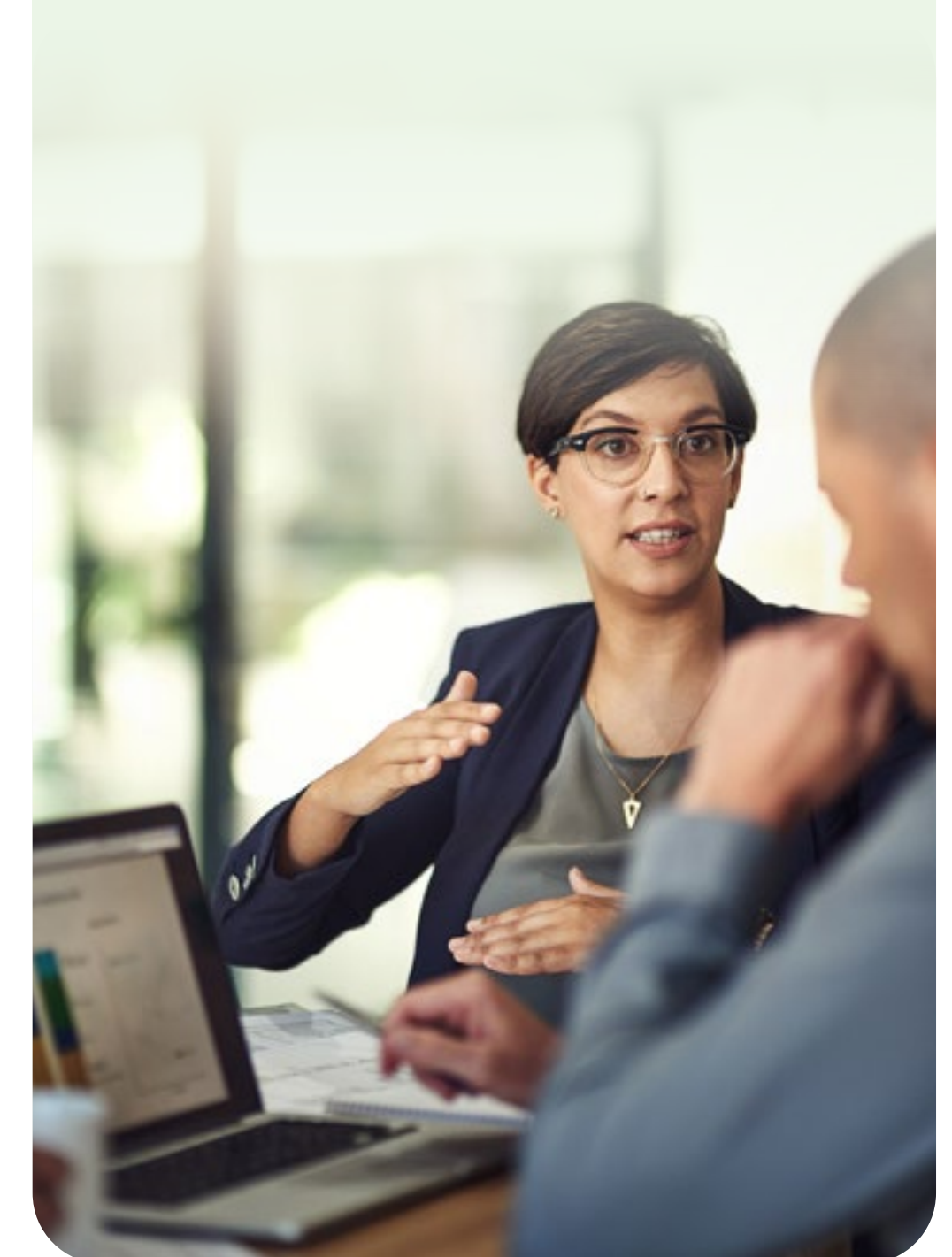
Offer at least 3 certificates with ESG underlying assets



New partnerships with ESG-focused asset managers



Expand the range of funds with a Fineco ESG Rating ≥ 6 out of 10



²ISIN

Building responsible finance

The pursuit of balance between ethics, performance, and sustainability is a top priority in every area of our work.

We have set clear goals: to design offerings that meet high sustainability standards to strengthen transparency and awareness.

We aim for a type of finance capable of generating shared value, today and tomorrow.

Our vision of responsibility

Sustainability and transparency in investment products and services

Focus on **fee-based Financial Advisory** for **transparent, long-term relationships**

77% of new funds have a Fineco ESG Rating \geq 6 out of 10

We aim to build long-term relationships with our Clients, empowering each person to make informed decisions. This is why we believe in true transparency: Clients know what they pay and why. We have always believed in the importance of transparent, fair, and personalised advisory services. We offer advanced platforms and competitive costs.

Thanks to Fineco AM's innovative solutions, we gradually guide clients toward a long-term investment perspective. We do this by combining protection strategies with mechanisms that allow a gradual shift toward long-term investment instruments.

Our offering continues to evolve toward an increasingly integrated approach to sustainability. Since 2022, we have adopted the Fineco ESG Rating, which assesses the sustainability risk of the products we offer.

