

ROME, AUGUST 12, 2025

1H25 Results

Credit update



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Certain data in this Presentation may have been rounded. As a result of such rounding, the totals of data prescribed in this Presentation may vary slightly from the arithmetic total of such data.

The consolidated financial statements as at 30 June 2025 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).

AGENDA

- | **Highlights**
- | **1H25 Results**

- | **Annexes**
- | **Contacts**

| Highlights

FIRST HALF RESULTS CONFIRM THE STRENGTH OF BCC ICCREA GROUP AND ITS ONGOING COMMITMENT TO SUPPORTING LOCAL COMMUNITIES.

ASSET QUALITY

Net NPL Ratio

0.8%

Coverage Stage 3

74.3%

Coverage Stage 1

0.3%

LIQUIDITY

LCR

288%

NSFR

160%

Liquidity Reserves

€42.8 bn

CAPITAL²

CET1 ratio

25.2%

TC Ratio

25.7%

BALANCE SHEET (stock)

Direct Funding¹

€139.9 bn

(€137.2 bn Dec.24)

Net Loans to customers

€97.0 bn

(€93.5 bn Dec.24)

Net equity

€16.8 bn

(€15.9 bn Dec.24)

P&L

Revenues

€ 2.8 bn

(-4.4% vs 1H24)

Cost of Credit

14 bps

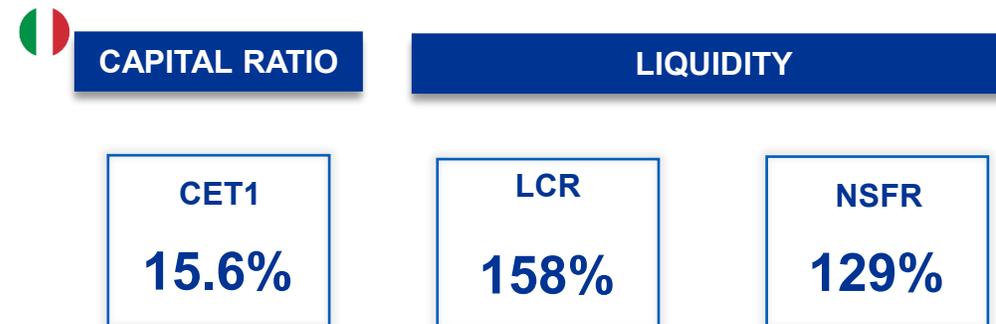
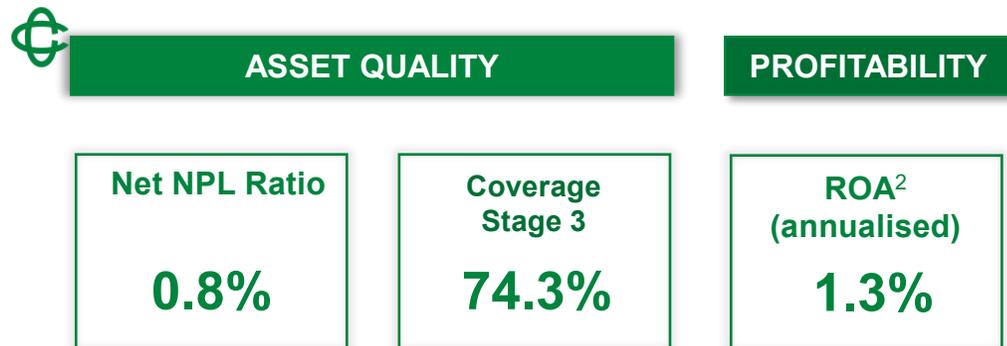
(38bps 1H24)

Net Income

€1,053 mn

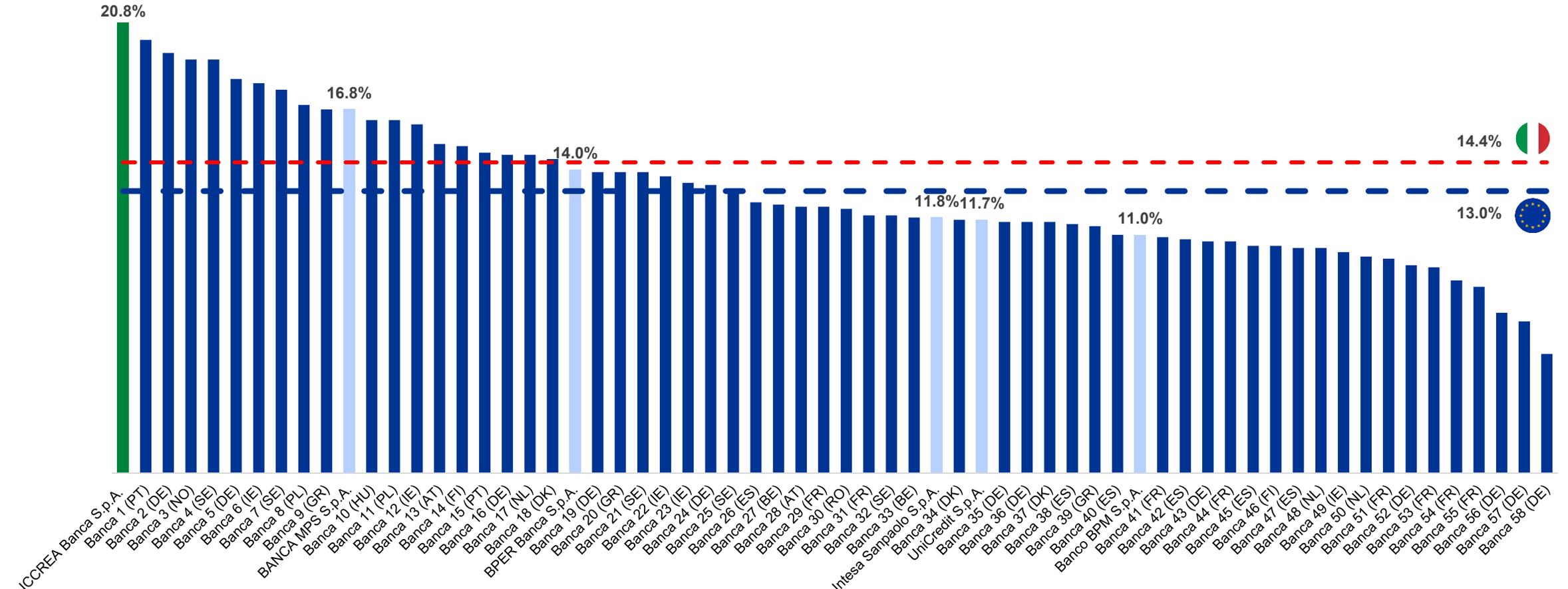
(-0.2% vs 1H24)

