Informazione Regolamentata n. 0147-93-2026	Data/Ora Inizio Diffusione 11 Novembre 2026 14:01:40	Euronext Star Milan

Societa'	:	BANCA IFIS
Utenza - referente	:	IFISN03 - Da Rio Martino
Tipologia	:	REGEM
Data/Ora Ricezione	:	11 Novembre 2026 14:01:40
Data/Ora Inizio Diffusione	:	11 Novembre 2026 14:01:40
Oggetto	:	Banca Ifis, in the first nine months of 2026, new lending to SMEs and individuals grew by 23%. The deconsolidation of the Npl business is in its final phase

Testo del comunicato

Vedi allegato

Teleborsa: distribution and commercial use strictly prohibited

emarket sdir storage CERTIFIED

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

Banca Ifis, in the first nine months of 2026, new lending to SMEs and individuals grew by 23%. The deconsolidation of the Npl business is in its final phase

- **Lending to businesses and private individuals come to more than 10 billion Euro, with approximately 400 million Euro in new disbursements in Structured Finance and 300 million Euro in new production in the CQS business in the first nine months of 2026;**
- **In the first 9 months of 2026, revenues from the Commercial business remained broadly stable compared to the same period of the previous year. The performance of collections from the Npl business remains strong, amounting to 280 million Euro in the period;**
- **The Bank confirms its net profit guidance of 100-110 million Euro for 2026. This guidance includes approximately 70 million Euro of DTAs and does not include any potential effects related to the sale of the Npl business;**
- **The competitive process for the deconsolidation of the Npl business is at an advanced stage; binding offers are expected by mid-December 2026;**
- **The extraordinary items in the first 9 months of the year, which include approximately 72 million Euro attributable to the application of IFRS 5 to the Npl business, resulted in a net loss of 67 million Euro. Net of these items, the result from ordinary operations is positive at 4,6 million Euro;**
- **CET1 Ratio of 12,8% includes the impact of the value adjustment of the Npl business under IFRS 5 and does not include the potential capital benefits deriving from the deconsolidation of the Npl business;**
- **Broadly diversified and stable funding. Liquidity of 2,2 billion Euro at end October 2026, essentially unchanged from 30 September 2026, to support the Group's future funding needs.**

illimity Bank will merge into Banca Ifis on 7 December 2026

- **Cost synergies of 50 million Euro and revenue synergies of 25 million Euro from 2027 confirmed;**
- **The merger will strengthen the banking offering for individuals and SMEs.**

Consolidated results for the first nine months of 2026

Reclassified consolidated data[1] - 1 January 2026/30 September 2026

- In the first nine months of 2026, Banca Ifis' **net profit** from ordinary operations amounted to **4,6 million Euro. During the period, the Bank recognised extraordinary items, bringing the net loss for the first nine months of 2026 to 67 million Euro.** The figure includes approximately 72 million Euro of impairment losses on the Npl business, in line with the requirements of IFRS 5, which provide for the classification of the Npl business as a discontinued operation in view of the advanced stage of the divestment process, for which non-binding offers have already been received and binding offers are expected by mid-December 2026. Consequently, the business was measured at the lower of carrying amount and fair value less costs to sell.
- **Net banking income totals 571,0 million Euro**, driven by net interest income of 391,8 million Euro, net fee and commission income of 99,0 million Euro, and income from trading activities and other income of 80,3 million Euro. The performance was supported by the contribution of Banca Ifis's Commercial business, the financial portfolio management and the illimity turnaround. Revenues in the Npl Segment reflect the disciplined approach adopted by the Bank in recent quarters in the acquisition of new Npl portfolios, also in view of the impact of the regulations on calendar provisioning. Operating performance continues to confirm the platform's recovery capacity, with collections amounting to approximately 280 million Euro in the first nine months of 2026.
- The **credit cost** for the period is 115,0 million Euro and includes the activities carried out by the Bank to improve its risk profile. The figure also includes adjustments and provisions attributable to the results of the audit activities initiated following the inspection conducted by the Supervisory Authority.
- **Total operating costs in the first nine months of 2026 amounted to 435,9 million Euro,** of which 173,5 million Euro related to personnel costs and 247,7 million Euro to other administrative expenses. Cost synergies will become apparent from 2027, following the completion of the integration process and the full implementation of efficiency initiatives, including the streamlining of operational structures, information systems and administrative expenses.

[1] For more information on the reclassifications and aggregations of the balance sheet and income statement, please refer to the section "Reclassified Financial Statements and Key Balance Sheet Figures" in this document.

Teleborsa: distribution and commercial use strictly prohibited

emarket sdir storage CERTIFIED

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

- **The liquidity position, at 30 September 2026, is equal to approximately 2,2 billion Euro** in reserves and free assets that can be financed by the ECB (LCR approximately 411%).

Capital requirements

- **The CET1 is 12,8% (13,0% at 31 December 2025) and the Total Capital Ratio is 17,7% (15,3% at 31 December 2025)**. These indicators are calculated including adjustments to the Npl business arising from the application of IFRS 5.
- During the third quarter of 2026, the Banca Ifis Group received notice from the Bank of Italy of the initiation of the Supervisory Review and Evaluation Process (SREP). The procedure will be completed by the end of December; by that time, the Group may submit further documentation that the Authority may assess with a view to possibly changing the minimum capital levels required. The new capital requirements will therefore be applied as of 31 December 2026, which is the first effective date following the completion of the procedure.

***

Rome, 11 November 2026 – The Board of Directors of Banca Ifis met today under the **chairmanship of Ernesto Fürstenberg Fassio** and approved the consolidated results for the first nine months of 2026.

"In the first nine months of 2026, we accelerated the transformation process that will see Banca Ifis focus on SMEs and private individuals through an ever-broader range of financial products and services. The illimity integration project is reaching its final phase: we have completed the enhancement of non-core assets and focused on business lines that are synergistic for the Group. The work carried out in recent months has been based on cost-reduction and revenue-base expansion initiatives, new partnerships established with leading technology partners, and the integration of people's skills. The merger by incorporation of illimity Bank into Banca Ifis, scheduled for 7 December, is proceeding in line with the announced timetable and will enable us to realise annual synergies worth 75 million Euro from 2027 onwards. The growth in new lending to SMEs and individuals, which exceeds 20%, demonstrates our ability to support the real economy. On this basis, we are working to complete the process of optimising and deconsolidating the Npl business and to prepare the business plan that we will present to the market early 2027", says **Raffaele Zingone, CEO of Banca Ifis**.

