

Informazione Regolamentata n. 30041-37-2026	Data/Ora Inizio Diffusione 27 Ottobre 2026 08:47:28	MTF
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Societa' : ICCREA BANCA S.p.A

Utenza - referente : ICCREABANCAN03 - Maggi Simone

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Oggetto : SREP requirement

Testo del comunicato

Vedi allegato



Press release

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

Pillar 2 Requirement (P2R) reduced by 20 bps.

Rome, 27 October 2026

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

On the basis of the analyses and assessments carried out by the Supervisory Authority, the ECB has determined a Pillar 2 Requirement of 2.05% for the BCC Iccrea Group for 2027¹ (this requirement was 2.25% in 2026 and 2.52% in 2025).

As a result of this prudential decision, the Common Equity Tier 1 (CET1) ratio requirement to be met on a consolidated basis will be equal to 9.25%, also in light of Bank of Italy's identification of the BCC Iccrea Group as one of the other systemically important institutions. In particular, this requirement includes:

- the minimum Pillar 1 requirement of 4.50%;
- a Pillar 2 capital requirement (P2R) of 1.15%;
- the Capital Conservation Buffer of 2.50%;
- the O-SII Buffer of 0.25%;
- the Systemic Risk Buffer (SyRB) of 0.84%²;
- the Countercyclical Capital Buffer (CCyB) of 0.01%.

In addition, as a result of this decision, the additional requirements that the BCC Iccrea Group must comply with are as follows: 11.14% in terms of Tier 1 Capital Ratio; 13.65% in terms of Total Capital Ratio.

¹ This P2R of 2.05% 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 30 June 2026 to residents in Italy



As of June 2026, the capital ratios of the BCC Iccrea Group were well above the requirements; the Common Equity Tier 1 (CET1) ratio stood at 26.6%, the Tier 1 Ratio at 26.7% and the Total Capital Ratio at 27.1%.

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 six systemically important banking institutions in Italy. The Group, at the top of the system in terms of capital strength, 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 the Parent Company BCC Banca Iccrea. The Group participates in the Cooperative Credit Foundation "Tertio Millennio" ETS, a nonprofit organization established in 2002 within the Cooperative Credit system to promote social solidarity activities in Italy and abroad.

www.gruppobcciccrea.it/en

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