



Group Environmental Policy

Introduction

Banca Ifis Group highlights its commitment to integrate sustainability in its business strategy, in order to create value in the medium to long term, for the benefit of all its stakeholders.

The Group disseminates and consolidates a culture of environmental protection, as defined by relevant international best practices. In particular, the Group intends to develop awareness of environmental aspects and promote responsible behaviours, giving adequate information and training, and asking for timely reporting of any deficiencies or non-compliance with applicable regulations.

Objectives

The Group aims to positively contribute to the sustainable development, managing and minimizing its activities direct and indirect environmental impacts.

In particular, concerning direct environmental impacts, Banca Ifis Group defines the following objectives:

- research and implement solutions to improve the energy efficiency of offices and reduce the environmental impact of business activity both inside and outside the organization;
- commit to using electricity supplied from renewable sources;
- design solutions to self-produce energy from renewable sources, where possible, carrying out enhancement and renovation of buildings following the highest standards of eco-compatibility;
- implement sustainable mobility actions aimed at gradually replacing the company car fleet with hybrid or electric vehicles, in line with market best practices, supported by an adequate company network of dedicated electric charging points;
- offset, where relevant, the residual greenhouse gas emissions through specific offsetting projects;
- prevent pollution deriving from its own activities, minimize its own water consumption, as well as the impact from waste production and disposal, favouring the recycling and reuse approach in a circular economy perspective;
- where possible, enhance the natural and biodiversity heritage of the ecosystems where it is present;
- improve the method of collecting and tracking environmental data;
- raise stakeholders' awareness of adopting environmentally responsible behaviour, including reducing indirect impacts.

Commitments

In order to pursue the objectives defined above, Banca Ifis Group:

- directs its choices in such a way as to ensure compatibility between economic initiative and environmental needs, complying with current environmental protection regulations;
- spreads a strong and lasting environmental culture among all the Group Companies' employees, encouraging their involvement through information, training and definition of environmental responsibilities;
- transparently communicates the results achieved by environmental management even through the production of dedicated reporting and adherence to relevant reporting standards and frameworks (e.g. TCFD and ESRS);
- periodically reviews the Group Environmental Policy to define new objectives and commitments to ensure that they are in line with new environmental requirements, and changes in the Group's activities;
- implements and maintains an effective organizational model for managing environmental aspects from which the commission of environmental crimes may result;

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- implements every effort in organizational, operational and technological terms to prevent water, air and soil pollution by operating with a view to continuous improvement;
- identifies resources and responsibilities, verifies the organization's awareness of the issues involved, as well as internal and external communication and systemic actions;
- measures and monitors actions taken, verifies compliance with legal obligations and requirements.

Banca Ifis Group ensures that this Environmental Policy and the related organizational model for managing environmental aspects are understood, implemented and maintained at all levels of the organization and that the system is supported by periodic and systematic verification and training of the personnel involved.

The Group disseminates this document to all the employees, as well as making it available to all stakeholders by publishing it on the corporate website. It periodically conducts Policy review activities to verify its correctness and effectiveness, with a view to continuous improvement.

The entire corporate structure contributes, according to its attributions and competencies, to achieve the objectives.