Banca Ifis's **Commercial & Corporate Banking Segment**, which does not include the contribution of the illimity Group, generated total revenues of 248,0 million Euro during the period, confirming its position as the main pillar of Banca Ifis's business model. Loans and advances amount to 7,5 billion Euro, supported by a broad and diversified customer base. The Factoring Area remains the main source of revenue, at 114,5 million Euro, supported by the Corporate Banking & Lending Area (83,8 million Euro) and the Leasing Area (49,7 million Euro), which continue to demonstrate resilient operating performance. Overall, this Segment demonstrates stable volumes, high-quality loans, and a strong focus on SMEs.

The revenues of Banca Ifis's Npl Segment for the first nine months of 2026, amount to 131,0 million Euro. Collections from recovery activities, excluding portfolio sales, amounted to approximately 280 million Euro. This figure demonstrates the strong effectiveness of both judicial and extra-judicial recovery activities and confirms the operational resilience of the Npl platform, even in a context of greater selectivity in acquisitions and the gradual repositioning of the business.

A robust and diversified funding strategy, supported by a variety of funding sources and a high degree of flexibility in managing financial maturities. Future bond maturities can be managed through a balanced mix of funding sources, including: asset securitisations (including the 300 million Euro Cap.Ital.Fin. transaction), retail funding through Rendimax, and secured funding transactions with institutional counterparties.

The Banca Ifis Group's gross and net **core originated Npe ratios** as at 30 September 2026 relating to receivables due from customers are 7,5% and 5,3% respectively, an increase compared to 7,4% and 4,9% as at 30 June 2026 due to the reclassification to Npe of certain exposures in the Ifis portfolios as a result of the internal audit and on-site inspection conducted by the Bank of Italy at Banca Ifis, and the impairment of specific exposures in the illimity and B-ilty portfolios. It should be noted that B-ilty's exposures are 80% covered by the state guarantee.
A comprehensive plan is underway to improve the Group's asset quality, which also includes selective disposals of non-performing loans.

The asset quality ratios are calculated excluding loans in the Npl Segment, government securities measured at amortised cost and impaired financial assets acquired or originated (POCI), or with them as underlying assets, either for business purposes (e.g. for the relaunch and optimisation of companies in temporary difficulties) or emerging as a result of business combinations. Similarly, portfolios with underlying contract disputes that arose as a result of business combinations were excluded from the calculation of ratios because they did not fit the Group's business model.

Teleborsa: distribution and commercial use strictly prohibited

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

Banca Ifis and its commitment to sustainability

Banca Ifis integrates **sustainability** into its strategies and business model, applying it in the environmental, social and governance dimensions. In the first half of 2026, the Group took a further step forward in its ESG journey by adhering to the Principles for Responsible Banking (PRB) promoted by the United Nations and the United Nations Global Compact (UNGC), among the main global initiatives for the promotion of a sustainable and inclusive economy. **Banca Ifis's commitment**, also strengthened by the expertise incorporated with the acquisition of illimity Bank, **is also recognised by the main international ESG rating agencies.** MSCI has confirmed the Bank's ESG rating of **AAA**, the highest level on its rating scale, which is awarded to a limited number of financial institutions globally. The rating, which has improved for two consecutive years, confirms the Group's position among the international leaders in sustainability. Banca Ifis also received a rating of **B** from **CDP** (on a scale of F to A), confirming the attention paid to environmental and climate issues. In addition to these results, for the second year running, the Bank was awarded the Best European ESG Programme in the Specialty Finance segment by **Extel Institutional Investors**.

The awards obtained are the result of a strategy that focuses on the generation of shared value. **Kaleidos**, the Social Impact Lab created on the initiative of Chairman Ernesto Fürstenberg Fassio to promote social, cultural and support projects for territories and communities, is part of this context. Since its establishment, Kaleidos has implemented more than **90 social initiatives**. In order to objectively measure the value produced by these interventions, Banca Ifis has developed, together with **Triadi**, a spin-off of the Polytechnic University of Milan led by Professor Mario Calderini, a proprietary model for assessing social impact. The application of the model to the initiatives implemented by Kaleidos showed that **every euro invested by the Bank generates an average of 5,2 Euro of social value**.

The Group's social commitment is also expressed in expanding the enjoyment of culture among the general public, through the work of **Ifis art**. The heart of Ifis art's projects is the **Villa Fürstenberg International Sculpture Park**, the 27-hectare museum space open to the public free of charge every Sunday. The Bank has also started a collaboration with Treccani to launch **"Migrant Child. Diritti all'opera"**, a project that will involve lower secondary school students with the aim of promoting reflection on the topics of art, citizenship and rights.

***

Teleborsa: distribution and commercial use strictly prohibited

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

RECLASSIFIED CONSOLIDATED DATA[2]

It is specified that the economic figures for the first nine months of 2026 are not fully comparable with those of the same period of the previous year. Indeed, the comparative financial data at 30 September 2025 does not include the results of Fürstenberg SIM (as they relate to a period prior to the date on which Banca Ifis, the Parent Company, acquired control), while it does include a contribution from the illimity Group limited to the period following 4 July 2025 and incorporate estimates that were still provisional at the level of PPA and "gain on a bargain purchase" (these estimates were finalised in December 2025).

The Banca Ifis Group's consolidated income statement as at 30 September 2026 shows a net profit attributable to the Parent Company from ordinary operations of 4,6 million Euro. Following the ongoing plan to divest the Npl business, a write-down of 71,8 million Euro was made in accordance with IFRS 5, which was allocated to the ad hoc item "Difference between carrying amount and fair value from non-binding offers (IFRS 5)". Taking into account the aforementioned write-down, at 30 September 2026, the result for the period attributable to the Parent Company is a loss of 67,3 million Euro.

Highlights from the Banca Ifis Group's income statements for the first nine months of 2026 are set out below.