THE FIRST BANKING GROUP IN ITALY¹ IN TERMS OF CAPITAL AND LIQUIDITY RATIOS



BEST GROUP IN EUROPE IN TERMS OF CAPITAL STRENGTH IN CASE OF ADVERSE SCENARIO ACCORDING TO THE EU-WIDE STRESS TEST (EBA)

CET1r 2027 (fully loaded) – Adverse Scenario



A SOLID SUCCESS STORY SINCE THE ESTABLISHMENT OF THE GROUP IN 2019

		<i>FY19</i>	<i>FY24</i>	<i>1H25</i>	<i>Δ 1H25 – FY19</i>
VOLUMES	Loans to customers ¹ <i>Market share</i>	85.2 €/bn 4.9%	93.5 €/bn 6.4%	97.0 €/bn 6.4% ²	<i>Market share</i> +1.5pp
	Liabilities to customers <i>Market share</i>	105.6 €/bn 6.0%	123.2 €/bn 6.5%	124.8 €/bn 6.5% ²	<i>Market share</i> +0.5pp
ASSET QUALITY	Gross NPL Ratio	11.6%	3.1%	3.1%	-8.5pp
	Net NPL Ratio	6.1%	0.8%	0.8%	-5.3pp
PROFITABILITY	Cost / Income	73.9%	52.2%	55.0%	-18.9pp
	ROE	2.4%	12.8%	12.5%	+10.1pp
CAPITAL	CET1r	15.5%	23.3%	25.2% ³	+9.7pp
	TCR	16.3%	23.8%	25.7% ³	+9.4pp

CREDIT RATINGS: CONSOLIDATION OF THE «FULL INVESTMENT GRADE» STATUS

	2020			TODAY		
	Long Term	Outlook		Long Term	Outlook	
FitchRatings	BB-	Stable	+3 Notch	BBB-	Positive	INVESTMENT GRADE
S&P Global Ratings	BB	Negative	+3 Notch	BBB	Stable	INVESTMENT GRADE
MORNINGSTAR DBRS	BB (high)	Stable	+2 Notch	BBB	Stable	INVESTMENT GRADE
	ESG			ESG		
MORNINGSTAR SUSTAINALYTICS				8.2	NEGLIGIBLE RISK	

| 1H25 Results

P&L 1H25 vs 1H24

(€mln)	1H25	1H24	Δ 1H25 vs 1H24	Δ % 1H25 vs 1H24
Net interest income	2,013	2,201	(187)	(8.5%)
Net fees and commission income (expense)	713	681	32	4.8%
Other financial income	129	106	23	22.2%
Gross Income	2,856	2,987	(132)	(4.4%)
Net writedowns / writebacks for credit risk	(67)	(179)	112	(62.5%)
Operating expenses	(1,570)	(1,576)	6	(0.4%)
Personnel expenses	(1,049)	(1,010)	(39)	3.8%
Other administrative expenses	(581)	(603)	22	(3.7%)
Net provisions	1	(26)	27	n.m.
Net adjustments	(113)	(115)	3	(2.3%)
Other operating expenses/income	172	178	(7)	(3.7%)
Operating Result	1,219	1,233	(13)	(1.1%)
Other	3	6	(4)	(56.9%)
Profit before taxes	(211)	(212)	1	(0.5%)
Taxes	1,010	1,026	(16)	(1.6%)
Profit after tax from discontinued operations	43	30	13	45.4%
Net profit (loss)	1,053	1,056	(3)	(0.2%)

BALANCE SHEET 1H25 vs 2024

Assets (€mln)	30.06.25	31.12.2024	Δ 30.06.25 vs 31.12.24	Δ % 30.06.25 vs 31.12.24
Financial Assets	56,549	56,238	311	0.6%
Net loans to customers	96,996	93,541	3,455	3.7%
Net loans to banks	3,422	5,229	(1,807)	(34.6%)
Other assets	8,758	9,604	(846)	(8.8%)
Total Assets	165,725	164,612	1,113	0.7%
Liabilities and shareholders' equity (€mln)	30.06.25	31.12.2024	Δ 30.06.25 vs 31.12.24	Δ % 30.06.25 vs 31.12.24
Financial liabilities to customers	124,833	123,234	1,599	1.3%
Securities issued	15,092	13,968	1,124	8.0%
Financial liabilities to banks	2,590	6,554	(3,964)	(60.5%)
Other liabilities	6,417	4,978	1,439	28.9%
Group shareholders' equity	16,793	15,878	915	5.8%
Total liabilities and shareholders' equity	165,725	164,612	1,113	0.7%

