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Testo del comunicato

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PRESS RELEASE

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

Milan, November 3rd, 2025

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

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

- 8.68% of CET1 Ratio
- 10.55% of T1 Ratio
- 13.05% of Total Capital Ratio

The above capital ratios include the Pillar 2 capital Requirement (P2R) equal to 2.00%[1] and the Combined Buffer Requirement (CBR) to be met with CET1 instruments, composed by 2.50% Capital Conservation Buffer (CCB), 0.14% Countercyclical Capital Buffer (CCyB)[2] and 0.40% Systemic Risk Buffer (SyRB)[3].

As of 30 June 2025, FinecoBank Group capital ratios stood at:

- 23.46% CET1 Ratio
- 32.07% T1 Ratio
- 32.07% Total Capital ratio

Contacts:
Fineco - Media Relations
Tel.: +39 02 2887 2256
mediarelations@finecobank.com

Fineco - Investor Relations
Tel. +39 02 2887 2358
investors@finecobank.com

Barabino & Partners
Tel. +39 02 72023535
Emma Ascani
+39 335 390 334
e.ascani@barabino.it

[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] CCyB as of 30 June 2025. 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.
[3] SyRB as of 30 June 2025. The SyRB depends on the Group's credit and counterparty risk-weighted exposures to residents of Italy, therefore it may vary on a quarterly basis.

Fine Comunicato n.1615-54-2025	Numero di Pagine: 3