Net banking income

Net banking income amounts to 571,0 million Euro, of which 156,7 million Euro relate to the contribution of the illimity Group (compared with the comparative figure of 46,7 million Euro, relating to the third quarter of 2025 alone). Net of this effect, the margin stands at 414,3 million Euro, down compared to the figure at 30 September 2025 which, excluding the contribution of the illimity Group (limited to the third quarter of 2025 alone), amounted to 489,7 million Euro. The decrease is mainly attributable to the lower contribution from net interest income.

The Commercial & Corporate Banking Segment contributed 248,0 million Euro to this result in terms of net banking income, a decrease (9,0 million Euro compared to 30 September 2025) mainly as a result of declines in the Factoring Area (-6,1 million Euro) and the Corporate Banking & Lending Area (-4,6 million Euro), only partly offset by the growth of the contribution made by the Leasing Area (+1,8 million Euro compared to the first nine months of 2025). The contribution of the Npl Segment amounted to 131,0 million Euro, down 79,7 million Euro compared to 30 September 2025, mainly due to the lower net interest income, while the contribution of the Governance & Services and Non-Core Segment totalled 47,4 million Euro, up 25,3 million Euro compared to 30 September 2025, mainly due to higher margins in the area of treasury and improved performance of the Segment's proprietary portfolio.

Net credit risk losses

Net credit risk losses amount to 115,0 million Euro at 30 September 2026, and include the credit cost for the period of the illimity Group amounting to 38,2 million Euro. Excluding the overall contribution of the illimity Group in terms of the credit cost, net credit risk losses amount to 76,8 million Euro, compared to the figure at 30 September 2025, which showed net adjustments of 23,5 million Euro. The figure for the first nine months of 2026 also includes adjustments and provisions attributable to the outcomes of the audit activities initiated following the inspection conducted by the Supervisory Authority.

Operating costs

Operating costs amount to 435,9 million Euro, of which 116,0 million Euro related to the illimity Group. Considering the figures stripped of these effects of the illimity Group, operating costs at 30 September 2026 amounted to 319,9 million Euro, up 5,1% compared with 30 September 2025, mainly due to a decrease in other net income. Below are details of the item's main components:

- personnel expenses amount to 173,5 million Euro, and include 38,6 million Euro of the cost related to the illimity Group. Net of this effect, personnel expenses amounted to 134,9 million Euro, broadly in line with the figure for the same period last year;

2 For more information on the reclassifications/aggregations of the balance sheet and income statement, please refer to the section "Reclassified Financial Statements and Key Balance Sheet Figures" in this document.

Teleborsa: distribution and commercial use strictly prohibited

- other administrative expenses at 30 September 2026 amount to 247,7 million Euro, of which 75,8 million Euro related to the contribution for the illimity Group. Excluding this contribution, the figure amounts to 171,8 million Euro, down 5,0 million Euro compared to the 30 September 2025 figure.

Non-recurring expenses and income

Non-recurring expenses and income show a net negative balance of 7,9 million Euro at 30 September 2026, which includes:

- write-backs on provisions for personnel expenses amounting to 10,3 million Euro are recorded, of which 2,3 million Euro came from the illimity Group;
- non-recurring operating costs related to the integration of the illimity Group companies into the Banca IFIS Group, amounting to 18,2 million Euro.

The comparative figure at 30 September 2025 showed a positive balance of 371,5 million Euro, consisting of non-recurring operating costs of 28,9 million Euro, mainly related to the voluntary totalitarian tender and exchange offer on illimity Bank, and non-recurring income related to the so-called "gain on a bargain purchase" in accordance with IFRS 3 amounting to 400,4 million Euro (at 30 September 2025, this income was still a provisional estimate, based on a PPA not yet finalised).

Net profit attributable to the Parent Company from ordinary operations

At 30 September 2026, the net profit attributable to the Parent Company from ordinary operations amounted to 4,6 million Euro, which includes the negative contribution of 8,3 million Euro from the illimity Group. After deducting this contribution, the net profit attributable to the Parent Company from ordinary operations amounts to 12,8 million Euro.

Difference between carrying amount and fair value from non-binding offers (IFRS 5)

The ad hoc item “difference between carrying amount and fair value from non-binding offers (IFRS 5)” had a negative value of 71,8 million Euro at 30 September 2026, as it reflects the measurement in accordance with IFRS 5 of the Npl business being sold, resulting from the comparison between its carrying amount and the fair value net of costs to sell, determined on the basis of the results of the non-binding offers received that maximise the economic return for the seller.

Net result attributable to the Parent Company

Taking into account also the aforementioned write-down of the Npl business in accordance with IFRS, the net profit attributable to the Parent Company was a loss of 67,3 million Euro. With reference to the net profit guidance of 100-110 million Euro for 2026, which includes the recognition of approximately 70 million Euro of DTAs and does not incorporate the effects of the possible sale of the NPL portfolio or those arising from the Bank of Italy’s inspection of the Npl portfolio, the Bank confirms, based on the information currently available, the guidance provided to the market. As regards the Group's net profit for FY 2026, which would include the effects of the possible sale of the Npl portfolio if the transaction were to be completed during 2026, the Bank is currently not in a position to provide quantitative guidance on the impacts of the transaction. These effects will depend on the final structure of the transaction and the related economic conditions.

Focus on individual Segments

Below are the main dynamics recorded in the individual Segments that go towards forming the financial results at 30 September 2026. It is specified that the Segment reporting includes the illimity Segment, which in turn includes the contribution of the business units relating to all the companies included within the illimity Group, with the exception of treasury, which has been integrated into the Group’s broader function and whose results have consequently been allocated to the Governance & Services and Non-Core Segment. It should be noted that the acquisition of the former illimity Group was completed in 2025, and for this reason, the comparative income statement figures for the illimity Business Area as at 30 September 2025 reflect only the period following 4 July 2025, the date of acquisition of the illimity Group. The results for the illimity Segment are also inclusive of the effects of the “PPA – Purchase Price Allocation”, and the related comparative figures as at 30 September 2025 incorporate estimates that are still provisional at the PPA level and in terms of “gain on a bargain purchase” (these estimates were, in fact, finalised in December 2025).

The ***Commercial & Corporate Banking Segment*** shows a net profit of 5,9 million Euro, down 61,1 million Euro compared to 30 September 2025, mainly due to higher net value adjustments of 48,5 million Euro, which include adjustments and

Teleborsa: distribution and commercial use strictly prohibited

provisions attributable to the results of the internal audit activities following the on-site inspection conducted by the Bank of Italy on Banca Ifis. Below are the main dynamics of the Segment.

