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Utenza - Referente : FINECOBANKN02 - Paola

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Oggetto : PR FINECOBANK - Capital ratios well above
SREP requirements

Testo del comunicato

Vedi allegato



PRESS RELEASE

FinecoBank, capital ratios well above the capital requirements assigned by the European Central Bank

Milan, December 5th, 2024

Following the Supervisory Review and Evaluation Process (SREP), the European Central Bank has communicated the Pillar 2 Capital Requirement (P2R) for the FinecoBank Group, binding from 1 January 2025, unchanged from the previous one.

The FinecoBank Group is required to comply with the following capital requirements on a consolidated basis:

- 8.27% of CET1 Ratio
- 10.14% of T1 Ratio
- 12.64% of Total Capital Ratio

The above capital ratios include the Pillar 2 capital Requirement (P2R) equal to 2.00%¹ and the Combined Buffer Requirement² (CBR) to be met with CET1 instruments, composed by 2.50% Capital Conservation Buffer (CCB) and 0.14% Countercyclical Capital Buffer (CCyB)³.

As of 30 September 2024, FinecoBank Group capital ratios stood at:

- 27.29% CET1 Ratio
- 37.96% T1 Ratio
- 37.96% Total Capital ratio

¹ Following CRD V Art. 104a, banks shall meet the Pillar 2 Capital Requirement (P2R) with at least 75% of Tier 1 capital and at least 56.25% of Common Equity Tier 1 (CET1) capital.

² Starting from 31 December 2024 the Combined Buffer Requirement will also include the systemic risk buffer (SyRB) to be calculated on credit and counterparty risk-weighted exposures to residents of Italy. The target rate of 1% is to be achieved gradually by building up a buffer of 0.5% of the above-mentioned material exposures by 31 December 2024 and the remaining 0.5% by 30 June 2025.

³ CCyB as of 30 September 2024. The CCyB depends on the Group's exposure towards the countries where countercyclical buffer rates are or will be set, therefore it may vary on a quarterly basis.



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