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Oggetto	:	Consolidated results as of 30 September 2026

Testo del comunicato

Vedi allegato

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Press release

BCC Iccrea Group: Consolidated results as of 30 September 2026

During the first nine months of the year, the Group continued to support households and SMEs, achieving positive growth across all its main lines of business.

Further strengthened the solidity of the Group still at the top of the system.

- **New credit disbursements**[1]: €15.3 billion (+14.0% YoY)
- **Net customers loans (*stock*)**[2]**:** €101.7 billion (+4.2% YoY)
- **Direct funding (*stock*)**[3]**:** €144.6 billion (+2.3% YoY)
- **Indirect funding (*stock*)**[4]**:** €85.4 billion (+11.2% YoY)
- **Net equity:** €18.9 billion (€17.3 billion at the end of September 2025).
- **CET 1 ratio:** 26.9% (25.9% at the end of September 2025); **TC Ratio:** 26.9% (26.4% at the end of September 2025)
- **LCR**: 277% (289% at the end of September 2025), **NSFR:** 159% (162% at the end of September 2025)
- **Gross NPL ratio**[5]: 2.4% (2.8% at the end of September 2025); **Net NPL ratio**[5]: 0.6% (0.7% at the end of September 2025).

Rome, 12 November 2026

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

During the first nine months of 2026, the BCC Iccrea Group further strengthened its support to the local communities served by the BCCs, recording growth in all the main business volumes and consolidating its fundamentals, confirming the effectiveness of the service model offered.

[1] Consolidated management data as of 30 September 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 December 2025).
[3] Due to customers and securities issued.
[4] Consolidated management data as of 30 September 2026. Indirect funding consisting of assets under custody, asset 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, including exposures to banks, the gross NPL ratio stood at 2.4% and the net NPL ratio stood at 0.6% (ratio unchanged). Excluding transactions with institutional counterparties, as of 30 September 2026, the gross NPL ratio stood at 2.5% (2.6% at the end of December 2025) and the net NPL ratio stood at 0.6% (0.7% at the end of December 2025).

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Indirect funding also recorded positive growth, increasing by more than 8 billion euros compared to September 2025, thanks also to the numerous initiatives in the segments of household and business protection and asset management, also aimed at diversifying sources of revenue.

Confirming the solidity and favourable growth prospects, during 2026, all rating agencies improved their rating on the Group. In particular, Fitch Ratings raised its long-term rating by one *notch* to "BBB+" from "BBB". At the same time, S&P Global Ratings and Morningstar DBRS improved, respectively, their outlook and trend on long-term ratings from stable to positive, confirming their existing ratings.

Consolidated Balance Sheet

Net customers loans amounted to 101.7 billion euros (+4.2% compared to the end of September 2025; +3.8% compared to the end of December 2025) with new credit disbursements during the period amounting to approximately 15.3 billion euros.

The incidence of non-performing loans was confirmed at extremely sound levels both at gross level (Gross NPL Ratio at 2.4%; 2.8% at the end of September 2025; 2.5% at the end of December 2025) and at net level (Net NPL Ratio at 0.6%; 0.7% at the end of September 2025; 0.6% at the end of December 2025).

The Coverage Ratio of total non-performing loans was also particularly high at 75.4% (74.3% at the end of September 2025; 75.8% at the end of December 2025). The share of bad loans in the portfolio continued to decline (less than 1/3 of the total non-performing loan portfolio), showing ample coverage (Coverage Ratio at 89.4%).

Total financial assets stood at €60.4 billion (€57.4 billion at the end of September 2025; €57.5 billion at the end of December 2025).

Direct funding[6] reached €144.6 billion (+2.3% compared to the end of September 2025; +1.0% compared to the end of December 2025).

The Loan to Deposit Ratio stood at 70.3% (69.1% at the end of September 2025; 68.4% at the end of December 2025).

[6] Due to customers and securities issued.

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Consolidated net equity rose to €18.9 billion (€17.3 billion at the end of September 2025; €17.7 billion at the end of December 2025).

Finally, the trend in indirect funding was also positive, rising to 85.4 billion euros (76.7 billion euros at the end of September 2025; 78.2 billion euros at the end of December 2025).

Consolidated Income Statement

In terms of revenues, in the first nine months of 2026, the Group reported revenues of 4,491 million euros (+6.2% compared to the first nine months of 2025) and net interest income of 3,211 million euros (+7.4% compared to the first nine months of 2025). Net fees and commissions also performed positively at 1,150 million euros (+7.8% compared to the first nine months of 2025).

Operating costs amounted to 2,378 million euros (+3.1% compared to the first nine months of 2025); the Group's cost/income ratio stood at 53.0% (54.5% in September 2025).