The Segment's net banking income amounts to 248,0 million Euro, down 3,5% compared to the same period of the previous year, due to reduced contributions from the ***Corporate Banking & Lending Area*** (-4,6 million Euro, mainly attributable to the Corporate Banking business line) and the ***Factoring Area*** (-6,1 million Euro), the effect of which more than offset the growth in the ***Leasing Area*** (+1,8 million Euro).

As at 30 September 2026, the Segment records net value adjustments of 75,1 million Euro, up 48,5 million Euro compared to the same period of the previous year, mainly due to the above-specified provisions made during the first nine months of 2026 and attributable to the results of the internal audit activities following the on-site inspection conducted by the Bank of Italy.

Operating costs amount to 155,5 million Euro at 30 September 2026, showing an increase of 14,9% compared with the same period of the previous year.

With regard to the ***Npl Segment***, at 30 September 2026, net profit from ordinary operations amounted to 2,9 million Euro, down 47,0 million Euro compared to 30 September 2025.

The Segment's net banking income totals 131,0 million Euro, down 79,7 million Euro compared with 30 September 2025, mainly due to the lower contribution from net interest income (-76,4 million Euro).

Operating costs, amounting to 125,1 million Euro at 30 September 2026, decrease by 13,5 million Euro compared to 30 September 2025, mainly due to lower recovery expenses.

Also taking into account the aforementioned write-down of the Npl business recognised under IFRS 5, amounting to 71,8 million Euro, the Npl Segment at 30 September 2026 shows a net loss of 69,0 million Euro.

As regards the ***illimity Segment***, at 30 September 2026 it shows a net loss of 3,8 million Euro. The difference compared to the illimity Group's net accounting result, which amounts to a net loss of 8,3 million Euro, is mainly attributable to the result of illimity Bank's treasury activities, which are now fully integrated into those of the Parent Company and therefore allocated for management purposes to the Governance & Services and Non-Core Segment.

The Segment's net banking income totals 144,7 million Euro, comprising net interest income of 98,3 million euro, net commission income of 36,7 million Euro, and other components of net banking income of 9,6 million Euro.

The credit cost for the period shows net losses of 38,3 million Euro.

Operating costs amount to 116,0 million Euro, and consist of personnel expenses of 38,6 million Euro, other administrative expenses of 75,8 million Euro, net operating income of 8,6 million Euro, and net adjustments to tangible and intangible assets of 10,1 million Euro.

The ***Governance & Services and Non-Core Segment*** at 30 September 2026 recorded a net loss of 0,4 million Euro. If the non-recurring expenses and income (net of the related tax effect), which amount to a negative 2,3 million Euro, were excluded from the result pertaining to the Segment, the Governance & Services and Non-Core Segment would show a profit of 2,0 million Euro.

The Segment's net banking income amounts to 47,4 million Euro, an increase of 25,3 million Euro compared to 30 September 2025, mainly due to higher contributions from net interest income (+27,6 million Euro compared to September 2025) and other components of net banking income (+3,4 million Euro compared to the first nine months of 2025), primarily as a result of improved performance on the Segment's proprietary portfolio, and these positive effects more than offset the lower contribution from net commission income for the period (-5,6 million Euro compared to 30 September 2025).

At 30 September 2026, the Segment showed net credit risk losses on loans of 1,6 million Euro with respect to the comparative figure of 30 September 2025, which recorded net reversals of 3,2 million Euro (which reflected the positive restructuring of an individually significant position).

Operating costs amount to 39,4 million Euro, recording an increase of 9,0 million Euro compared to 30 September 2025, mainly linked to higher consultancy costs.

Teleborsa: distribution and commercial use strictly prohibited

emarket sdir storage CERTIFIED

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

The breakdown of the main statement of financial position items of the Banca Ifis Group at 30 September 2026 is shown below.

Receivables due from customers

Total receivables due from customers amount to 16,0 billion Euro. The item includes debt securities amounting to 4,3 billion Euro, up 4,7% compared to the figure of 4,1 billion Euro at 31 December 2025. Customer debt securities include government bonds amounting to 3,1 billion Euro, up 345,7 million Euro (+12,5%) compared to the figure at 31 December 2025.

In the absence of the debt securities component, receivables due from customers amount to 11,7 billion Euro, down 2,5% compared with the December 2025 figure.

The main dynamics by segment are shown below:

- the ***Commercial & Corporate Banking Segment*** stands at 7,5 billion Euro, a slight increase compared with the 7,2 billion Euro at December 2025, mainly due to the contribution of the ***Corporate Banking & Lending Area*** (+291,2 million Euro, equal to +10,5%), while the ***Leasing Area*** and ***Factoring Area*** remain substantially stable;
- receivables due from customers in the ***Npl Segment*** amount to 1,6 billion Euro, broadly in line with 31 December 2025;
- the contribution of the ***illimity Segment***, which essentially includes the receivables due from customers belonging to illimity Group companies, amounts to 4,2 billion Euro at 30 September 2026, of which 1,8 billion Euro relates to debt securities, a decrease of 870,8 million Euro compared to the balance of 5,0 billion Euro at 31 December 2025;
- the contribution of the ***Governance & Services and Non-Core Segment*** comes to 2,8 billion Euro, up 509,6 million Euro (+22,3%) compared with the end-of-2025 figure, mainly due to the positive change in debt securities allocated to this Segment (+377,0 million Euro), mainly referring to government securities.

Funding

Total funding amounts to 18,2 billion Euro at 30 September 2026, essentially in line with the figure at 31 December 2025 (18,7 billion Euro) and is represented for 57,5% by payables due to customers (60,1% at 31 December 2025), for 21,3% by debt securities issued (18,4% at 31 December 2025), and again for 21,2% by payables due to banks (21,5% at 31 December 2025).

The Group's funding structure is as follows:

- 57,5% customers;
- 15,7% debt securities;
- 15,5% repurchase agreements;
- 5,6% Asset Backed Securities (ABS);
- 1,6% MROs;
- 4,1% other.

