

Informazione Regolamentata n. 30041-32-2025	Data/Ora Inizio Diffusione 31 Ottobre 2025 17:36:51	MTF
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Societa' : ICCREA BANCA S.p.A

Identificativo Informazione : 211410
Regolamentata

Utenza - referente : ICCREABANCAN03 - Maggi

Tipologia : REGEM

Data/Ora Ricezione : 31 Ottobre 2025 17:36:51

Data/Ora Inizio Diffusione : 31 Ottobre 2025 17:36:51

Oggetto : SREP Decision

Testo del comunicato

Vedi allegato



Press Release

The BCC Iccrea Group far exceeds the capital requirements set by the ECB, confirming its position as one of the most capitalised banks in the sector.

Pillar 2 Requirement (P2R) reduced by 27 bps.

Rome, October 31st, 2025

BCC Banca Iccrea announces that it has received notification from the ECB of its prudential decision (SREP decision), containing the results of the annual Supervisory Review and Evaluation Process (SREP).

Considering the analyses and assessments carried out by the Supervisory Authority, the ECB has determined a Pillar 2 Requirement of 2.25%¹ for 2026 for the Group (this requirement was 2.52% in 2025).

As a result of this prudential decision, the Common Equity Tier 1 ratio requirement to be met on a consolidated basis will amount to 9.36%, also taking into account the inclusion of the Group among the significant financial institutions in Italy by the Bank of Italy, which confirms its systemic importance. This requirement includes:

- the minimum Pillar 1 requirement of 4.50%;
- a Pillar 2 (P2R) capital requirement of 1.27%;
- the capital conservation buffer of 2.50%;
- the O-SII buffer of 0.25%;
- the new capital reserve for systemic risk, recently introduced (Systemic Risk Buffer - SyRB) of 0.84%².

As a result of this decision, the additional requirements that the Group must meet are as follows: 11.28% in terms of Tier 1 capital ratio; 13.48% in terms of Total capital ratio.

¹ Such a 2.25% P2R must be held as a minimum in the form of CET1 capital for 56.25% and T1 capital for 75%.

² Calculated considering the exposure as of June 30, 2025, towards residents in Italy.



As of 30 June 2025, the BCC Iccrea Group's capital ratios were well above the requirements; the Common Equity Tier 1 ratio stood at 25.31% and the Total Capital ratio at 25.82%.

The BCC Iccrea Group is the largest cooperative banking group in Italy, the only national banking group with entirely Italian capital, the second in terms of number of branches and one of the seven systemically important institutions. The Group, at the top of the system in terms of capital strength, currently comprises 112 cooperative credit banks, operating in over 1,700 Italian municipalities with over 2,400 branches, and other banking, financial and instrumental companies controlled by BCC Banca Iccrea. The Group is affiliated with Tertio Millennio ETS Foundation, a nonprofit organization established in 2002 within the Cooperative Credit system, dedicated to promoting social solidarity activities in Italy and abroad, particularly within the system of Cooperative Credit Banks and Rural Banks.

www.gruppobcciccrea.it

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