P&L QUARTERLY EVOLUTION

(€mn)	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	Δ 2Q 25 VS 1Q 25	Δ % 2Q 25 VS 1Q 25
Net interest income	1,088	1,113	1,110	1,053	1,026	987	(39)	(3.8%)
Net fees and commission income (expense)	336	344	351	373	352	362	10	2.8%
Other financial income	73	33	54	(10)	52	77	25	47.4%
Gross Income	1,497	1,490	1,514	1,416	1,430	1,426	(4)	(0.3%)
Net writedowns / writebacks for credit risk	(43)	(136)	(46)	(119)	(4)	(63)	(59)	n.m.
Operating expenses	(735)	(841)	(712)	(804)	(769)	(800)	(31)	4.1%
Personnel expenses	(489)	(521)	(461)	(633)	(536)	(513)	23	(4.4%)
Other administrative expenses	(272)	(331)	(277)	(268)	(267)	(314)	(47)	17.8%
Net provisions	(3)	(22)	3	36	7	(6)	(13)	n.m.
Net adjustments	(58)	(58)	(54)	(63)	(54)	(59)	(5)	8.4%
Other operating expenses/income	87	91	76	124	81	91	11	13.2%
Operating Result	720	512	756	493	657	563	(94)	(14.3%)
Other non-operating items	6	1	(9)	(10)	3	(0)	(3)	n.m.
Taxes	(117)	(96)	(126)	(80)	(112)	(100)	12	(10.5%)
Net profit (loss) from current operations	609	417	621	404	548	463	(85)	(15.6%)
Profit after tax from discontinued operations	0	29	2	(53)	43	0	(42)	n.m.
Net profit (loss)	610	446	623	351	590	463	(127)	(21.6%)

BALANCE SHEET QUARTERLY EVOLUTION

Assets (€mn)	31.03.24	30.06.24	30.09.24	31.12.24	31.03.25	30.06.25	Δ 30.06.25 vs 31.12.24	Δ % 30.06.25 vs 31.12.24
Financial Assets	60,100	60,125	58,336	56,238	56,403	56,549	311	0.6%
Net loans to customers	93,262	93,006	93,603	93,541	93,383	96,996	3,455	3.7%
Net loans to banks	3,648	2,951	3,323	5,229	4,910	3,422	(1,807)	(34.6%)
Other assets	14,501	10,109	9,384	9,604	8,842	8,758	(846)	(8.8%)
Total Assets	171,511	166,191	164,645	164,612	163,538	165,725	1,113	0.7%

Liabilities and shareholders' equity (€mn)	31.03.24	30.06.24	30.09.24	31.12.24	31.03.25	30.06.25	Δ 30.06.25 vs 31.12.24	Δ % 30.06.25 vs 31.12.24
Financial liabilities to customers	122,143	122,991	120,565	123,234	123,449	124,833	1,599	1.3%
Securities issued	13,878	14,554	14,613	13,968	14,362	15,092	1,124	8.0%
Financial liabilities to banks	12,701	10,103	8,081	6,554	3,542	2,590	(3,964)	(60.5%)
Other liabilities	8,449	3,795	5,886	4,978	5,888	6,417	1,439	28.9%
Group shareholders' equity	14,339	14,749	15,501	15,878	16,297	16,793	915	5.8%
Total liabilities and shareholders' equity	171,511	166,191	164,645	164,612	163,538	165,725	1,113	0.7%

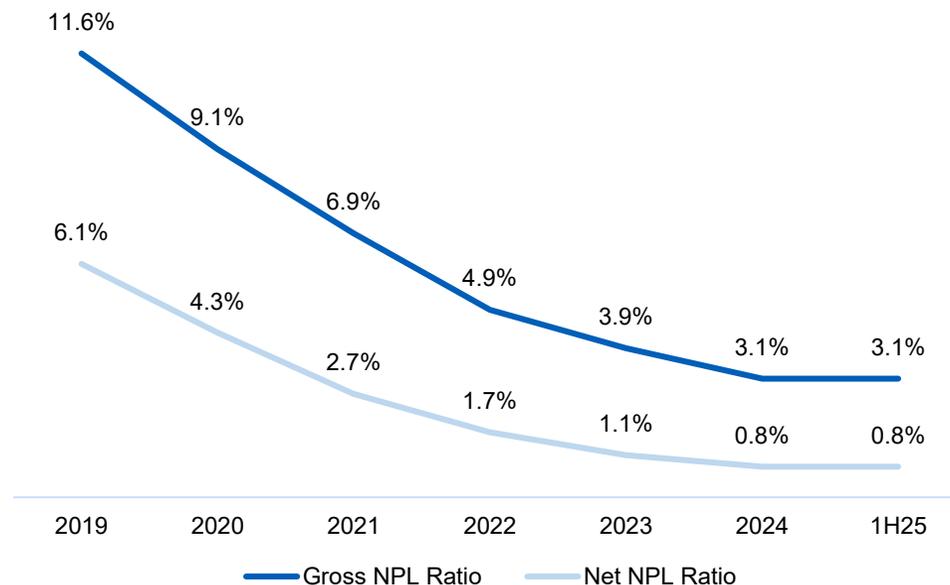
ASSET QUALITY: NET NPL RATIO AT 0.8%, COVERAGE AT 74.3%

Asset Quality - €/mn and ratio in %

Gross NPL ratio at 3.1% (3.1% as of December 31st, 2024). Net NPL ratio at 0.8% (0.8% as of December 31st, 2024). Stage 2: 8.4% of total gross loan portfolio.