For inclusive and conscious finance

Underage Account

Under-30 account with benefits on payment cards and savings plans

Adherence to the **ABI moratorium** for women victims of violence

We want access to banking services to be simple and available to everyone. We offer accounts with preferential conditions, such as the **Underage Account**, dedicated to under-18s to help young people manage money responsibly; the **Under-30 account**, with reduced fees on payment instruments and investment plans; and the **Basic Account** and **Basic Account B**, designed for those with lower incomes or limited pensions.

Fineco has joined the memorandum of understanding to protect women victims of gender-based violence, which includes the suspension of principal payments on mortgages and loans.

[FIND OUT MORE ON THE MEMORANDUM](#)



Financing and building a greener economy

17% of total home-purchase mortgages are green

Green loans to finance **renewable energy** technologies

Through our credit products, we promote sustainable choices. We offer green mortgages for the purchase of energy-efficient properties and loans dedicated to renewable energy solutions. Since 2021, we have integrated ESG criteria into the investment decisions of our banking portfolio, with a growing share of ESG bonds.

To find out more, download:

The 2025 Consolidated Sustainability Reporting

[CLICK HERE](#)



FINECO AM: THE ASSET MANAGER OF THE GROUP



Targeted solutions, tangible sustainability, global partnerships: this is how we build long-term value

Fineco AM is the Group's asset management company, established to respond promptly to Clients' needs with targeted investment solutions consistent with our values.

Time-to-market

The ability to develop products quickly is one of our strengths.

This competitive advantage that translates into greater alignment with the real needs of our Clients.

ESG in substance, not just in name

All our products integrate ESG criteria into investment decisions. Alongside this, we carry out concrete stewardship activities - particularly through our voting at shareholders' meetings - with the issuers we select, promoting sustainable behaviours and tangible improvements.

Global partnerships, a shared vision

We collaborate with leading international asset managers to offer an increasingly comprehensive product range that is aligned with today's challenges.

Together, we also develop funds that invest in companies committed to themes such as Diversity & Inclusion and the goals of the Paris Agreement.

Shared value only

We believe in a transparent, accessible model, because for us trust is built on choices that are simple, clear, and fair.

Innovation

A simple bank

Behind every daily action – a digital signature, checking a portfolio, receiving advisory services – lies an advanced technological infrastructure, designed to simplify people's lives.

Innovation is our tool to simplify, connect, and empower. It's a concrete way to offer Clients smooth, user-friendly experiences, and to provide Financial Advisors with advanced tools to fully express their professionalism.

To innovate means improving every day

For us, innovation is a continuous process: a mindset before it is a technological strategy.

We constantly monitor the user's experience to identify areas for improvement, gather feedback, and turn it into tangible progress.



Tools that make life easier, freeing up more time

We design solutions that make the experience accessible and seamless for Clients, and more effective for the Financial Advisors. Every feature is created to streamline operational steps, support decision-making, and shorten distances. This allows us to focus on what truly creates value: listening, trust, and ongoing dialogue.



From technology to relationships

An integrated platform that bridges distances

Transactions can be completed online or via web collaboration

A single platform for Financial Advisors and Clients, wherever they are

Digital signatures for contracts and transactions

Thanks to a technologically advanced platform and the expertise of our Financial Advisors, we support Clients at every stage of their financial journey.

We do so efficiently and accessibly, also through tools like **web collaboration**, which allows Clients to start, complete, and sign transactions directly from their personal home page.

Less back office, more value for the Clients

Technology at the service of Financial Advisory

Time is a valuable asset to protect and make the most of. We reduce operational tasks for our Financial Advisors to make room for relationships, dialogue, and listening thanks to technology.



Artificial Intelligence: already a reality

We have adopted a [Global Policy "General principles on Artificial Intelligence"](#), to promote an ethical, responsible, transparent, and inclusive use of AI.

This approach is supported by an internal team with specialised expertise, committed to developing safe, traceable, and people-centric solutions.

We believe innovation is a key driver for continuously improving the quality of the service we offer our Clients.

This is why we invest in training our professionals and equipping them with increasingly advanced tools.

By the second half of 2025, around 2,900 Financial Advisors had already used the first two Artificial Intelligence solutions: "AI Portfolio" and "AI Assistant".

In parallel, we launched dedicated AI training programme to explore its potential and encourage effective, informed adoption. In addition, a specific group of employees took part in a training initiative focused on advanced technologies, with the goal of further supporting our people in embracing AI-based tools that enhance day-to-day operations.

To find out more, download:
The 2025 Consolidated Sustainability Reporting

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PROJECTS

AI IN OUR ADVISORY SERVICES



To make our service even more efficient, we have introduced Artificial Intelligence within X-Net

“AI Portfolio”

The main innovation lies in giving Financial Advisors access to a tool trained in our financial methodologies, enabling them to build portfolios based on these principles or to analyse the characteristics of existing portfolios. The new tool can access the entire range of solutions available on Fineco’s open platform – including investment funds, ETFs, and bonds - and allows Advisors to further personalise the suggested solution using these same products. Additional asset classes will be added in the coming months.