Payables due to banks come to 3,9 billion Euro, down 3,8% compared to the figure for end-December 2025, mainly due to the reduction in payables due to central banks of 276,2 million Euro and other payables of 153,2 million Euro, which more than offset the increase in repurchase agreements payable to banks of 278,6 million Euro in the first nine months of 2026.

Payables due to customers at 30 September 2026 total 10,5 billion Euro, down 7,1% compared to 31 December 2025, mainly due to the change in the first nine months in funding through term deposits (-13,4% compared to 31 December 2025).

At 30 September 2026, debt securities issued amount to 3,9 billion Euro, up 0,4 billion Euro at 31 December 2025 (+12,4%). This increase is mainly due to Banca Ifis's issuance on 13 January 2026 of a Tier 2 subordinated bond issue of 400 million Euro maturing in April 2036.

The average funding cost at 30 September 2026 stands at 3,0%.

Teleborsa: distribution and commercial use strictly prohibited

emarket sdir storage CERTIFIED

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

Equity and ratios

Consolidated equity comes to 2,0 million Euro at 30 September 2026, down by 163,7 million Euro compared to the figure at 31 December 2025. This change is mainly attributable to:

- the net loss for the period attributable to the Parent Company of 67,3 million Euro;
- the distribution of the dividend balance for FY 2025 in May 2026 for a total of 56,4 million Euro, equal to 0,92 Euro per Banca Ifis ordinary share issued and outstanding;
- the negative change of 41,5 million Euro related to valuation reserves;
- the decrease of 1,7 million Euro in Equity attributable to non-controlling interests;
- other changes for a net positive effect of 3,1 million Euro in total.

Own funds, risk-weighted assets and capital ratios at 30 September 2026 were determined on the basis of the harmonised rules for banks and investment firms contained in Directive 2013/36/EU (CRD) and Regulation (EU) No. 575/2013 (CRR), which transpose the standards set by the Basel Committee into the European Union.

19 June 2024 marked publication in the Official Journal of the European Union of Regulation (EU) 1623/2024 (the “CRR3”) of 31 May 2024 and Directive (EU) 2024/1619/EU (so-called CRD IV) of 31 May 2024 amending Regulation (EU) 575/2013 (CRR) and Directive 2013/36/EU (CRD) respectively.

With certain exceptions, the amendments came into force on 1 January 2025.

This regulatory framework is made applicable in Italy by means of Bank of Italy Circular No. 285 published on 17 December 2013 and subsequent updates.

At 30 September 2026, taking into account the conclusion of the transitional period adopted to sterilise the effects of unrealised gains/losses deriving from measurement at fair value with an impact on comprehensive income relating to exposures to central governments, amount to 2.468,7 million Euro.

Own funds also take into account the applicable amount of insufficient coverage as provided for in Regulation (EU) 630/2019 of 17 April 2019.

At 30 September 2026, risk-weighted assets amounted to 13.911,4 million Euro, mainly attributable to the credit and counterparty risk component and, to a lesser extent, to operational and market risk.

The capital ratios at 30 September 2026 include the effects of:

- the sale of 50% of the shares in Hype in the first quarter of 2026;
- the reduction of deductions from what is termed “calendar provisioning", mainly due to the sale of certain distressed exposures during the first quarter;
- the reduction in equity reserves, mainly due to the worsening in valuation reserves;
- the removal of the prudential filter on government securities measured at fair value through other comprehensive income (FVOCI), due to the end of the Basel 4 phase-in period;
- the increase in deductions arising from deferred tax assets (DTAs);
- the inclusion of the effects of the loss recorded in the first nine months of 2026.

On this basis, the equity coefficients at 30 September 2026 stand for CET1 at 12,79%, for Tier 1 at 12,80% and for Total Capital at 17,75%.

It should be noted that during the third quarter of 2026, the Banca Ifis Group received notice from the Bank of Italy of the initiation of the prudential review process (the “SREP”). The procedure will be completed within 90 days from 23 September 2026, by which time the Group may submit documents that the Authority may assess with a view to possibly changing the minimum levels of the capital ratios.

The new requirements will therefore be applied as of 31 December 2026 (the first useful date following the conclusion of the proceedings).

Teleborsa: distribution and commercial use strictly prohibited

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

Significant events occurred in the period

The Banca Ifis Group transparently and promptly discloses information to the market, constantly publishing information on significant events through press releases. Please visit the Media section of the institutional website www.bancaifis.it to view all press releases.

Here below is a summary of the most significant events in the period.

Banca Ifis issues a ten-year Tier 2 bond for 400 million Euro

On 13 January 2026, Banca Ifis successfully completed the placement of a Tier 2 subordinated bond targeted at institutional investors. The issuance has a ten-year maturity, expiring in April 2036, carries a coupon of 4,546% and is callable after 5 years. The amount issued totals 400 million Euro.

At the end of the placement, the Bank recorded an issue price of 100%, equivalent to a spread of 200 basis points over the reference rate: this represents the lowest spread ever achieved by the Bank for a Tier 2 subordinated issuance. The issuance is intended to replace other subordinated bonds currently outstanding, issued by Banca Ifis and illimity Bank, and will generate significant medium-term savings in terms of funding costs for the Banca Ifis Group.

The bond issued has been listed on the Luxembourg Stock Exchange.

Disposal to Banca Sella of the equity interest held by illimity Bank in Hype for a price of 85 million Euro

Following the receipt of the required regulatory approvals in early 2026, on 6 February 2026 the equity interest held by illimity Bank in Hype, corresponding to 50% of the company's share capital, was sold to the Banca Sella Group at the agreed price of 85 million Euro, with an impact of 55 basis points in terms of CET1.

Disposal by illimity Bank of loan assets in the amount of 41 million Euro

On 28 January 2026, illimity Bank finalised a transaction for the sale of loans recorded under assets held for sale for an equivalent value of 41 million Euro, in line with the carrying value in the balance sheet at 31 December 2025.