(€mn)	30.06.25	31.12.24	Δ 30.06.25 vs 31.12.24	Δ % 30.06.25 vs 31.12.24
Past Due	321	323	(2)	(1%)
UTP	1,720	1,743	(23)	(1%)
Bad Loans	886	841	46	5%
Gross Non-Performing Loans	2,927	2,907	21	1%
Performing Loans - Stage 1	83,726	82,118	1,608	2%
Performing Loans - Stage 2	7,975	9,102	(1,127)	(12%)
Total Gross Loans to customers	94,628	94,127	501	1%
Gross NPL Ratio	3.1%	3.1%	0.0%	0%
Writedowns	2,174	2,146	28	1%
Coverage Ratio NPL	74.3%	73.8%	0.4%	1%
Coverage Ratio Past Due	47.5%	48.3%	(0.8%)	(2%)
Coverage Ratio UTP	72.2%	71.6%	0.6%	1%
Coverage Ratio Bad Loans	87.9%	88.2%	(0.3%)	(0%)
Coverage Ratio Performing Loans	0.7%	0.8%	(0.1%)	(12%)
Coverage Ratio Performing - Stage 1	0.3%	0.3%	(0.0%)	(7%)
Coverage Ratio Performing - Stage 2	5.2%	5.3%	(0.1%)	(2%)
Net Non-Performing Loans	753	761	(7)	(1%)
Net NPL Ratio	0.8%	0.8%	(0.0%)	(2%)

Gross NPL and Net NPL ratio evolution - %



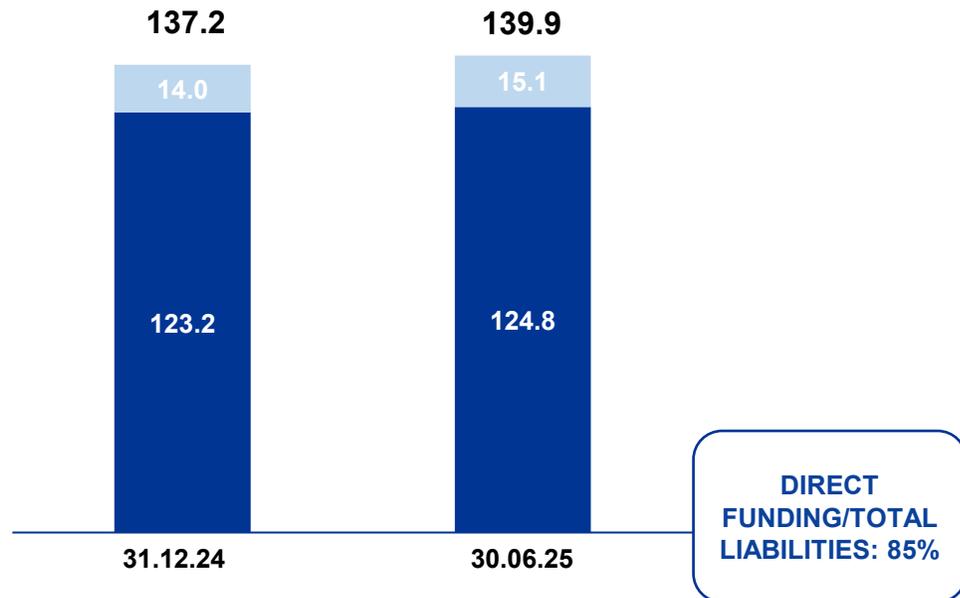
DIRECT FUNDING AND LIQUIDITY POSITION: LCR AT 288% AND NSFR AT 160%. AMPLE LIQUIDITY BUFFERS: € 42.8 BN

Direct Funding Evolution - €/bn

Direct funding at € 139.9 bn steadily growing from 2024 level.

Very strong liquidity position: LCR and NSFR at 288% and 160% respectively, well above the average of Italian peers³.

Ample liquidity reserves: € 42.8 bn.



