

<p>Informazione Regolamentata n. 30041-40-2024</p>	<p>Data/Ora Inizio Diffusione 13 Dicembre 2024 07:46:13</p>	<p>MTF</p>
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Societa' : ICCREA BANCA S.p.A

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Oggetto : SREP requirements

Testo del comunicato

Vedi allegato



Press Release

BCC Iccrea Group confirmed among the most capitalized banking groups in the sector, well above the capital requirements set by the ECB.

Rome, December 13, 2024

Iccrea Banca announces that it has received notification from the European Central Bank ("ECB") of the prudential decision ("SREP decision") containing the results of the annual Supervisory Review and Evaluation Process.

Taking into account the analyses and assessments made by the Supervisory Authority, the ECB has determined a "Pillar 2 Requirement" of 2.52%¹ for 2025 for BCC Iccrea Group (such requirement was 2.53% in 2024).

As a result of the prudential decision, the Common Equity Tier 1 ratio requirement to be met on a consolidated basis will be 9.50%, also considering the inclusion of the BCC Iccrea Group among the banking groups identified by Bank of Italy as other systemically important institutions (O-SIIs) in Italy, confirming its systemic relevance. In particular this requirement includes:

- the minimum Pillar 1 requirement of 4.50%;
- a Pillar 2 capital requirement (P2R) of 1.42%
- the capital conservation buffer equal to 2.50%;
- the O-SII buffer equal to 0.25%;
- the new capital buffer for systemic risk (Systemic Risk Buffer - SyRB) set at 0.83%².

As a result of this decision, the additional requirements that BCC Iccrea Group has to meet are as follows: 11.47% in terms of Tier 1 capital ratio; 14.10% in terms of Total capital ratio.

In the third quarter of 2024 the steady and relevant growth of the capital ratios of the Group continued, so the ratios at the end of September 2024 reached 23.66% for

¹ Such P2R of 2.52% must be held in the form of 56.25% of CET1 capital and 75% of Tier 1 capital, as a minimum.

² Calculated considering the exposure as of September 30, 2024, towards residents in Italy and the fully phased-in requirement as of June 30, 2025



Common Equity Tier 1 ratio and 24.82% for the Total Capital ratio, well above the requirements.

Press Contacts for the BCC Iccrea Group:

Raffaella Nani
Head of Institutional
Communication
+39 335-1217721
rnani@iccrea.bcc.it

Simone Maggi
Head of Investor Relations
+39 366-6739550
smaggi@iccrea.bcc.it

Marco Bellabarba
Media Relations
+39 340-8867477
mbellabarba@iccrea.bcc.it
Chiara Paciucci
Media Relations
+39 340-4643230
cpaciucci@iccrea.bcc.it

Barabino & Partners contacts for BCC Iccrea Group:

Domenico Lofano
d.lofano@barabino.it
334-1412995

Aurora Gianfelici
a.gianfelici@barabino.it
346-00707

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