Banca Ifis diversifies its funding sources and launches its first Euro-Commercial Paper (ECP) Programme

On 16 March 2026, Banca Ifis expanded its range of available funding instruments by launching its first Euro-Commercial Paper Programme (ECP Programme), which is aimed at placing short-term debt exclusively with professional investors. In this way, Banca Ifis confirms its ability to reach new types of investors in order to develop flexible, short-term forms of financing and thereby respond to market needs in a timely manner. Banca Ifis's ECP Programme has been designed in accordance with the criteria and requirements set out by the Market Convention on Short-Term European Paper (STEP), obtaining the corresponding certification of compliance (STEP Label). In detail, Banca Ifis's ECP Programme has an expected term of three years, a maximum total amount of up to 1 billion Euro, and provides for the option to issue notes denominated in either euros or US dollars. The commercial papers issued have a minimum nominal unit value of 100.000 Euro, or the equivalent amount in US dollars, and a maximum maturity of 12 months. The securities are issued in dematerialised form and centrally held by Monte Titoli S.p.A. The launch of the first ECP Programme represents the second funding optimisation transaction carried out by Banca Ifis in 2026, following the issuance of the ten-year Tier 2 bond in January 2026.

Teleborsa: distribution and commercial use strictly prohibited

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

The Shareholders' Meeting approves the 2025 Financial Statements and the distribution of a dividend of 0,92 Euro per share for the year

On 16 April 2026, the Ordinary Shareholders' Meeting of Banca Ifis, which met under the chairmanship of Ernesto Fürstenberg Fassio, approved:

- the Financial statements at 31 December 2025, with the report on operations presented by the Board of Directors;
- the distribution of a dividend balance for FY 2025 of 0,92 Euro per Banca Ifis ordinary share issued and outstanding (therefore excluding treasury shares held by the Bank). This balance was subsequently paid with ex date 18 May 2026, record date of 19 May 2026 and payment date of 20 May 2026;
- the offsetting of the negative reserve called "Extraordinary contribution reserve Law No. 199/2025" with the "Extra-profit reserve", by reducing the amount of the latter from 23.905.112 Euro to 17.331.206 Euro;
- the "Report on the Remuneration Policy and on Remuneration Paid" in Sections I and II;
- the appointment, pursuant to and in accordance with Article 2386, paragraph 1, of the Italian Civil Code and Article 11 of the Articles of Association, as Directors of the Bank of Riccardo Preve and Moroello Diaz della Vittoria Pallavicini, who were already co-opted on 11 December 2025;
- the renewal of the directors' and officers' liability (D&O) insurance policy.

The sale of Abilio to Servizilegali.net, which will relaunch its development with a two-year plan, and the transfer of control of Quimmo Agency and Quimmo Prestige Agency to COIMA have been completed

On 11 May 2026, Banca Ifis completed the sale of Abilio S.p.A. to Servizilegali.net S.r.l., which took over 100% of the company. Previously, Abilio S.p.A. was 82% owned by illimity Bank and 18% by COIMA. The transaction was aimed at enabling the full relaunch of Abilio S.p.A. within a group entirely focused on the company's business activities. To facilitate this process, Banca Ifis has provided Abilio with the financial resources necessary for the company's relaunch, in line with the Group's traditional focus on enhancing people's professional qualities.

The sale of Abilio S.p.A. to Servizilegali.net S.r.l. did not include its subsidiaries: Quimmo Agency and Quimmo Prestige Agency. These were taken over by COIMA, with a 60% stake, and illimity Bank, with a 40% stake. The transaction is aimed at ensuring the best growth strategy for the two companies and is part of the renewed partnership between Banca Ifis and the COIMA Group, which is the natural best owner to guide the future of the two agencies.

Competitive process started for the sale of the Npl business aimed at deconsolidation and acceleration of the transformation of the Bank's model to become even more specialised in financial services to businesses

On 25 June 2026, the Board of Directors of Banca Ifis completed the review of the outlook for FY 2026 as part of the Group's strategic repositioning towards commercial banking and the expansion of the offer to serve businesses, entrepreneurs and families.

To this end, the Board of Directors resolved to launch a competitive market process concerning the sale of Banca Ifis's activities in the Npl Segment aimed at deconsolidation, currently developed by the subsidiaries Ifis Npl Servicing and Ifis Npl Investing. Through these companies, the Group manages impaired loans mainly concentrated in the so-called small-ticket unsecured market segment, i.e. concerning small-ticket loans without collateral.

Sale completed of 100% of ARECneprix to Prelios for 30 million Euro

On 30 June 2026, Banca Ifis completed the sale to Prelios S.p.A. of 100% of ARECneprix, an asset management company specialising in the management of impaired loans, real estate assets and complex transactions. Previously, ARECneprix was wholly owned by illimity Bank S.p.A. (a subsidiary of the Banca Ifis Group).

Teleborsa: distribution and commercial use strictly prohibited

The sale, for a consideration of 29,3 million Euro, generated a capital benefit of approximately 10 basis points of CET1 for the Banca Ifis Group. At the same time as completion of the transaction, ARECneprix and illimity Bank signed a multi-year servicing agreement, aimed at ensuring continuity in the management of the Banca Ifis Group's portfolios.

The agreement is part of the Banca Ifis Group's strategy to focus on core activities, while enhancing distinctive assets and skills within specialised industrial entities. In addition, thanks to the multi-year servicing agreement, Banca Ifis has optimised its operational and capital profile, leveraging an industrial partnership with a leading operator while ensuring continuity in portfolio management.

Banca Ifis: The Bank of Italy authorised the merger of illimity. The Board of Directors appointed Raffaele Zingone as CEO of Banca Ifis. The Bank of Italy has delivered the inspection report.

Merger of illimity Bank and integration process

Banca Ifis announces that, on 23 September 2026, it received the Bank of Italy's full and unconditional authorisation for the merger by incorporation of illimity Bank.

The integration will therefore be completed within the current financial year, in line with what has already been announced.

Raffaele Zingone appointed CEO of Banca Ifis

On 24 September 2026, the Board of Directors of Banca Ifis met and took note of and accepted the resignation, with immediate effect, of Mr Frederik Geertman from the positions of Board Member and Chief Executive Officer.

At the same Board meeting, in compliance with the procedures set out in the current succession plans and with the favourable opinion of the relevant Board Committees and the Board of Statutory Auditors, the Board of Directors unanimously resolved to co-opt Raffaele Zingone as a non-independent director and to appoint him as Chief Executive Officer of the Bank, with immediate effect and until the next Shareholders' Meeting.

The Board of Directors also approved the revision of the organisational structure following the aforementioned changeover, appointing Fabio Lanza as the new General Manager, with effect subject to the successful outcome of the Fit & Proper procedure by the Bank of Italy.

