

Informazione Regolamentata n. 30041-38-2025	Data/Ora Inizio Diffusione 5 Dicembre 2025 17:16:39	MTF
---	--	-----

Societa' : ICCREA BANCA S.p.A

Utenza - referente : ICCREABANCAN03 - Maggi

Tipologia : REGEM

Data/Ora Ricezione : 5 Dicembre 2025 17:16:39

Data/Ora Inizio Diffusione : 5 Dicembre 2025 17:16:39

Oggetto : Fitch upgrades Iccrea Banca ratings

Testo del comunicato

Vedi allegato



Press Release

Fitch Ratings upgrades Iccrea Banca's rating to “BBB” from “BBB-”. Outlook Positive.

Mauro Pastore, GM of BCC Iccrea Group: “Further recognition of the effectiveness of our business model and of our solidity, at the top of the Italian banking system.”

Rome, December 5th, 2025

Fitch Ratings upgraded the Long-Term Issuer Default Ratings (IDRs) of BCC Iccrea Group and its parent company, Iccrea Banca SpA, to “BBB” from “BBB-”. The Outlooks on the Long-Term IDRs are Positive. The Viability Ratings (VRs) also improved to “bbb” from “bbb-” together with the Short-Term IDRs to “F2” from “F3”.

The upgrade primarily reflects the Group's growing revenue diversification, resilient asset quality metrics and continued capital accumulation. This upgrade is also underpinned by the recent upgrade of Italy's sovereign rating to “BBB+”.

The Positive outlook reflects Fitch Ratings' expectation that the Group's business model will continue to strengthen due to the Group's focus on developing wealth management and insurance activities, and on improving the asset quality while keeping an impaired loans reserve coverage ratio well above European standards.

Finally, Fitch Ratings underlines that Group's current ratings also reflect its nationwide franchise, high lending diversification and a granular and stable deposit base together with ample capital buffers.

Mauro Pastore, General Manager of BCC Iccrea Group, commented: “Today's Fitch assessment confirms the extraordinary path undertaken by our Group, which in just a few years has succeeded in becoming an increasingly significant player in both the Italian and European banking landscape. The Group has also demonstrated a growing ability to generate sustainable profitability, supported by effective risk management and a business strategy consistent with current macroeconomic conditions.

The upgrade acknowledges the stability and soundness of our business model and the Group's resilience in a financial context characterized by ongoing dynamic challenges and rising regulatory requirements.”



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 five 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

Contacts for BCC Iccrea Group:

Name	Job Role	Phone Number	E-mail Address
Raffaella Nani	Head of Institutional Communication	+39 335 1217721	rnani@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
Simone Maggi	Head of Investor Relations	+39 366 6739550	smaggi@iccrea.bcc.it
Alessia Scaltrito	Investor Relations	+39 335 7220951	ascaltrito@iccrea.bcc.it

Fine Comunicato n.30041-38-2025	Numero di Pagine: 4
---------------------------------	---------------------