The role of the Financial Advisor remains central: AI provides suggestions, but it is the Financial Advisor who makes the final decisions, adapting the proposals

generated by Artificial Intelligence to the specific profile and objectives of each Client.

AI for everyday operations

In addition to the application used for portfolio construction, we have also developed an assistant to support Financial Advisor in their daily work (AI Assistant). Designed to speed up document searches, the tool allows Financial Advisors to quickly access and query internal circulars, documents, and resources through a conversational interface, significantly streamlining administrative tasks.

Fineco: the place to be

We are a place where people can grow.

Not just a physical space, nor simply a set of tools and technologies: an environment built on human relationships, values, and opportunities.

We offer development paths, continuous training, attention to well-being, listening, and inclusion.

Because growing together with our people means building a stronger bank, every day, that is more open to the future.



**UNI/PdR 125:2022
Gender Equality
Certification**

Main achievements of 2025

+253,000 hours of training for the Network

+64,000 hours of Employee training

Our main goals

Increasing gender diversity across the Network, with the involvement of Network Managers



Ongoing awareness initiatives on Diversity & Inclusion



Additional support measures for parenting and work-life balance



People and growth at the heart of our sustainability strategy

In our sustainability plan, we give priority to the well-being, growth, and inclusion of our people.

We foster an environment that values talent and skills, supports work-life balance, and promotes dialogue, training, inclusion, and listening.

Because the value we create is the result of a shared commitment by everyone across the Group.

#ThePlaceToBe

For the people, with the people

Employee empowerment and a culture of growth

1,529 Employees
(58% men, 42% women)

Ongoing Talent Development

We are growth-oriented. We see growth as a natural part of our organisation.

This is why we value every individual through pathways that develop skills and broaden their experience.

Through transparent evaluations, targeted training, and continuous knowledge sharing, we create space for the talent and energy that allow us to evolve every day.

This journey also includes dedicated **moments of discussion on sustainability**, designed to explore today's challenges and understand their impact on the European regulatory framework and the financial sector. The meetings concluded with interactive sessions that collected reflections, through questionnaires, on how sustainability concretely influences everyday working life.



Diversity, equity & inclusion

Global Policy Diversity, Equity & Inclusion

32% of managerial roles held by women

16% of STEM roles held by women

Equity is a principle that guides the way we operate: it means ensuring that everyone has the same opportunities for growth and people's well-being, while recognising and valuing every difference. With this in mind, we work to reduce gender gaps and promote an environment that is increasingly inclusive, accessible, and respectful, also through collaborations with organizations such as Valore D, Fondazione Libellula, and other partners.

Well-being and work-life balance

Low turnover rate of 3%

Welfare programme

Active psychological support service

The quality of work is linked to people's well-being. We offer flexibility, supplementary pension schemes, welfare programmes, and services supporting health and parenthood, to support those who work with us at different stages of life, accompanying them in their daily challenges.

To find out more, download: **The 2025 Consolidated Sustainability Reporting**

[CLICK HERE](#)



Network of Financial Advisors: growth and inclusion

3,076 Financial Advisors

Youth Project

Team-based work

Our Financial Advisors support clients through every stage of their financial lives, building personalised solutions and long-lasting relationships of trust.

They are never alone: the Bank supports them every day with training, advanced tools, and specialised assistance, such as in tax matters and estate planning.

Our model is built on a three-way relationship – Client, Financial Advisor, Bank – which strengthens and deepens the connection.

This is reflected in strong Client loyalty and the growth of assets.

Through the “Youth Project” initiative, we encourage young Financial Advisors to join our Network and support their professional development, fostering generational renewal and a Network that is increasingly inclusive and representative of a changing world.

With our team-based working model, we promote a collaborative approach to financial advisory, enabling the sharing of specialised expertise and offering a more structured, transparent, and effective service.

Continuous training and skills development for our people

**Technical,
managerial, and soft
skills training**

We invest in developing skills through targeted training programmes designed to meet every need.

From leadership to soft skills, from ESG culture to safety and through to specialist and technical expertise – our commitment is ongoing.

To find out more, download:
**The 2025 Consolidated
Sustainability Reporting**

[CLICK HERE](#)



PROJECTS

YOUTH PROJECT: INVESTING IN TOMORROW'S TALENT



Concrete opportunities to support the new generation of our Network

Since 2011, through the **Youth Project**, we have been committed to building the future of financial advisory by starting from the new generations. The programme is designed for recent graduates and young professionals aged between 24 and 38 years old who want to pursue a stimulating career in a constantly evolving sector. The Youth Project offers three forms of support to guide young advisors through the first steps of the profession: structured training that combines technical and relational skills, mentorship from an experienced tutor, and financial support designed to concretely sustain the start of their career.

