CASSA CENTRALE BANCA
CREDITO COOPERATIVO ITALIANO

PRESS RELEASE

COMMUNICATION TO THE PUBLIC OF INSIDE INFORMATION PURSUANT TO ART. 17 OF REGULATION (EU) NO. 596/2014 AND REGULATED INFORMATION PURSUANT TO DIRECTIVE 2004/109/EC AS AMENDED 2024

SREP 2025 Outcome:
Cassa Centrale Group improves Pillar 2 Requirement (P2R).
Capital ratios well above the minimum capital requirements required by the ECB

Trento, 03.11.2025 – Cassa Centrale Group has received from the European Central Bank the decision establishing its prudential requirements following the 2025 Supervisory Review and Evaluation Process (SREP).

The decision sets a Pillar 2 Requirement of 2.25% for 2026, an improvement on the requirement set for 2025, of which at least 56.25% must consist of Common Equity Tier 1 (CET1) capital and 75% of Tier 1 capital (Tier 1).

As a result of this decision, in terms of Overall Capital Requirement (OCR), the Common Equity Tier 1 ratio requirement to be met on a consolidated basis from 1st January 2026, will therefore be 9.08%.

This value includes:

- the minimum Pillar 1 requirement of 4.50%.
- a Pillar 2 (P2R) capital requirement of 1.27%.
- the capital conservation buffer of 2.50%.
- the systemic risk buffer (SyRB) of 0.81[1]%.

The required Total Capital Ratio is 13.56%.

[1] Pease note that the capital buffer for systemic risk is equal to 1% of domestic exposures weighted for credit and counterparty risk and came into effect on 30th June 2025.

The capital of Cassa Centrale Group is of high quality, with a Total Capital Ratio composed almost entirely of CET1 capital.

As of 30th June 2025, the capital indicators significantly exceed the minimum regulatory thresholds set by the SREP Decision, standing at:

- CET1 Ratio: 27.51% (fully loaded)
- Total Capital Ratio: 27.51% (fully loaded)

The decision will take effect from 1st January 2026.

*The **Cassa Centrale – Credito Cooperativo Italiano Group** comprises 65 BCCs – cooperative credit banks, rural banks and Raiffeisenkassen – with 1,498 branches throughout Italy, over 12,000 employees and over 490,000 cooperative members. With assets of EUR 91 billion as at 30 June 2025, the Group ranks among Italy's top ten.*

CASSA CENTRALE BANCA – CREDITO COOPERATIVO ITALIANO S.P.A.
Share Capital: €952,031,808.00, fully paid-up.
Registered with the Register of Companies of Trento and Tax Code 00232480228 – Representative of the Cassa Centrale Banca VAT Group – VAT No. 02529020220
Member of the Cooperative Credit Depositors' Guarantee Fund and the National Guarantee Fund
Company entered in the Register of Banks – ABI 03599
Parent Company of the Cassa Centrale Banca Cooperative Banking Group, entered in the Register of Banking Groups

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