The new management structure ensures full management and operational continuity for the Group by leveraging internal resources and enables the accelerated implementation of the Bank's new project to serve businesses, entrepreneurs and families, with the aim of continuing to generate economic and social value.

Plan to sell the entire Npl business

Following the first phase of the competitive process, on 24 September 2026, non-binding offers were received for the acquisition of the entire Npl business. The competitive process for the optimisation and deconsolidation of the Npl business is now continuing with the start of the second phase, which involves the submission of binding offers by mid-December. .

Inspections

On 23 September 2026, the inspection report was received concerning the comprehensive inspections conducted by the Bank of Italy between January and June 2026, which concluded with a partially unfavourable opinion and findings relating to both compliance and management issues, mainly concerning AML, ICT risk and operational security, securitisations, the credit process and Npls purchased from third parties, the internal control system, corporate governance and the sustainability of the business model.

The Authority requested the adoption of an AML and compliance action plan, as well as a prudential remedial plan, the implementation of which does not affect the continuation of the ongoing activities to divest the entire Npl business and transform the Bank into a universal bank serving businesses, entrepreneurs and families. The actions required under the prudential remedial plan include the restructuring of corporate governance structures, including through the introduction

Teleborsa: distribution and commercial use strictly prohibited

of new skills and expertise, the strengthening of second-level control functions, the drafting of a new Group business plan, the review of processes in the credit, NPL and securitisation segments, and the preparation of a plan to strengthen the ICT risk management and control system and operational security.

In light of the required actions, the adjustment of the classification and valuation of loans will be completed. In line with the relationship of continuous and full cooperation with the Supervisory Authority, the preparatory activities for the preparation of the aforementioned plans have already been initiated. The start of the procedure for determining additional capital requirements was also announced. This procedure will be completed within a maximum of 90 days, and Banca Ifis will have the right to submit briefs and documents within 45 days. Finally, the initiation of two sanctioning proceedings against Banca Ifis alone was notified, and the Bank will defend its position within the time limits and in the manner provided for by current legislation.

Teleborsa: distribution and commercial use strictly prohibited

Significant subsequent events

Banca Ifis: Moody's rating update

On 5 October 2026, Moody's revised Banca Ifis's Baseline Credit Assessment (BCA) and Adjusted BCA from ba2 to ba3. The agency also downgraded the long-term deposit rating to Baa3 from Baa2, the issuer and senior unsecured debt rating to Ba1 from Baa3, and the subordinated debt rating to B1 from Ba3.

Declaration of the Manager Charged with preparing the Company's financial reports

Pursuant to article 154 bis, paragraph 2 of the Consolidated Law on Finance, the Manager Charged with preparing the Company's financial reports, Massimo Luigi Zanaboni, declares that the financial information contained in this press release corresponds to the related books and accounting records.

Teleborsa: distribution and commercial use strictly prohibited

Reclassified Financial Statements and key balance sheet data

Reclassifications and aggregations of the consolidated income statement concern the following:

- net credit risk losses/reversals of the Npl Segment are reclassified to interest receivable and similar income (and therefore to "Net interest income") to the extent to which they represent the operations of this business and are an integral part of the return on the investment;
- net allocations to provisions for risks and charges are excluded from the calculation of "Operating costs";
- cost and revenue items deemed as "non-recurring" (e.g. because they are directly or indirectly related to business combination transactions, such as the "gain on a bargain purchase" in accordance with IFRS 3), are excluded from the calculation of "Operating costs", and are therefore reversed from the respective items as per Bank of Italy Circular 262 (e.g. "Other administrative expenses", "Other operating income/costs") and included in a specific item "Non-recurring expenses and income";
- the ordinary and extraordinary charges introduced against the Group's banks (Banca Ifis, Banca Credifarma and illimity Bank) under the Single and National Resolution Mechanisms (SRF and NRF) and the Deposit Protection Mechanism (DGS or FITD) are shown under a separate item called “Charges related to the banking system” (which is excluded from the calculation of “Operating costs”), instead of being shown under “Other administrative expenses” or “Net allocations to provisions for risks and charges”;
- the following is included under the single item "Net credit risk losses/reversals":
  - net credit risk losses/reversals relating to financial assets measured at amortised cost (with the exception of those relating to the Npl Segment mentioned above) and to financial assets measured at fair value through other comprehensive income;
  - net allocations to provisions for risks and charges for credit risk relating to commitments and guarantees granted;
  - profits (losses) from the sale/repurchase of loans at amortised cost other than those of the Npl Segment;

As regards the balance sheet components, they were aggregated without any reclassification, with the exception of the reclassification of “discontinued operations” and “liabilities associated with discontinued operations” in accordance with paragraph 32 of IFRS 5, which, according to the Financial Statement Format set out in Bank of Italy Circular 262, are reported respectively under the items “Non-current assets and disposal groups classified as held for sale” and “Liabilities associated with assets classified as held for sale”. In the reclassified balance sheet, these assets and liabilities are reclassified based on the “original” nature of the individual balance sheet items (for example, receivables due from customers falling within the scope of “discontinued operations” are reclassified under “receivables due from customers”, and so on).

With particular reference to the competitive process for the sale of the Npl business as at 30 September 2026, the target scope of the Npl business to be divested was classified as a “discontinued operation” in accordance with IFRS 5 and was measured in accordance with IFRS 5 at the “lower of carrying amount and fair value less costs to sell”.

In these reclassified balance sheet and income statement formats, the economic and balance sheet effects related to the target scope of the Npl business are restated based on the “original” nature of the individual income and expense items and any reclassifications required (i.e., required based on the usual reclassification rules), also to allow greater comparability with the figures for previous periods (for example, interest income accrued on loans and debt securities falling within the scope of discontinued operations is reported under “net interest income”). The total impairment arising from the scope of discontinued net operating activities according to the criterion prescribed by IFRS 5 (i.e. at the “lower of carrying amount and fair value less costs to sell”) is presented, net of any tax effect, under the item in the reclassified income statement formats called “Difference between carrying amount and fair value from non-binding offers (IFRS 5)”.