In the last 4 years, thanks to the Youth Project, we have brought into the Network around

**400 young
Financial Advisors**

PROJECTS

INITIATIVES FOR EMPLOYEES: OUR COMMITMENT TO WELL-BEING AND CONNECTION



We invest in the well-being of our people through initiatives designed to support different stages of life, foster relationships, and make the work experience increasingly responsive and attentive to individual needs.

From parenthood to health, to informal moments of exchange, we promote projects that put people at the centre and support their growth, both inside and outside the workplace.

#BE PARENTS IN FINECO: growing together, our programme to support mothers and fathers

Our commitment to supporting employee-parents continues with new dedicated initiatives. Becoming a parent changes priorities, balance, and the way work is experienced; this is why we offer programmes designed to accompany people through every stage of parenthood.

The initiatives include dedicated discussion sessions for colleagues with children aged 0 to 2, creating space to reflect together on topics such as parental identity, returning to work, managing mental load, and the role of new parents. These are complemented by a series of webinars open to everyone, exploring current topics related to raising children – from educational rules to conscious digital use, and how the adolescent mind works.

These meetings become spaces for dialogue, sharing, and connection among colleagues, reaffirming our commitment to the well-being and growth of the entire Fineco community.

My Doctor: care and assistance wherever we are

We provide My Doctor, the telemedicine service that supports our people in the event of illness or injury. Since January 2025, 24/7, medical teleconsultations have been available, along with prescriptions sent by email and home delivery of medication, allowing every need to manage needs even during holidays or when abroad. It is a service that enables us to use our insurance benefits easily and effectively, and to take care of our health wherever we are.

Fineco Lunch: turning the lunch break into an opportunity to build new connections

We turn the lunch break into a moment to get to know each other better, exchange ideas, and foster dialogue, strengthening the Fineco People spirit. Informal meetings among colleagues, together with one of our senior leaders, become opportunities to discuss topics related to the Bank, our day-to-day work, and the challenges we face every day.

Environmental care

In every kind of challenge, a bank like ours can – and must – be part of the solution, especially when it comes to climate change: global, urgent, and non-negotiable.

We were born digital. We believe in efficiency, responsible use of resources, and dematerialization.

And we know how to turn vision into reality: through concrete, measurable, and everyday actions.

Main results and KPIs of 2025

99.6%

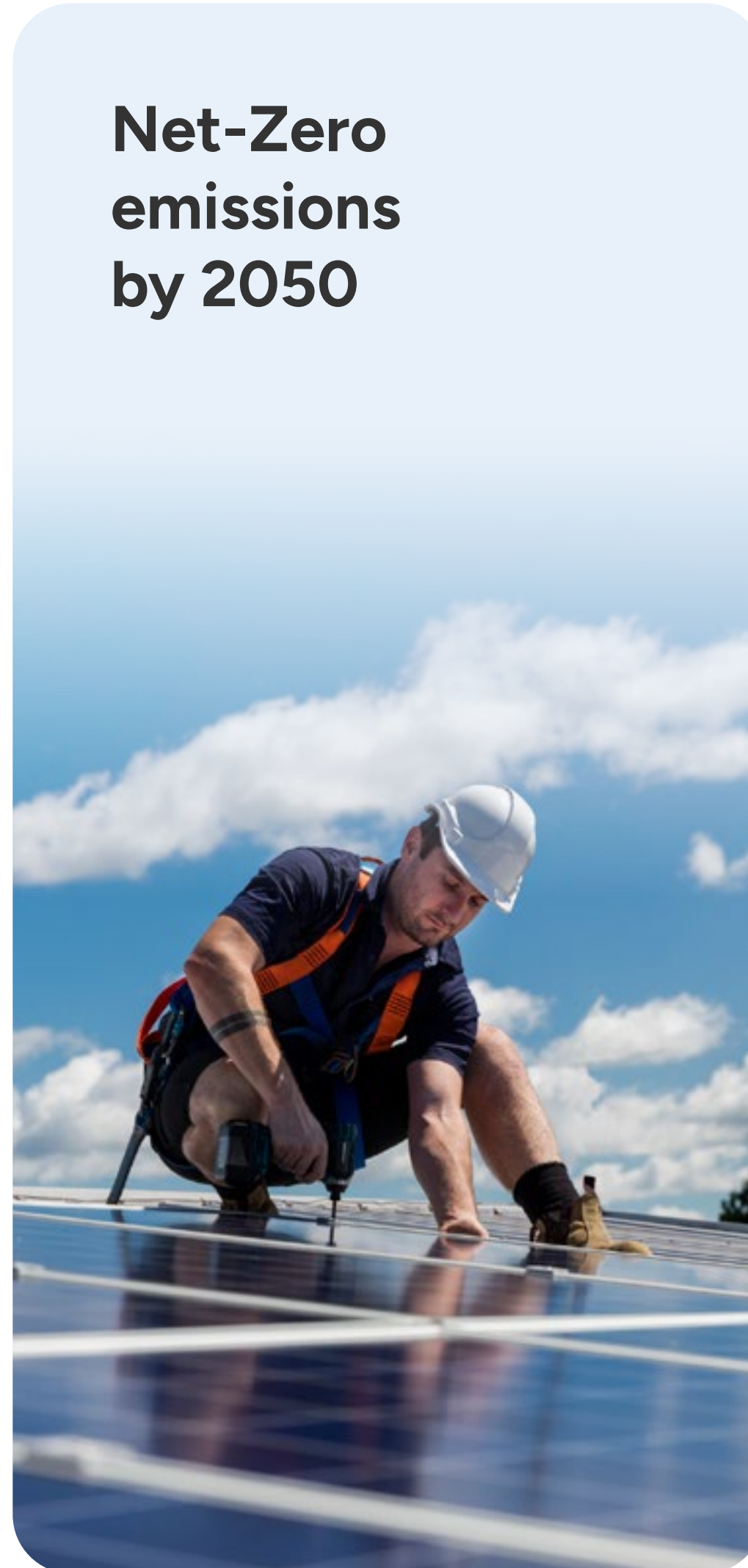
of the Bank's portfolio aligned with Net-Zero targets