Net loan loss provisions[7] amounted to €172 million (€104 million at September 2025), setting an annualised cost of credit of approximately 23 bps[8].

Net profit for the period amounted to 1,656 million euros (1,550 million euros in the first nine months of 2025).

Capital ratios and liquidity indicators

As of 30 September 2026, the CET1 ratio was 26.9% (25.9% at the end of September 2025; 26.0% at the end of December 2025) and the TC ratio was 26.9% (26.4% at the end of September 2025; 26.4% at the end of December 2025).

As regards the liquidity position, as of 30 September 2026, the LCR (*Liquidity Coverage Ratio*) was 277% (289% at the end of September 2025; 276% at the end of December 2025) and the NSFR (*Net Stable Funding Ratio*) at 159% (162% at the end of September 2025; 162% at the end of December 2025).

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

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Finally, on the same date, immediately available liquidity reserves amounted to €43.5 billion (€43.6 billion at the end of September 2025; €42.9 billion at the end of December 2025).

Main events after the end of the period

- October 20, 2026: Morningstar DBRS improved Iccrea Banca's long-term rating and senior debt trend to "Positive" from "Stable".
- 27 October 2026: Announced SREP requirements set by the ECB for 2027.

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The BCC Iccrea Group is the largest Italian cooperative banking group and the 9th in the world in terms of revenues. It is also the only national banking group with entirely Italian capital, the second in terms of number of branches and among the six systemically important banking institutions in Italy. 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.

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The consolidated financial statements as of 30 September 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, 12 November 2026,

Iccrea Banca S.p.A.

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

Marianna Di Prinzio

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RECLASSIFIED CONSOLIDATED INCOME STATEMENT[9]

(data in millions of euros)

(€mln)	9M26	9M25	Δ	Δ %
Net interest income	3,211	2,990	221	7.4%
Net fees and commission income	1,150	1,067	83	7.8%
Other financial income	130	171	(41)	(24.2%)
Gross Income	**4,491**	**4,229**	**262**	**6.2%**
Net writedowns / writebacks for credit risk	(172)	(104)	(69)	66.2%
Operating expenses	**(2,378)**	**(2,307)**	**(72)**	**3.1%**
Personnel expenses	(1,546)	(1,510)	(36)	2.4%
Other administrative expenses	(961)	(883)	(79)	8.9%
Net provisions	26	(3)	29	n.s.
Net adjustments	(173)	(171)	(2)	1.3%
Other operating expenses/income	277	260	17	6.5%
Operating Result	**1,940**	**1,818**	**122**	**6.7%**
Other non-operating items	110	4	106	n.s.
Taxes	(395)	(315)	(80)	25.4%
Net profit (loss) from current operations	**1,656**	**1,507**	**149**	**9.9%**
Profit after tax from discontinued operations	-	43	(43)	n.s.
Net profit (loss)	**1,656**	**1,550**	**106**	**6.8%**

[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.

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CONSOLIDATED INCOME STATEMENT – QUARTERLY EVOLUTION

(data in millions of euros)

(€mln)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26	Δ 3Q26 vs 3Q25	Δ % 3Q26 vs 3Q25
Net interest income	1,026	987	977	1,002	1,002	1,104	1,105	128	13.1%
Net fees and commission income	352	362	354	388	374	392	383	30	8.4%
Other financial income	52	77	42	(22)	32	99	(0)	(43)	n.s.
Gross Income	**1,430**	**1,426**	**1,373**	**1,368**	**1,409**	**1,594**	**1,488**	**115**	**8.4%**
Net writedowns / writebacks for credit risk	(4)	(63)	(37)	(131)	(56)	(102)	(14)	22	n.s.
Operating expenses	**(769)**	**(800)**	**(737)**	**(798)**	**(790)**	**(847)**	**(741)**	**(4)**	**0.5%**
Personnel expenses	(536)	(513)	(461)	(557)	(545)	(538)	(463)	(2)	0.4%
Other administrative expenses	(267)	(314)	(302)	(353)	(294)	(350)	(317)	(15)	5.0%
Net provisions	7	(6)	(4)	59	17	0	9	13	n.s.
Net adjustments	(54)	(59)	(58)	(69)	(56)	(58)	(59)	(0)	0.7%
Other operating expenses/income	81	91	88	122	89	99	89	1	0.8%
Operating Result	**657**	**563**	**599**	**438**	**562**	**646**	**732**	**134**	**22.3%**
Other non-operating items	3	(0)	2	(1)	14	97	(1)	(3)	n.s.
Taxes	(112)	(100)	(104)	(56)	(122)	(129)	(144)	(41)	39.1%
Net profit (loss) from current operations	**548**	**463**	**497**	**382**	**454**	**614**	**587**	**90**	**18.2%**
Profit after tax from discontinued operations	43	0	-	-	-	-	-	0	n.s.
Net profit (loss)	**590**	**463**	**497**	**382**	**454**	**614**	**587**	**90**	**18.2%**