■ Financial liabilities to customers¹
■ Securities issued²



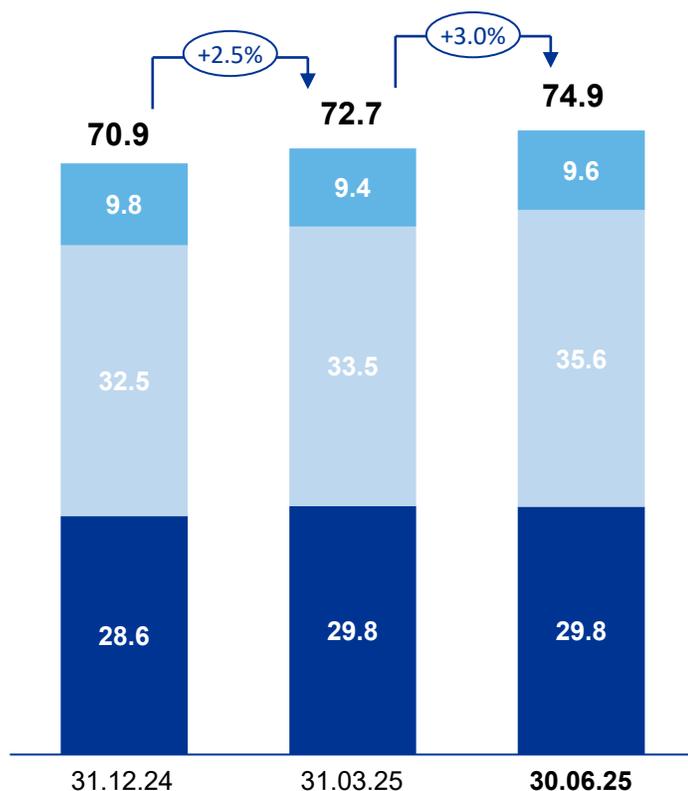
¹Include: Current accounts and deposits, Term deposits and repos.

²Item 10. c) of Liabilities

³Italian Peers: Intesa Sanpaolo, UniCredit, Banco BPM, MPS, BPER, Pop. Sondrio. Average Peers = simple average

INDIRECT FUNDING IN CONTINUOUS GROWTH

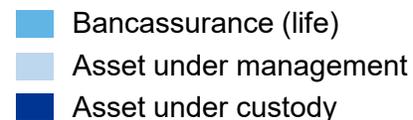
Indirect Funding Evolution¹ - €/bn



Indirect funding grew to €74.9 billion (+3% vs Mar25, +5.6% vs Dec24).

In detail:

- Asset under Custody amounted to €29.8 billion (+ €1.2 billion vs Dec24).
- Asset under Management and Bancassurance to €45.1 billion, up €2.9 billion on 2024 (of which +€3.1 billion from AuM and -€0.2 billion from Bancassurance).