-45%

reduction in Scope 1 and 2 (market-based) emissions vs 2021

Our main goals

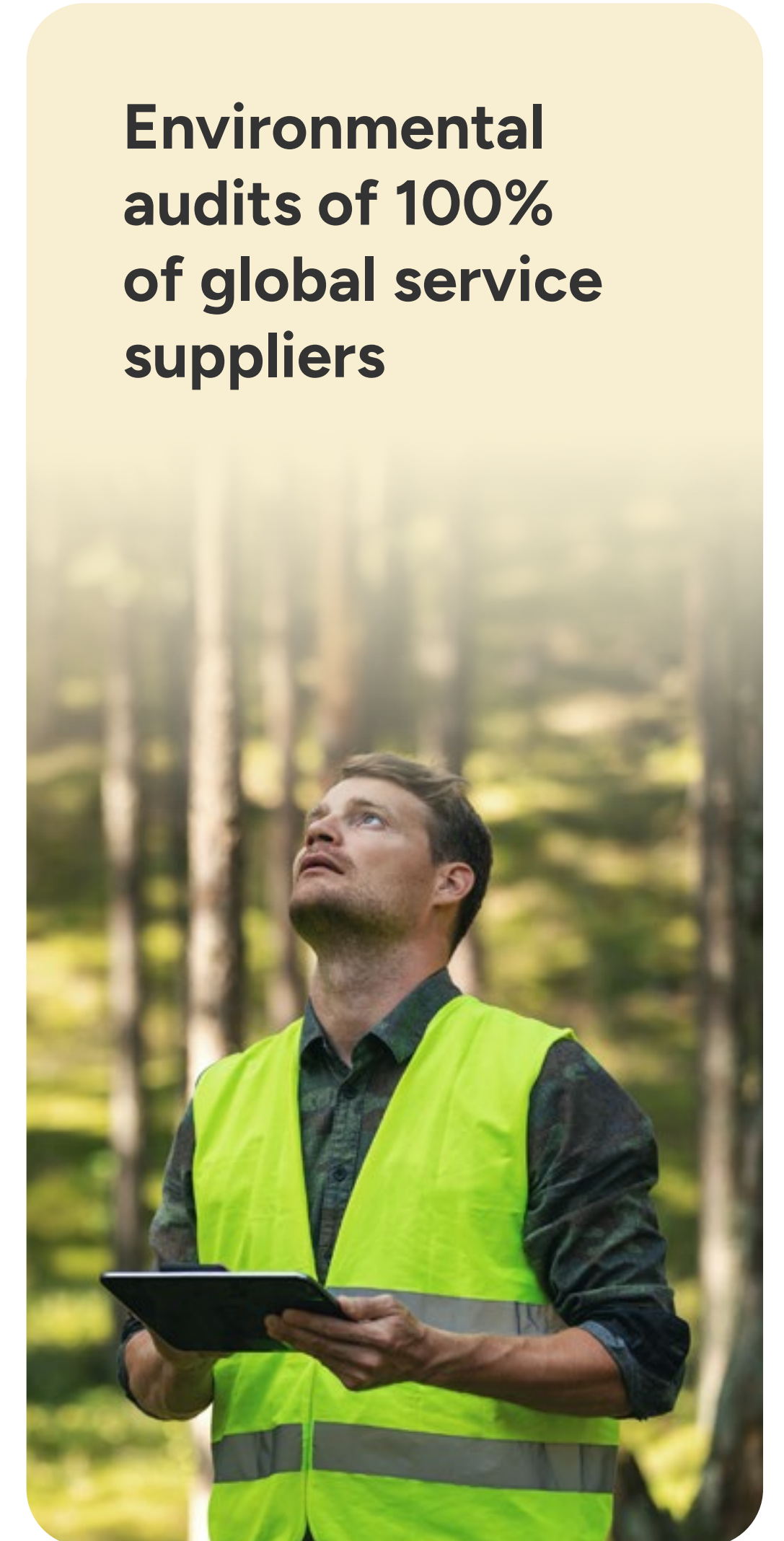
Net-Zero emissions by 2050



Increase in digital solutions



Environmental audits of 100% of global service suppliers



Every day, a conscious choice

Every choice matters: in the materials we use, the behaviours we promote, and the energy we consume.

