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Testo del comunicato

Vedi allegato

GRUPPO BCC
ICCREA

Press release

BCC Iccrea Group: Consolidated results as of 30 June 2026

First-half results confirm the Group's strong capital and financial position and its ongoing support for the growth of local communities, in line with the principles of the Cooperative Credit model.

The positive growth in lending and total funding continued, reflecting the Group's strong territorial presence.

- **New credit disbursements**[1]: €10.5 billion (approximately +13% YoY)
- **Net customers loans (*stock*):**[2] €100.9 billion (+4.0% YoY)
- **Direct funding (*stock*):**[3] €144.3 billion (+3.1% YoY)
- **Indirect funding (*stock*):**[4] €84.6 billion (+12.9% YoY).

- **Net equity:** €18.5 billion (€16.8 billion at the end of June 2025).
- **CET 1 ratio**: 26.7% (25.2% at the end of June 2025)
- **LCR**: 293% (288% at the end of June 2025), **NSFR:** 160% (160% at the end of June 2025)
- **Gross NPL ratio**: 2.4% (3.1% at the end of June 2025); **Net NPL ratio**: 0.6% (0.8% at the end of June 2025)[5].

[1] Consolidated management figures as of June 30th, 2026.
[2] They include operations (mainly repurchase agreements) with institutional counterparties amounting to approximately €4.4 billion (approximately €3.2 billion at the end of 2025; approximately €5.2 billion at the end of June 2025).
[3] Due to customers and securities issued.
[4] Consolidated management figures. Indirect funding consisting of assets under custody, assets under management and bancassurance.
[5] NPL Ratio calculated as the ratio of non-performing loans to customers and total loans to customers at amortised cost (gross and net values). Even applying the EBA methodology, the gross and the net NPL ratios remain unchanged at 2.4% and 0.6% respectively. Excluding transactions with institutional counterparties, as of June 30th, 2026, the gross NPL ratio stood at 2.5% and the net NPL ratio was 0.6%.

GRUPPO BCC ICCREA

Rome, 12 August 2026

The Board of Directors of Iccrea Banca has examined the consolidated results of the BCC Iccrea Group as of June 30th, 2026.

During the first half of 2026, the BCC Iccrea Group, the largest cooperative banking group in Italy, continued on its growth path, with an increase in lending activity and direct funding, together with further strengthening of its fundamentals. This confirms the Group's strong capital and financial position and the effectiveness of the Cooperative Credit service model.

Indirect funding also recorded positive growth, increasing by approximately €10 billion compared with June 2025, also supported by recent initiatives in the insurance and asset management segments aimed at diversifying revenue sources.

Further confirmation of the Group's positive performance came from the rating agency Fitch, which during the second quarter upgraded the Group's Long-Term Rating to "BBB+" from "BBB", aligning it with Italy's sovereign rating. This represents the Group's eleventh rating upgrade since the end of 2022.

Consolidated Balance Sheet

Net customers loans amounted to €100.9 billion (+4.0% compared to the end of June 2025; +3.1% compared to the end of 2025). This trend was also supported by new credit disbursements during the half-year, amounting to €10.5 billion (approximately +13% y/y).

The incidence of non-performing loans was confirmed at extremely sound levels both at gross level (gross NPL ratio) at 2.4% (3.1% at the end of June 2025; 2.5% at the end of 2025) and at net level (net NPL ratio) at 0.6% (0.8% at the end of June 2025; 0.6% at the end of 2025).

The *coverage ratio* of total non-performing loans was also particularly high at 75.6% (74.3% at the end of June 2025; 75.8% at the end of 2025). The share of bad loans in the portfolio continued to decline (less than 1/3 of the total non-performing portfolio), showing a high coverage ratio (coverage ratio 89.6%).

Total financial assets stood at €59.7 billion (€56.5 billion at the end of June 2025; €57.5 billion at the end of 2025).

Direct funding[6] reached €144.3 billion (+3.1% compared to the end of June 2025; +0.8% compared to the end of 2025).

The *loan-to-deposit ratio* stood at 69.9% (69.3% at the end of June 2025; 68.4% at the end of 2025).

Net equity rose to €18.5 billion (€16.8 billion at the end of June 2025; €17.7 billion at the end of 2025).

Finally, indirect funding rose to €84.6 billion (€74.9 billion at the end of June 2025; €78.3 billion at the end of 2025).