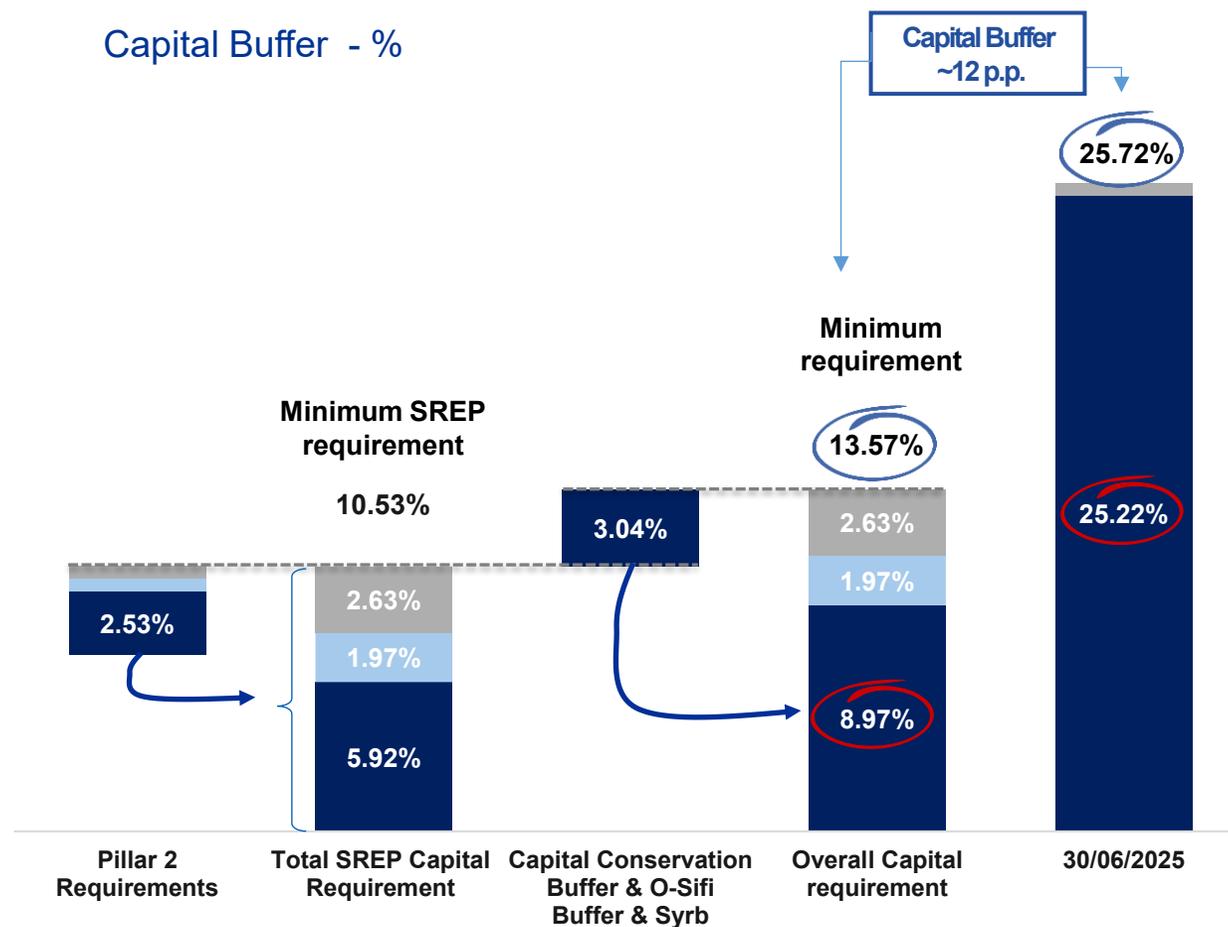


ROCK-SOLID CAPITAL BASE: CET1 AT 25.2% AND TCR AT 25.7%

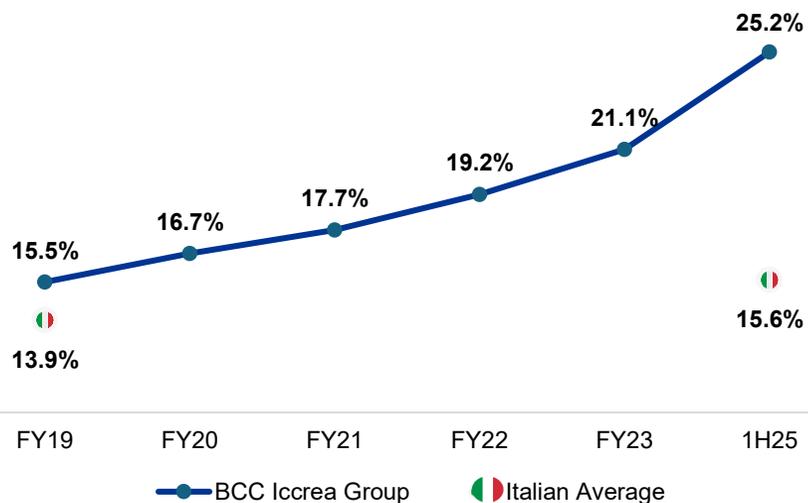
Capital Position Evolution - €/mn

	30.06.2025	31.12.2024	Δ 30.06.2025 vs 31.12.2024
RWA	65,268	66,380	(1,112)
CET 1	16,458	15,481	978
Total Capital	16,787	15,819	969
CET1 ratio	25.2%	23.3%	1.9%
TC ratio	25.7%	23.8%	1.9%

Capital Buffer - %



CET1 Ratio evolution compared to Italian average¹



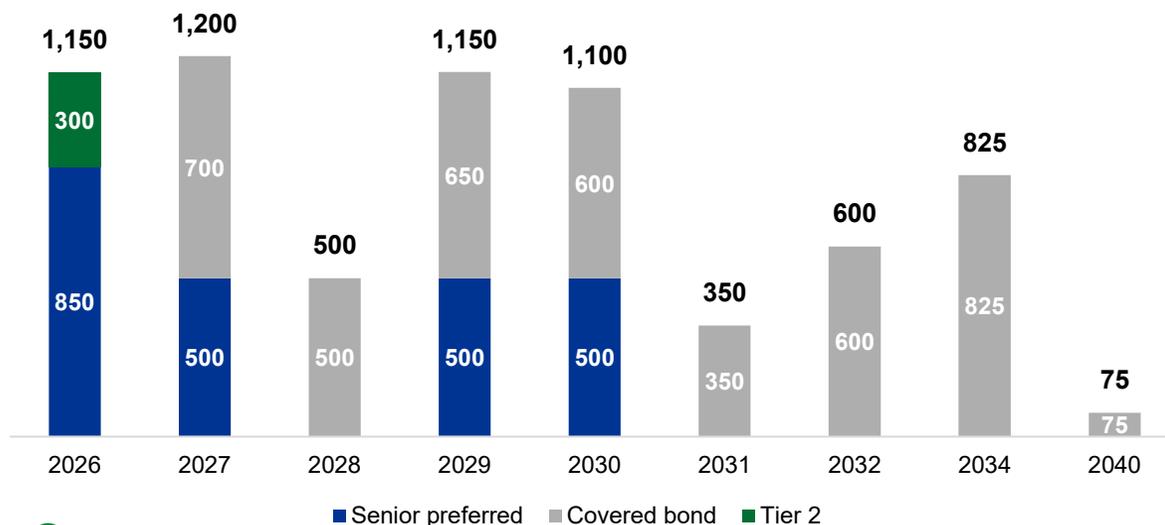
- Common Equity Tier 1 (CET1)
- AT1 eligible Items
- T2 eligible Items
- CET1 ratio
- Total Capital ratio

ICCREA IN THE INSTITUTIONAL BOND MARKET

Iccrea Banca issued these institutional bonds since November 2020:

- 5 Senior Preferred bonds for an aggregate amount of 2,350 €/mn (including 3 Social Bonds and 1 Green Bond)
- 300 €/mn Subordinated Tier 2
- 9 Covered Bonds for an aggregate amount of 4,300 €/mn (including 3 private placements)

INSTITUTIONAL BONDS, CURRENT MATURITY/CALL PROFILE (€/mn)