That's why our environmental strategy works on two interconnected levels: on one hand, combating climate change; on the other, reducing the impact of our activities through a more conscious use of resources.

This commitment translates into daily, concrete, and verifiable actions, through the implementation of an environmental management system certified according to the European EMAS standard of excellence across the entire national territory.



Committed to combatting climate change

Emission reduction and energy efficiency

We aim to achieve net-zero operational emissions (Scope 1 and 2, market-based) by 2050. To reach this goal, we are working to make our offices more energy efficient by upgrading systems and optimising energy consumption. We are also committed to progressively reducing fossil fuel use across our supply chain. For our data centres, we work only with partners who guarantee 100% renewable electricity. We make our offices more efficient by optimising space, upgrading systems, and streamlining energy use. In 2025, the refurbishment of the utilities plant at our Milan headquarters was completed: we replaced gas boilers with high-efficiency electric solutions powered by renewable energy.

[LEARN MORE ABOUT OUR COMMITMENT TO EMISSION REDUCTION](#) >

Energy from renewable sources

100% renewable energy³

176 MWh of self-produced energy from **photovoltaic** systems in 2025

100% renewable energy in data centres

³For premises with utilities in the Bank's name.

Sustainable mobility

100% hybrid/electric company car fleet since 2024

15 electric vehicle charging stations installed at our offices

Corporate portal dedicated to sustainable mobility

We have completed the transition to a fully electric/hybrid company car fleet and promote sustainable mobility for Employees through reimbursement for *bike sharing* subscriptions, discounts on high-speed train tickets, vouchers for *shared mobility* services, and the purchase of discounted public transport subscriptions.



To find out more, download:
The 2025 Consolidated Sustainability Reporting

[CLICK HERE](#)



Responsible where it matters

Digitalisation and dematerialisation

90 tonnes of paper saved in 2025 thanks to digital signatures and paperless processes

In 2025, we continued to reduce paper usage by accelerating the digitalisation of internal processes and Client services.

Sustainable space management

18 new Fineco Centers were designed and built in 2025 in line with **environmental guidelines**

We design more sustainable spaces by enhancing existing elements, reducing material consumption, and promoting the reuse of furniture and fittings.



Responsible use of materials

Over 468,000 payment cards issued in **recycled PVC**

100% FSC® and EU Ecolabel-certified paper used in the Bank's offices

We are progressively converting our consumables: payment cards made from recycled PVC and office paper from certified sources.

In the Fineco Centers, 65% of the paper used is EU Ecolabel-certified.

To find out more, download:
The 2025 Consolidated Sustainability Reporting

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Sustainable supply and procurement practices

3 environmental audits conducted on global service suppliers in 2025

E-shop for Financial Advisors to purchase **certified and sustainable products**

384 products with environmental certifications or sustainability features purchased by the network in 2025

We monitor and raise awareness across the supply chain, integrating ESG criteria into procurement and promoting sustainable practices among Financial Advisors.

Since 2021, we have provided our Network with a handbook of guidelines for the proper and responsible environmental management of Fineco Centers. The goal is to minimize energy and resource consumption and to prevent and properly manage waste.

In our offices, we are progressively reducing single-use plastic materials and have eliminated plastic water bottles.