Consolidated Income Statement

In terms of revenues, in the first half of 2026, the Group reported a gross income of €3,004 million (+5.2% y/y; +13.2% q/q), with a net interest income of €2,106 million (+4.6% y/y; +10.1% q/q). Net fees and commission income reported a positive trend amounting at €767 million (+7.5% y/y; +4.7% q/q).

Operating costs amounted to €1,637 million (+4.3% y/y; +7.1% q/q); the Group's *cost/income* ratio stood at 54.5% (55.0% at the end of June 2025; 55.5% at the end of 2025).

Net loan loss provisions[7] amounted to €158 million (€67 million at the end of June 2025), with an annualized cost of credit of approximately 31 bps[8].

Net profit for the period amounted to €1,068 million (+1.5% y/y).

Capital ratios and liquidity indicators

As of June 30th, 2026, the CET1 ratio was 26.7% (25.2% at the end of June 2025; 26.0% at the end of 2025) and the TC ratio (*Total Capital ratio*) was 27.1% (25.7% at the end of June 2025; 26.4% at the end of 2025).

As regards the liquidity position, as June 30th, 2026, the LCR (*Liquidity Coverage Ratio*) ratio was 293% (288% at the end of June 2025; 276% at the end of 2025), and the NSFR (*Net Stable Funding Ratio*) at 160% (160% at the end of June 2025; 162% at the end of 2025).

[6] Due to customers and securities issued.
[7] It includes net adjustments for credit risk and net losses from contract changes without derecognition.
[8] Loan loss provisions on loans to customers.

Finally, on the same date, immediately available liquidity reserves amounted to €44.7 billion (€42.8 billion at the end of June 2025; €42.9 billion at the end of 2025).

Key events after the end of the period

- No relevant events to report after June 30th, 2026.

GRUPPO BCC ICCREA

The BCC Iccrea Group is the largest cooperative banking group in Italy and the 9th largest worldwide in terms of revenue. It is also 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 111 cooperative credit banks, operating in over 1,600 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.

www.gruppobcciccrea.it/en

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The consolidated financial statements as of June 30th, 2026, used for the preparation of this document were subjected to a limited audit by the auditing firm Forvis Mazars S.p.A. for the sole purpose of issuing the certificate required by Article 26, paragraph 2 of Regulation (EU) no. 575/2013 of 26 June 2013 (CRR) and European Central Bank Decision no. 2015/656. This is the certificate required for the application to be submitted to the ECB for the inclusion of the result for the period in common equity tier 1 (CET1).

The manager responsible for preparing the company's financial reports, Marianna Di Prinzio, declares, pursuant to paragraph 2 of Article 154-bis of the Consolidated Law on Finance, that the accounting information contained in this press release corresponds to the document results, books and accounting records.

Rome, August 12th, 2026

Iccrea Banca S.p.A.

The Manager in charge of preparing the company's financial reports

Marianna Di Prinzio

GRUPPO BCC ICCREA

RECLASSIFIED CONSOLIDATED INCOME STATEMENT[9]

(figures in millions of euros)

(€mln)	1H26	1H25	Δ 1H26 vs 1H25	Δ % 1H26 vs 1H25
Net interest income	2,106	2,013	93	4.6%
Net fees and commission income	767	713	53	7.5%
Other financial income	131	129	2	1.2%
Gross Income	**3,004**	**2,856**	**148**	**5.2%**
Net writedowns / writebacks for credit risk	(158)	(67)	(91)	n.s.
Operating expenses	**(1,637)**	**(1,570)**	**(68)**	**4.3%**
Personnel expenses	(1,083)	(1,049)	(34)	3.2%
Other administrative expenses	(644)	(581)	(64)	11.0%
Net provisions	17	1	16	n.s.
Net adjustments	(115)	(113)	(2)	1.6%
Other operating expenses/income	188	172	16	9.4%
Operating Result	**1,208**	**1,219**	**(11)**	**(0.9%)**
Other non-operating items	111	3	109	n.s.
Taxes	(251)	(211)	(40)	18.7%
Net profit (loss) from current operations	**1,068**	**1,010**	**58**	**5.7%**
Profit after tax from discontinued operations	-	43	(43)	n.s.
Net profit (loss)	**1,068**	**1,053**	**15**	**1.4%**