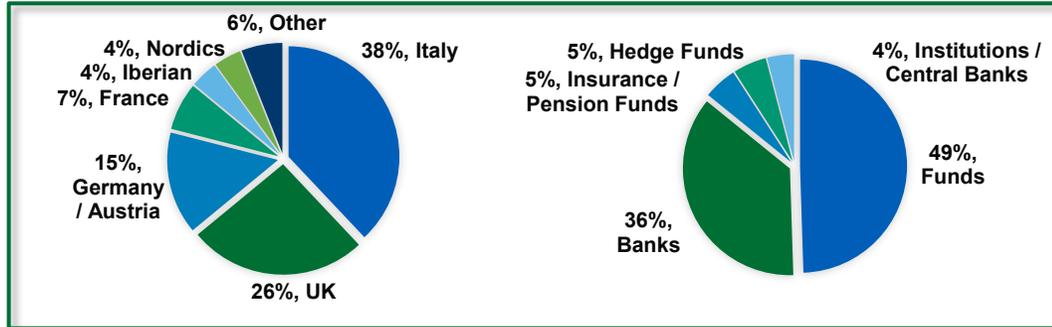
Instrument Type	Issue date	Coupon (%)	Maturity	Next Call Date	Initial amount (€)	Tap Issue (€)
Covered Bond	23/09/2021	0.010	23/09/2028		500,000,000	
Tier 2	18/10/2021	4.750	18/01/2032	18/01/2026	300,000,000	
Social Senior Preferred	17/11/2021	2.125	17/01/2027	16/01/2026	500,000,000	
Senior Preferred	20/09/2022	6.375	20/09/2027	20/09/2026	350,000,000	
Social Senior Preferred	20/01/2023	6.875	20/01/2028	20/01/2027	500,000,000	
Covered Bond	12/07/2023	3.875	12/01/2029		500,000,000	+150.000.000
Covered Bond	08/11/2023	4.000	08/11/2027		500,000,000	+100.000.000 +100.000.000
Social Senior Preferred	05/02/2024	4.250	05/02/2030	05/02/2029	500,000,000	
Covered Bond	04/03/2024	3.500	04/03/2032		500,000,000	+100.000.000
Covered Bond (Private Placement)	07/03/2024	3.430	07/03/2031		200,000,000	
Covered Bond	05/06/2024	3.500	05/06/2034		750,000,000	+75.000.000
Covered Bond (Private Placement)	12/12/2024	2.846	12/12/2031		150,000,000	
Green Senior Preferred	30/01/2025	3.375	30/01/2030		500,000,000	
Covered Bond	07/05/2025	2.625	07/11/2030		600,000,000	
Covered Bond (Private Placement)	16/07/2025	3.650	16/07/2040		75,000,000	

| Annexes

€2.850 BILLION OF NEW PUBLIC ISSUES BETWEEN 2024-2025 DESTINATED TO INSTITUTIONAL INVESTORS (1/2)

Social Senior Pref 6NC5 (Jan-24)
€500mn

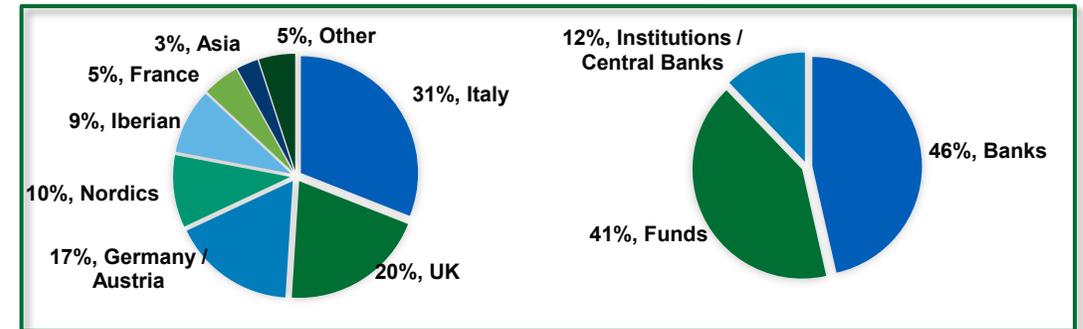
BID TO COVER: 7x



Covered Bond 8Y(Feb-24)
€500mn

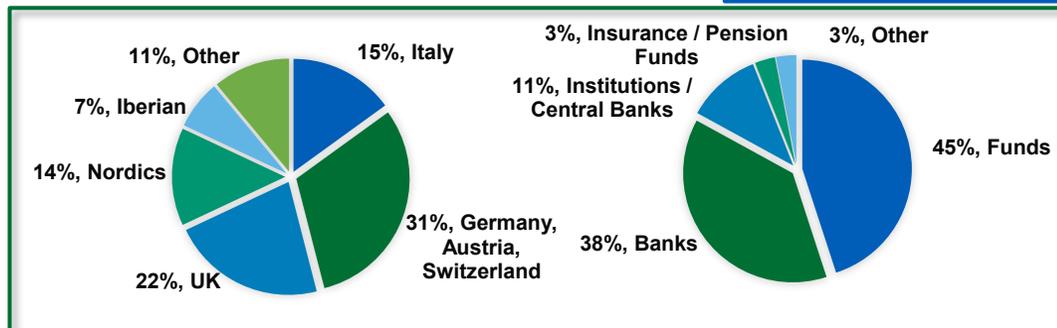
Best Bid To Cover among
European financials since 2018