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RECLASSIFIED CONSOLIDATED BALANCE SHEET

(data in millions of euros)

Assets[10]	30.09.26	31.12.25	Δ	Δ %
Financial Assets	60,358	57,474	2,883	5.0%
Net loans to customers	101,656	97,902	3,754	3.8%
Net loans to banks	2,903	3,431	(528)	(15.4%)
Other assets	8,457	8,840	(383)	(4.3%)
Total Assets	**173,374**	**167,647**	**5,727**	**3.4%**

Liabilities and Equity[11]	30.09.26	31.12.25	Δ	Δ %
Financial liabilities to customers	129,624	127,934	1,690	1.3%
Securities issued	14,978	15,274	(296)	(1.9%)
Financial liabilities to banks	3,555	2,437	1,118	45.9%
Other liabilities	6,283	4,334	1,949	45.0%
Group shareholders' equity	18,935	17,668	1,266	7.2%
Total liabilities and shareholders' equity	**173,374**	**167,647**	**5,727**	**3.4%**

[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

(data in millions of euros)

Assets	30.09.25	31.12.25	31.03.26	30.06.26	30.09.26	Δ 30.09.26 vs 30.09.25	Δ % 30.09.26 vs 30.09.25
Financial Assets	57,350	57,474	58,952	59,664	60,358	3,008	5.2%
Net loans to customers	97,589	97,902	98,332	100,890	101,656	4,068	4.2%
Net loans to banks	3,130	3,431	2,128	3,364	2,903	(226)	(7.2%)
Other assets	8,773	8,840	8,508	8,169	8,457	(316)	(3.6%)
Total Assets	**166,841**	**167,647**	**167,920**	**172,087**	**173,374**	**6,533**	**3.9%**

Liabilities and shareholders' equity	30.09.25	31.12.25	31.03.26	30.06.26	30.09.26	Δ 30.09.26 vs 30.09.25	Δ % 30.09.26 vs 30.09.25
Financial liabilities to customers	125,905	127,934	126,197	128,689	129,624	3,719	3.0%
Securities issued	15,385	15,274	15,520	15,613	14,978	(407)	(2.6%)
Financial liabilities to banks	2,145	2,437	2,535	2,629	3,555	1,410	65.8%
Other liabilities	6,132	4,334	5,836	6,658	6,283	151	2.5%
Group shareholders' equity	17,274	17,668	17,832	18,498	18,935	1,660	9.6%
Total liabilities and shareholders' equity	**166,841**	**167,647**	**167,920**	**172,087**	**173,374**	**6,533**	**3.9%**

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ASSET QUALITY[12] *(data in millions of euros and %)*

	30.09.26	31.12.25	Δ	Δ %
Past Due	225	257	(32)	(12.3%)
UTP	1,471	1,529	(58)	(3.8%)
Bad Loans	828	755	73	9.7%
Gross Non-Performing Loans	**2,524**	**2,541**	**(17)**	**(0.7%)**
Performing Loans - Stage 1	93,705	90,095	3,611	4.0%
Performing Loans - Stage 2	7,944	7,819	125	1.6%
Total Gross Loans to customers	**104,173**	**100,454**	**3,718**	**3.7%**
Gross NPL Ratio	**2.4%**	**2.5%**	**(0.1%)**	**(4.2%)**
Writedowns	1,904	1,925	(21)	(1.1%)
Coverage Ratio NPL	**75.4%**	**75.8%**	**(0.3%)**	**(0.5%)**
Coverage Ratio Past Due	47.7%	48.4%	(0.7%)	(1.4%)
Coverage Ratio UTP	71.8%	73.0%	(1.2%)	(1.6%)
Coverage Ratio Bad Loans	89.4%	90.7%	(1.3%)	(1.5%)
Coverage Ratio Performing Loans	**0.6%**	**0.6%**	**(0.0%)**	**(6.0%)**
Coverage Ratio Performing - Stage 1	0.2%	0.3%	(0.0%)	(14.4%)
Coverage Ratio Performing - Stage 2	5.0%	4.9%	0.1%	1.4%
Net Non-Performing Loans	620	616	5	0.7%
Net NPL Ratio	**0.6%**	**0.6%**	**(0.0%)**	**(3.6%)**

CAPITAL REQUIREMENTS *(data in millions of euros and %)*

	30.09.26	31.12.25	Δ
RWA	68,970	66,437	2,533
CET 1	18,527	17,242	1,285
Total Capital	18,538	17,566	972
CET1 ratio	**26.9%**	**26.0%**	**0.9%**
TC ratio	**26.9%**	**26.4%**	**0.4%**

[12] 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 December 2025).

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