[9] The items are reclassified compared to the consolidated financial statements envisaged by the Bank of Italy Circular n. 262/2005. Net interest income corresponds to the item 30 of the consolidated income statement. Net fees and commission income (expense) correspond to the item 60 of the consolidated income statement. Other financial income includes the items 70 "Dividend and similar income", 80 "Profit (Loss) on trading", 90 "Fair value adjustments in hedge accounting", 100 "Profit (Loss) on disposal or repurchase of" financial assets and liabilities, 110 "Profit (Loss) on other financial assets and liabilities measured at fair value through profit or loss". Gross Income corresponds to the item 120 of the consolidated income statement. Net writedowns / writebacks for credit risk include the items 130 "Net losses/recoveries for credit risk associated with" financial assets measured at amortised cost and at fair value through other comprehensive income, 140 "Profit (Loss) on changes in contracts without derecognition". Operating expenses correspond to the item 240 of the consolidated income statement. Personnel expenses correspond to the item 190 "Administrative expenses, a) personnel expenses". Other administrative expenses correspond to the item 190 "Administrative expenses, b) other administrative expenses". Net provisions correspond to the item 200 of the consolidated income statement. Net adjustments include the items 210 "Net adjustments to / recoveries on property and equipment", 220 "Net adjustments to / recoveries on intangible assets". Other operating expenses/income correspond to the item 230 of the consolidated income statement. The item Other includes the items 250 "Profit (Loss) on investments in associates and companies subject to joint control", 260 "Valuation differences on property, equipment and intangible assets measured at fair value", 270 "Goodwill impairment", 280 "Profit (Loss) on disposal of investments". The item Taxes corresponds to the item 300 of the consolidated income statement. Profit (loss) after tax from continuing operations corresponds to the item 310 of the consolidated income statement. Profit after tax from discontinued operations corresponds to the item 320 of the consolidated income statement. Net profit (loss) corresponds to the item 330 of the consolidated income statement.

GRUPPO BCC ICCREA

CONSOLIDATED INCOME STATEMENT – QUARTERLY RESULTS

(figures in millions of euros)

(€mln)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	Δ 2Q26 vs 1Q26	Δ% 2Q26 vs 1Q26
Net interest income	1,026	987	977	1,002	1,002	1,104	101	10.1%
Net fees and commission income	352	362	354	388	374	392	18	4.7%
Other financial income	52	77	42	(22)	32	99	67	n.s.
Gross Income	**1,430**	**1,426**	**1,373**	**1,368**	**1,409**	**1,594**	**186**	**13.2%**
Net writedowns / writebacks for credit risk	(4)	(63)	(37)	(131)	(56)	(102)	(46)	82.5%
Operating expenses	**(769)**	**(800)**	**(737)**	**(798)**	**(790)**	**(847)**	**(56)**	**7.1%**
Personnel expenses	(536)	(513)	(461)	(557)	(545)	(538)	7	(1.3%)
Other administrative expenses	(267)	(314)	(302)	(353)	(294)	(350)	(56)	18.9%
Net provisions	7	(6)	(4)	59	17	0	(16)	n.s.
Net adjustments	(54)	(59)	(58)	(69)	(56)	(58)	(2)	2.7%
Other operating expenses/income	81	91	88	122	89	99	10	11.1%
Operating Result	**657**	**563**	**599**	**438**	**562**	**646**	**83**	**14.8%**
Other non-operating items	3	(0)	2	(1)	14	97	83	n.s.
Taxes	(112)	(100)	(104)	(56)	(122)	(129)	(7)	5.3%
Net profit (loss) from current operations	**548**	**463**	**497**	**382**	**454**	**614**	**160**	**35.2%**
Profit after tax from discontinued operations	43	0	-	-	-	-	-	n.s.
Net profit (loss)	**590**	**463**	**497**	**382**	**454**	**614**	**160**	**35.2%**

GRUPPO BCC ICCREA

RECLASSIFIED CONSOLIDATED BALANCE SHEET

(figures in millions of euros)

Assets[10]	30.06.26	31.12.25	Δ 30.06.26 vs 31.12.25	Δ % 30.06.26 vs 31.12.25
Financial Assets	59,664	57,474	2,190	3.8%
Net loans to customers	100,890	97,902	2,988	3.1%
Net loans to banks	3,364	3,431	(67)	(2.0%)
Other assets	8,169	8,840	(671)	(7.6%)
Total Assets	**172,087**	**167,647**	**4,439**	**2.6%**