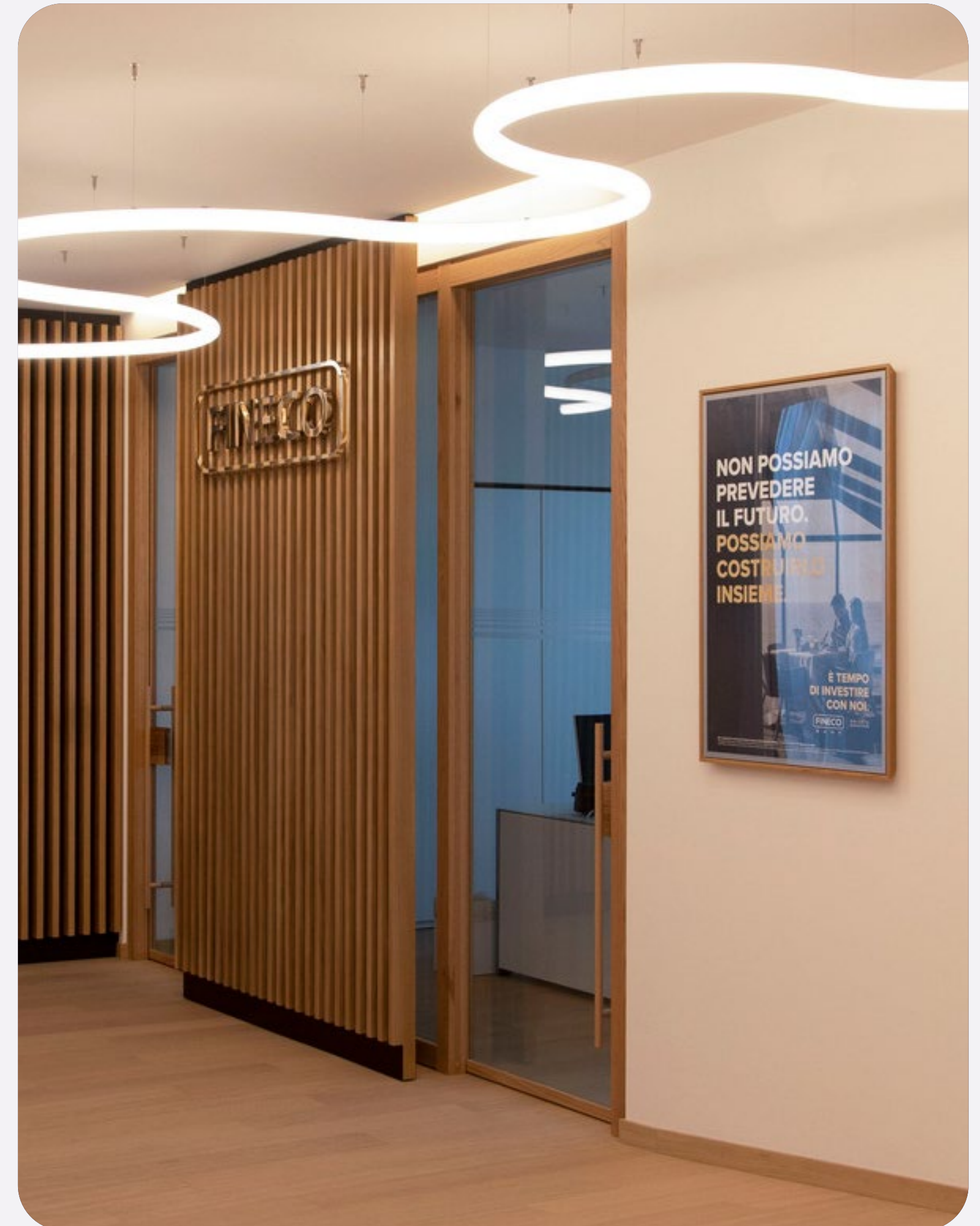
Starting in 2024, Financial Advisors also have access to an e-shop where they can purchase office supplies with leading environmental certifications (e.g., EU Ecolabel, Blauer Engel, FSC®) or sustainability features, such as recycled printing paper and stationery made from recycled materials.

We also promote sustainability criteria in events and communication activities, using dedicated guidelines to support more sustainable choices in terms of locations, setups, catering, and merchandising.

To find out more, download:

The 2025 Consolidated Sustainability Reporting

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PROJECTS

FOR THE HEALTH OF OUR SEAS, TOGETHER WITH THE WATER DEFENDERS ALLIANCE



Supporting technological solutions and concrete actions to protect the Mediterranean

We are an active member of the Water Defenders Alliance, promoted by LifeGate: an alliance of businesses, citizens, institutions, research bodies, and universities working together to protect the waters of the Mediterranean.

Our goal is clear and concrete: to deploy advanced, measurable, and science-based technological solutions to combat marine pollution and promote more responsible water resource management.

Technologies and actions in ports

From Milan's Darsena to the seabed of Trieste, from the Smart Bay of Santa Teresa in Lerici – Italy's first "intelligent" bay, a natural laboratory where research, sustainable tourism, and mussel farming come together - all the way to the coasts of Cagliari, we have deployed energy and technology with a single goal: protecting the health of our seas and waters.

In 2025, we supported new initiatives in Italian ports to prevent hydrocarbon spills and improve the collection of floating waste.

In Trieste, we organised a seabed-cleaning operation with a team of marine biologists and divers, recovering over 200 kg of waste to help preserve the marine ecosystem.

We also supported specific initiatives in Italian ports to prevent hydrocarbon leaks and enhance the collection of

floating debris through innovative devices such as **Seabin** and **Pixie Drone**, capable of capturing macro-waste and contributing to the cleaning of port waters.

Milano Green: employees who take care of the local area

During the Milan Green Week, we joined forces with LifeGate to care for one of the city's symbolic places: the Darsena. During the event, Fineco employees and their families had the opportunity to try the Pixie Drone, an innovative aquatic drone capable of collecting floating waste, offering a tangible contribution to protecting water and the environment.

Thanks to our collaboration with LifeGate, since 2022 more than

+10,000 kg of waste

including plastics and microplastics, have been collected from Italian seas and lakes.



Powered by
LIFEGATE

Local development, alongside communities

We are a bank, but also much more. We actively participate in community life, supporting those who generate social, cultural, and environmental value. Our commitment grows alongside local communities.

Main achievements of 2025

In the cultural sphere, we support: the Professional Dreamers exhibition (Turin) and partnerships with Teatro della Pergola (Florence), Teatro Petruzzelli (Bari), and Teatro Sistina (Rome)

+560,000€

donated to solidarity projects

Our main goals

Partnerships to support culture and preserve and enhance historical and artistic heritage



Partnerships for environmental protection and care of local areas



Ongoing support for the community through charity campaigns on the Fineco website



Emergency response initiatives through direct donations and the activation of fundraising campaigns



Shared value, a strategic goal

We listen to local communities and translate their needs into a transparent, shared strategy that generates social value.