Teleborsa: distribution and commercial use strictly prohibited

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

Reclassified Consolidated Statement of Financial Position

ASSETS (in thousand Euro)	30.09.2026	31.12.2025
Cash and cash equivalents	462.409	787.290
Financial assets mandatorily measured at fair value through profit or loss	754.093	780.619
Financial assets measured at fair value through other comprehensive income	1.657.603	1.659.271
Receivables due from banks	581.805	700.276
Receivables due from customers	16.022.707	16.135.996
Property, plant and equipment and intangible assets	324.654	385.209
- of which goodwill	*17.711*	*55.268*
Tax assets	335.377	368.495
Other assets	664.900	831.228
Total assets	**20.803.548**	**21.648.384**

LIABILITIES AND EQUITY (in thousand Euro)	30.09.2026	31.12.2025
Payables due to banks	3.867.382	4.018.193
Payables due to customers	10.460.283	11.256.836
Debt securities issued	3.869.761	3.441.393
Tax liabilities	59.252	117.272
Provisions for risks and charges	87.309	106.877
Other liabilities	482.685	567.266
Consolidated equity	1.976.876	2.140.547
Total liabilities and equity	**20.803.548**	**21.648.384**

Teleborsa: distribution and commercial use strictly prohibited

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

Reclassified Consolidated Income Statement

RECLASSIFIED INCOME STATEMENT DATA (in thousand Euro)	AMOUNTS 2026			AMOUNTS 2025		
	30.09.2026	of which: Illimity Group	of which: Banca Ifis Group (*)	30.09.2025	of which: illimity Group	of which: Banca Ifis Group (*)
Net interest income	**391.753**	***112.615***	***279.138***	**372.801**	***29.126***	***343.675***
Net commission income	**98.953**	***34.453***	***64.500***	**82.445**	***16.091***	***66.354***
Other components of net banking income	80.311	*9.634*	*70.677*	81.149	*1.460*	*79.689*
Net banking income	**571.017**	***156.702***	***414.315***	**536.395**	***46.677***	***489.718***
Net credit risk losses/reversals	(115.012)	*(38.166)*	*(76.846)*	(30.416)	*(6.932)*	*(23.484)*
Net profit (loss) from financial activities	**456.005**	***118.536***	***337.469***	**505.979**	***39.745***	***466.234***
Administrative expenses:	(421.163)	*(114.477)*	*(306.686)*	(351.843)	*(44.687)*	*(307.156)*
a) personnel expenses	*(173.499)*	*(38.640)*	*(134.859)*	*(147.874)*	*(17.592)*	*(130.282)*
b) other administrative expenses	*(247.664)*	*(75.837)*	*(171.827)*	*(203.969)*	*(27.095)*	*(176.874)*
Net impairment losses/reversals on property, plant and equipment and intangible assets	(34.093)	*(10.149)*	*(23.944)*	(24.226)	*(3.043)*	*(21.183)*
Other operating income/expenses	19.318	*8.618*	*10.700*	27.778	*3.750*	*24.028*
Operating costs	**(435.938)**	***(116.008)***	***(319.930)***	**(348.291)**	***(43.980)***	***(304.311)***
Charges related to the banking system	(76)	*(39)*	*(37)*	(47)	-	*(47)*
Net allocations to provisions for risks and charges	(1.875)	*153*	*(2.028)*	2.971	*(86)*	*3.057*
Non-recurring expenses and income	(7.898)	*(3.373)*	*(4.525)*	371.542	*(1.344)*	*372.886*
Gains (losses) on equity investments	(1.427)	*(1.326)*	*(101)*	(408)	*(408)*	-
Gains (losses) on disposal of investments	4.246	*4.246*	-	54	*54*	-
Pre-tax profit (loss)	**13.037**	***2.189***	***10.848***	**531.800**	***(6.019)***	***537.819***
Income tax expense for the period	(7.783)	*(10.654)*	*2.871*	(58.557)	*(16.418)*	*(42.139)*
Profit (loss) after tax	**5.254**	***(8.465)***	***13.719***	**473.243**	***(22.437)***	***495.680***
(Profit) loss for the period attributable to non-controlling interests	(673)	*197*	*(870)*	(978)	*72*	*(1.050)*
Profit (loss) for the period of the Parent Company from ordinary operations	**4.581**	***(8.268)***	***12.849***	**472.265**	***(22.365)***	***494.630***
Difference between carrying amount and fair value from non-binding offers (IFRS 5) (**)	(71.832)	-	*(71.832)*	-	-	-
Profit (loss) for the period attributable to the Parent Company	**(67.251)**	***(8.268)***	***(58.983)***	**472.265**	***(22.365)***	***494.630***

(*) Banca Ifis Group means the perimeter of the Banca Ifis Group, excluding the illimity Group's contribution and including the contribution made by Fürstenberg SIM.
(**) The reclassified figure includes only the result of the lower value of the FV less cost to sell compared to the value of the Npl business portfolio subject to the divestment process.

Teleborsa: distribution and commercial use strictly prohibited

Banca Ifis

PRESS RELEASE
CONSOLIDATED RESULTS FOR THE FIRST NINE MONTHS OF 2026

Consolidated own funds and capital adequacy ratios

OWN FUNDS AND CAPITAL ADEQUACY RATIOS (in thousand Euro)	AMOUNTS	
	30.09.2026 (*)	31.12.2025 (**)
Common Equity Tier 1 (CET1) capital	1.779.564	1.802.310
Tier 1 capital	1.780.467	1.803.194
Total Own Funds	**2.468.686**	**2.131.775**
Total RWAs	**13.911.358**	**13.913.593**
CET1 Ratio	**12,79%**	**12,95%**
Tier 1 Ratio	12,80%	12,96%
Total Capital Ratio	**17,75%**	**15,32%**

(*) CET1, Tier 1 and Total Capital include the loss accrued by the Banking Group at 30 September 2026.
(**) CET1, Tier 1 and Total Capital include the profits accrued by the Banking Group at 31 December 2025, net of the related dividend, including the portion distributed on an interim basis in compliance with the provisions of Article 2433, paragraph 4 of the Italian Civil Code.

Martino Da Rio
Head of Investor Relations & Corporate Development
Banca Ifis S.p.A.
+39 02 24129953

Davide Pastore
Media Relations Manager
davide.pastore@bancaifis.it
+39 337 1115357

Fine Comunicato n.0147-93-2026	Numero di Pagine: 19