Liabilities and Equity[11]	30.06.26	31.12.25	Δ 30.06.26 vs 31.12.25	Δ % 30.06.26 vs 31.12.25
Financial liabilities to customers	128,689	127,934	755	0.6%
Securities issued	15,613	15,274	338	2.2%
Financial liabilities to banks	2,629	2,437	192	7.9%
Other liabilities	6,658	4,334	2,324	53.6%
Group shareholders' equity	18,498	17,668	829	4.7%
Total liabilities and shareholders' equity	**172,087**	**167,647**	**4,439**	**2.6%**

[10] The items are reclassified compared to the consolidated financial statements envisaged by the Bank of Italy Circular n. 262/2005. Financial Assets include the item 20 "Financial assets measured at fair value through profit or loss", the item 30 "Financial assets measured at fair value through other comprehensive income", "Debt securities" in the item 40 "Financial assets measured at amortised cost". Net loans to customers include "Loans" in the item 40 "Financial assets measured at amortised cost, b) loans to customers". Net loans to banks include "Loans" in the item 40 "Financial assets measured at amortised cost, a) loans to banks" and item 10 Cash and cash equivalents. Other assets include the items 50 "Hedging derivatives", 60 "Fair value change of financial assets in hedged portfolios", 70 "Equity investments", 90 "Property, plant and equipment", 100 "intangible assets", 110 "Tax assets", 120 "Non-current assets and disposal groups classified as held for sale", 130 "Other assets".

[11] The items are reclassified compared to the consolidated financial statements envisaged by the Bank of Italy Circular n. 262/2005. Financial liabilities to customers correspond to the item 10 "Financial liabilities measured at amortised cost, b) due to customers". Securities issued correspond to the item 10 "Financial liabilities measured at amortised cost, c) debt securities issued". Financial liabilities to banks correspond to the item "Financial liabilities measured at amortised cost, a) due to banks". Other liabilities include the items 20 "Financial liabilities held for trading", 30 "Financial liabilities designated at fair value", 40 "Hedging derivatives", 50 "Fair value change of financial liabilities in hedged portfolios", 60 "Tax liabilities", 70 "Liabilities associated with non-current assets held for sale and discontinued operations", 80 "Other liabilities", 90 "Employee termination indemnities", 100 "Allowances for risks and charges". Group shareholders' equity includes the items 120 "Valuation reserves", 140 "Equity instruments", 150 "Reserves", 160 "Share premium reserve", 170 "Share capital", 180 "Treasury shares", 200 "Net income (loss)".

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CONSOLIDATED BALANCE SHEET – QUARTERLY RESULTS

(figures in millions of euros)

Assets[12]	31.03.25	30.06.25	30.09.25	31.12.25	31.03.26	30.06.26	Δ 30.06.26 vs 30.06.25	Δ %30.06.26 vs 30.06.25
Financial Assets	56,403	56,549	57,350	57,474	58,952	59,664	3,115	5.5%
Net loans to customers	93,383	96,996	97,589	97,902	98,332	100,890	3,894	4.0%
Net loans to banks	4,910	3,422	3,130	3,431	2,128	3,364	(58)	(1.7%)
Other assets	8,842	8,758	8,773	8,840	8,508	8,169	(589)	(6.7%)
Total Assets	**163,538**	**165,725**	**166,841**	**167,647**	**167,920**	**172,087**	**6,361**	**3.8%**

Liabilities and shareholders' equity[13]	31.03.25	30.06.25	30.09.25	31.12.25	31.03.26	30.06.26	Δ 30.06.26 vs 30.06.25	Δ % 30.06.26 vs 30.06.25
Financial liabilities to customers	123,449	124,833	125,905	127,934	126,197	128,689	3,856	3.1%
Securities issued	14,362	15,092	15,385	15,274	15,520	15,613	521	3.5%
Financial liabilities to banks	3,542	2,590	2,145	2,437	2,535	2,629	39	1.5%
Other liabilities	5,888	6,417	6,132	4,334	5,836	6,658	241	3.8%
Group shareholders' equity	16,297	16,793	17,274	17,668	17,832	18,498	1,705	10.2%
Total liabilities and shareholders' equity	**163,538**	**165,725**	**166,841**	**167,647**	**167,920**	**172,087**	**6,361**	**3.8%**

[12] The items are reclassified compared to the consolidated financial statements envisaged by the Bank of Italy Circular n. 262/2005. Financial Assets include the item 20 "Financial assets measured at fair value through profit or loss", the item 30 "Financial assets measured at fair value through other comprehensive income", "Debt securities" in the item 40 "Financial assets measured at amortised cost". Net loans to customers include "Loans" in the item 40 "Financial assets measured at amortised cost, b) loans to customers". Net loans to banks include "Loans" in the item 40 "Financial assets measured at amortised cost, a) loans to banks" and item 10 Cash and cash equivalents. Other assets include the items 50 "Hedging derivatives", 60 "Fair value change of financial assets in hedged portfolios", 70 "Equity investments", 90 "Property, plant and equipment", 100 "intangible assets", 110 "Tax assets", 120 "Non-current assets and disposal groups classified as held for sale", 130 "Other assets".

