

## Press Release

### **BCC Iccrea Group: Stress Test Results.**

### **CET1 ratio at 26.8% in the baseline scenario and 20.8% in the adverse scenario, among the best in Europe.**

Mauro Pastore: 'Our Group confirmed as one of the most solid in the banking system'.

**Rome, August 1<sup>st</sup>, 2025**

Following the 2025 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the European Central Bank (ECB) and the European Systemic Risk Board (ESRB), the fully loaded Common Equity Tier 1 ratio (CET1r) of the BCC Iccrea Group at the end of the time horizon considered for the simulation (2027) stood at:

- 26.8% in the baseline scenario, up by approximately 420 basis points compared to the figure recorded in December 2024 restated according to CRR3;
- 20.8% in the adverse scenario, down by approximately 176 basis points compared to the figure recorded in December 2024 restated according to CRR3 and significantly higher than the prudential capital requirement, including the supervisory expectation of the Pillar 2 Guidance.

The adverse scenario of the stress test was defined by the ECB/ESRB and covers a three-year period (2025-2027). The stress test was conducted applying a static view of the balance sheet as of December 31<sup>st</sup>, 2024. Furthermore, it does not consider future business strategies and managerial actions and thus it is not a forecast of the Group's profitability.

The EU-wide stress test does not contain a pass/fail threshold and instead is designed to be used as an important source of information for the purposes of the Supervisory Review and Evaluation Process (SREP). The

results will assist competent authorities in assessing the ability of BCC Iccrea Group to meet prudential requirements under stressed scenarios.

Mauro Pastore, General Manager of the BCC Iccrea Group, commented: "The results of the regulatory stress test coordinated by EBA confirmed the solidity of our Group and the effectiveness and resilience of our business model, which is among the most virtuous not only in Italy but also in Europe. Thanks to this solidity, the Group will be able to continue to guarantee its support to members and customers even in particularly severe economic scenarios, in line with its values and mission."

The BCC Iccrea Group is the largest cooperative banking group in Italy, the only national banking group with entirely Italian capital, and one of the seven systemically important institutions. In Italy, the Group ranks second in terms of number of branches and among the top in terms of capital strength and liquidity. It currently comprises 112 cooperative credit banks, operating in over 1,700 Italian municipalities with nearly 2,500 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, particularly within the system of Cooperative Credit Banks and Rural Banks.

[www.gruppobcciccrea.it](http://www.gruppobcciccrea.it)

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