Our sustainability plan supports community growth through concrete actions: solidarity projects, cultural initiatives, and environmental programmes.



Together with communities, to create shared value

Solidarity projects

4 areas of impact:

Childhood, communities, medical research and health, and arts and culture

Every year we select and support projects that address the real needs of communities. Our contribution is concrete and continuous, guided by a rigorous and transparent process. Once published on our website, the initiative remains open to Client donations for about a year. The section is updated every quarter with 3-4 new projects, reflecting an ongoing and growing commitment.

Sponsorships and cultural and environmental partnerships

Partnerships with **FAI, theatres and exhibitions**

Environmental projects with **LifeGate**

We believe that culture and environmental protection are essential elements for collective well-being.

We support exhibitions, festivals, urban regeneration projects, and initiatives for environmental preservation.



Ongoing campaigns and charity initiatives

7 active charity projects on the website

4 Christmas projects in 2025

Solidarity campaigns, such as *A Natale diamo luce a un futuro migliore*, strengthen the connection with local communities and engage customers and stakeholders in collective action for the benefit of society.

Other supported projects

A broad network of organisations and associations

Each year, we expand our reach by supporting initiatives that promote inclusion, education, health, and culture.

To find out more, download:
The 2025 Consolidated Sustainability Reporting

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PROJECTS

A NATALE DIAMO LUCE A UN FUTURO MIGLIORE



With our solidarity campaign, we have brought new hope to those experiencing vulnerability

In 2025, we renewed an initiative that is deeply meaningful to us: the Christmas solidarity campaign *A Natale diamo luce a un futuro migliore*.

From mid-December to January, we invited our Clients to join us in supporting four high-impact projects dedicated to children, women, and families facing hardship in Italy.

This initiative is part of a broader commitment that we have strengthened through the launch of the [Solidarity](#) section on our website. A dedicated space created to gather and promote the projects we support across different areas: childhood, education, health, scientific research, and culture. Today, it hosts around twenty-five initiatives, continuously updated.

Four projects, one shared goal

Over the year, we supported four organisations working on different fronts but united by the same objective: generating tangible social impact.

We supported:

- the *Sempre più vicini* project by **Fondazione Lega del Filo d'Oro**, aimed at strengthening local services for people with deafblindness and multiple psychosensory disabilities;

- the *AUT Evolution* initiative by **Cascina San Vincenzo**, which returns to the community a property confiscated from organised crime by transforming it into a space offering activities and services for children, adolescents, and young adults on the autism spectrum;
- the work of **Fondazione Una Nessuna Centomila**, committed to preventing and combating gender-based violence through emotional education programmes in schools;
- the *Un milione di pasti entro il 2030* project by **Equoevento**, which recovers surplus food from events and redistributes it to people in need.

The strength of the community

We made participation in solidarity initiatives even more accessible: in addition to the dedicated web page, donations were also promoted through our social media channels using the hashtag [#DonaConFineco](#). A simple way to engage a wider audience and build, together, a virtuous circle of solidarity.

With a growing commitment to Solidarity

With this initiative, we aim to continue offering concrete support to those who need it most. For us, being a bank also means being close to people and their future. And every gesture, no matter how small, can truly make a difference.

4

PROJECTS SUPPORTED

in the areas of childhood,
women, and healthcare

SOLIDARITY SECTION

launched on the Fineco
website

#DONACONFINECO

social media fundraising
now active

PROJECTS

STANDING WITH WOMEN AFFECTED BY GENDER-BASED VIOLENCE



Our commitment to promoting gender equality is constant. For this reason, on the International Day for the Elimination of Violence against Women, we took part in several initiatives aimed at strengthening a responsibility that is, first and foremost, collective.

A commitment that starts with us and grows alongside the community

Since 2019, we have been working with **Valore D** to promote gender equality within the Group, and we are part of the **Fondazione Libellula** network, a community of companies dedicated to preventing and combating all forms of gender discrimination.

In 2025, we further strengthened this path by supporting the **Una Nessuna Centomila foundation**, which is active in raising awareness and preventing gender-based violence.

Supporting women: concrete actions against economic violence

Fighting gender-based violence also means promoting women's autonomy and economic independence. With this in mind, we joined the "**Una donna, un lavoro, un conto**" Alliance, supported by ABI and Federcasse.

In the same spirit, we renewed our commitment to the **Memorandum of Understanding promoted by ABI**, which provides for the suspension of loan repayments for women victims of gender-based violence who are experiencing financial hardship.

Every action shapes tomorrow.

True to our values, we have always chosen to evolve to create shared value.

There is no single word that fully defines who we are – only what we do every day.

**We are Fineco.
Digital by nature,
human by choice.**

**CHANGE IS GOOD.
SUSTAINABLE CHANGE IS BETTER.**

FINECO