[13] The items are reclassified compared to the consolidated financial statements envisaged by the Bank of Italy Circular n. 262/2005. Financial liabilities to customers correspond to the item 10 "Financial liabilities measured at amortised cost, b) due to customers". Securities issued correspond to the item 10 "Financial liabilities measured at amortised cost, c) debt securities issued". Financial liabilities to banks correspond to the item "Financial liabilities measured at amortised cost, a) due to banks". Other liabilities include the items 20 "Financial liabilities held for trading", 30 "Financial liabilities designated at fair value", 40 "Hedging derivatives", 50 "Fair value change of financial liabilities in hedged portfolios", 60 "Tax liabilities", 70 "Liabilities associated with non-current assets held for sale and discontinued operations", 80 "Other liabilities", 90 "Employee termination indemnities", 100 "Allowances for risks and charges". Group shareholders' equity includes the items 120 "Valuation reserves", 140 "Equity instruments", 150 "Reserves", 160 "Share premium reserve", 170 "Share capital", 180 "Treasury shares", 200 "Net income (loss)".

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ASSET QUALITY[14]

(figures in millions of euros and %)

	30.06.26	31.12.25	30.06.25	Δ 30.06.26 vs 31.12.25	Δ % 30.06.26 vs 31.12.25
Past Due	239	257	321	(17)	(6.8%)
UTP	1,455	1,529	1,720	(74)	(4.9%)
Bad Loans	808	755	886	53	7.0%
Gross Non-Performing Loans	**2,502**	**2,541**	**2,927**	**(39)**	**(1.5%)**
Performing Loans - Stage 1	93,078	90,095	83,726	2,983	3.3%
Performing Loans - Stage 2	7,835	7,819	7,975	16	0.2%
Total Gross Loans to customers	**103,415**	**100,454**	**94,628**	**2,961**	**2.9%**
Gross NPL Ratio	**2.4%**	**2.5%**	**3.1%**	**(0.1%)**	**(4.3%)**
Writedowns	1,893	1,925	2,174	(33)	(1.7%)
Coverage Ratio NPL	**75.6%**	**75.8%**	**74.3%**	**(0.1%)**	**(0.2%)**
Coverage Ratio Past Due	49.5%	48.4%	47.5%	1.1%	2.4%
Coverage Ratio UTP	72.2%	73.0%	72.2%	(0.8%)	(1.2%)
Coverage Ratio Bad Loans	89.6%	90.7%	87.9%	(1.1%)	(1.2%)
Coverage Ratio Performing Loans	0.6%	**0.6%**	0.7%	**(0.0%)**	**(2.1%)**
Coverage Ratio Performing - Stage 1	0.2%	0.3%	0.3%	(0.0%)	(12.3%)
Coverage Ratio Performing - Stage 2	5.3%	4.9%	5.2%	0.3%	7.1%
Net Non-Performing Loans	610	616	753	(6)	(0.9%)
Net NPL Ratio	**0.6%**	**0.6%**	**0.8%**	**(0.0%)**	**(4.5%)**

CAPITAL RATIOS

(figures in millions of euros and %)

	30.06.26	31.12.25	30.06.25	Δ vs 31.12.25
RWA	68,172	66,437	65,268	1,734
CET1	18,170	17,242	16,458	928
Total Capital	18,487	17,566	16,787	921
CET1 ratio	**26.7%**	**26.0%**	**25.2%**	**0.7%**
TC ratio	**27.1%**	**26.4%**	**25.7%**	**0.7%**

[14] Total gross loans to customers include, among *Performing Loans - Stage 1*, operations (mainly repurchase agreements) with institutional counterparties amounting to approximately €4.4 billion (approximately €3.2 billion at the end of 2025; approximately €5.2 billion at the end of June 2025).

Fine Comunicato n.30041-26-2026	Numero di Pagine: 12