BID TO COVER: 10x



Covered Bond 10Y (May-24)
€750mn

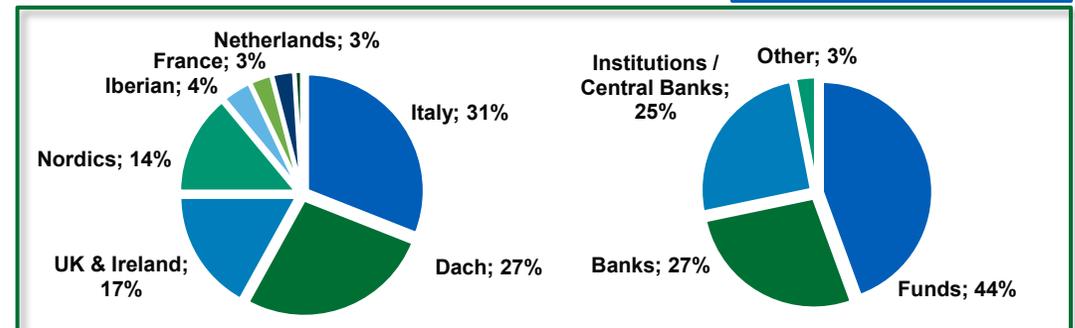
BID TO COVER: 4x



Covered Bond Long 5Y (Apr-25)
€600mn

Lowest Yield (below 3%) among Italian CB
issued with a tenor ≥5Y since June 2022

BID TO COVER: 3x

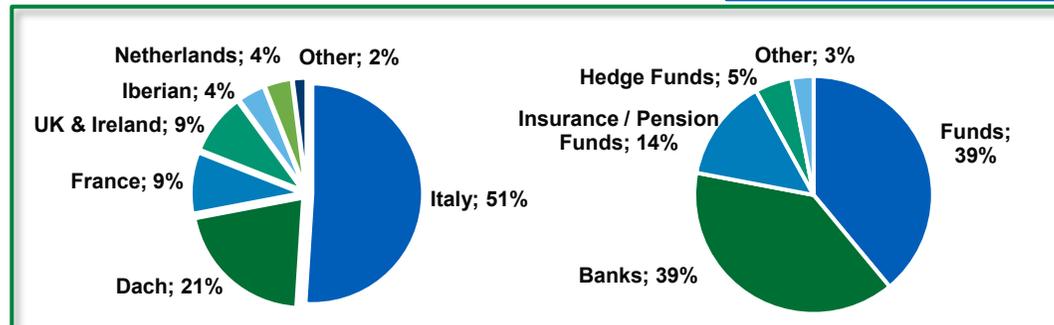


ICCREA'S INAUGURAL €500mn GREEN BOND: THE TIGHTEST CREDIT SPREAD EVER (2/2)

CONFIRMED OUR COMMITMENT TO SUSTAINABILITY

Green Senior Pref 5Y (Jan-25)
€500mn

BID TO COVER: 2x



On January 23, 2025, Iccrea successfully issued its inaugural €500 mn Green Senior Preferred bond with a 5-year maturity and a **final spread of MID SWAP +100 bps**.

This issuance marked the lowest spread ever achieved by Iccrea, reflecting a **reduction of over 300 bps** compared to just two years ago.

Notably, this is the first time ICCREA has adopted the **Green label**, following the issuance of three social bonds in the past.

ICCREA SENIOR PREFERRED BONDS

	nov-21	sept-22	jan-23	jan-24	jan-25
Rating	-/BB/BB-	-/BB/BB-	-/BB+/BB-	-/BB+/BBB-	-/BBB-/BBB-
ESG	Social	-	Social	Social	Green
Term	5NC4	5NC4	5NC4	6NC5	5yr
Coupon	2.125%	6.375%	6.875%	4.250%	3.375%
Size	€500mn	€350mn	€500mn	€500mn	€500mn
Re-Offer	MS+220 bps	MS+390 bps	MS+405 bps	MS+180bps	MS+100bps
Move	0bps	12.5bps	25bps	45bps	30bps

MAIN NEW PARTNERSHIPS OF THE GROUP

INSURANCE



- Following a tender process in 2023, **new insurance partners** were selected: **Assimoco for the non-life insurance sector** and **Cardif for the life insurance sector**. The agreements include:
 - a **5-year partnership, extendable up to 15 years**, subject to the achievement of certain commercial targets;
 - The **sale of 51% of BCC Assicurazioni to Assimoco** (completed in April 2024) and **51% of BCC Vita to Cardif** (completed in May 2024), with the option to sell an **additional 19% to the partners** upon extension of the partnerships.
- The BCCs have joined an agreement with Iccrea on insurance distribution, **aimed at regulating product offerings and insurance distribution with a substantial preference/exclusivity towards BCC Assicurazioni and BCC Vita**. Relaunch and rationalization of the insurance sector and customer offering.

E - MONEY SECTOR



- The **Iccrea-FSI partnership, initiated in August 2022**, aims to create a system capable of enhancing services for the BCCs and their customers, starting with **BCC Pay (now Numia)**.
- On September 2024, **Banco BPM joined Numia as a client-partner**, launching the **new Italian operator in the payments sector**.
- In August 2024 a **binding offer was signed between Iccrea and Numia for the acquisition of BCC POS by Numia by 28/2/2025**.
- The 'new' Numia represents approximately 10% of total POS in Italy, about 9% of active cards, and around 12% of transaction volume.

IT SECTOR



- In 2024, specific activities were carried out to evaluate **new potential Group sourcing models**. Specifically, **Accenture was selected as the new technology partner in both the application and infrastructure areas** (for the latter, there is still an ongoing exclusive negotiation).
- A **5-year partnership** was signed on July 30th between **Iccrea/BCC SI and Accenture/AFAST, with AFAST¹ acquiring a stake in BCC SI**.
- On 31 March 2025, the closing of the IT infrastructure partnership took place. As a result, **BCC Sistemi Informatici has completed the transfer of its business unit to AFAST (Accenture Group) and entered a medium- to long-term infrastructure service agreement with the same**.

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