

ROME, 12 FEBRUARY 2025

# 2024 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 31 December 2024 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).

Please note that the auditing firm is completing the auditor review of the financial statements. The parent company draft financial statements and the consolidated financial statements as at 31 December 2024 will be submitted for approval at the meeting of the Board of Directors scheduled for 26 March 2025 and will be submitted for the approval of shareholders at the Ordinary Meeting scheduled for 15 May 2025.

# AGENDA

| **Executive Summary**

| **FY24 Results**

| **Annexes**

| **Contacts**

# | Executive Summary

# FY24 RESULTS: ONGOING RESILIENT AND GROWING RESULTS

## BALANCE SHEET (stock)

Direct Funding<sup>1</sup>  
**€ 137.2 bn**  
 (€ 134.9 bn Dec.23)

Net Loans  
**€ 93.5 bn**  
 (€ 90.9 bn Dec.23)

Own Funds  
**€ 15.8 bn**  
 (€ 14.3 bn Dec.23)

## ASSET QUALITY

Net NPL Ratio  
**0.8%**

Coverage Stage 3  
**73.8%**

Coverage Stage 1  
**0.3%**

## P&L

Revenues  
**€ 5.9 bn**  
 (+5.9% y/y)

Cost of Credit  
**37 bps**  
 (45 bps FY23)

Net Income  
**€ 2.0 bn**  
 (€ 1.9 bn FY23)

## LIQUIDITY

LCR  
**281%**

NSFR  
**158%**

Liquidity Reserves  
**€ 42.2bn**

## TERRITORIAL PRESENCE\*

New Loan Disbursements  
**€ 16.7 bn**  
 (+7.0% y/y)

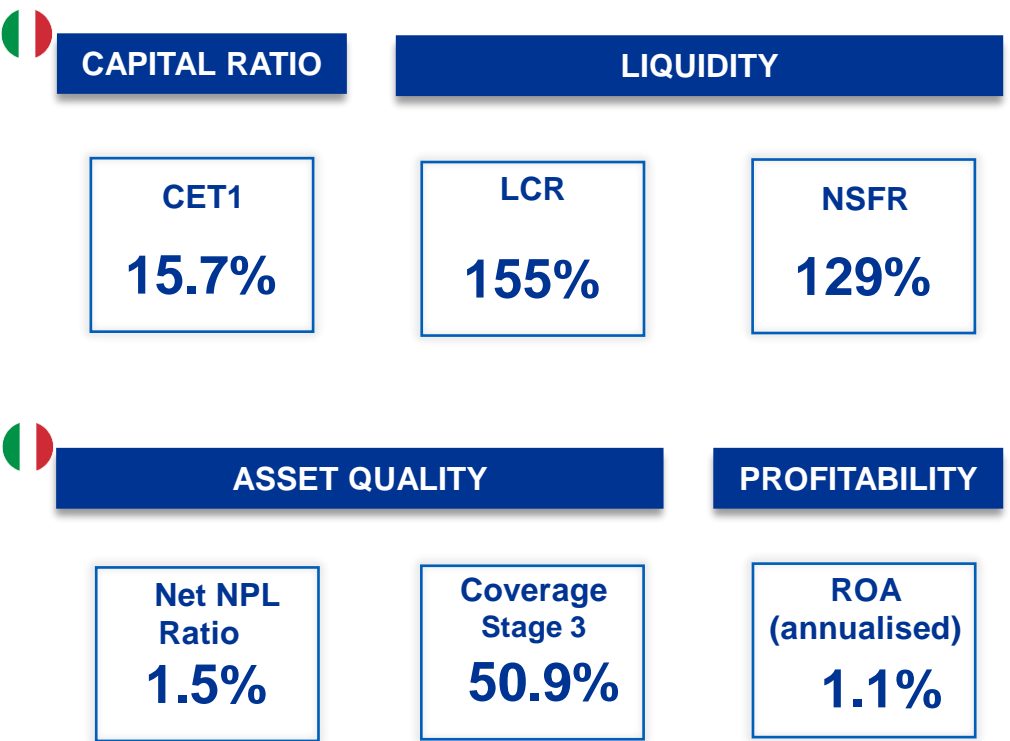
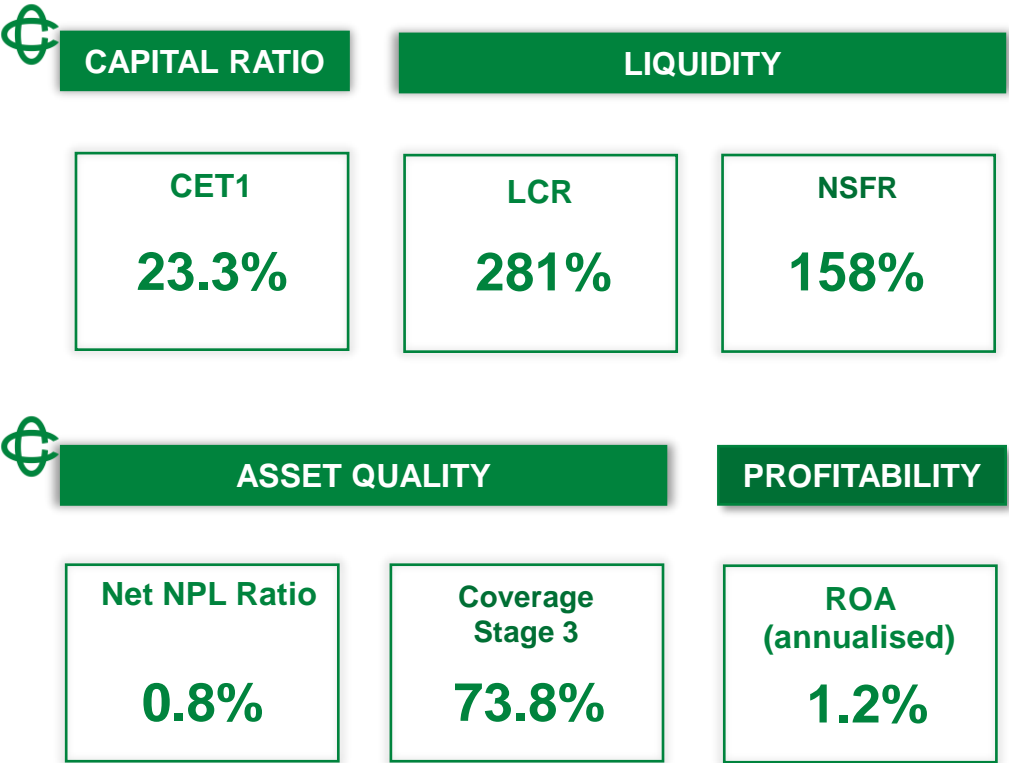
New Customers acquired  
**+254,400**  
 (+16.7% y/y)

## CAPITAL

CET1 ratio  
**23.3%**

TC Ratio  
**23.8%**

# GRUPPO BCC ICCREA IS THE FIRST BANKING GROUP IN ITALY\* IN TERMS OF CAPITAL AND LIQUIDITY RATIOS

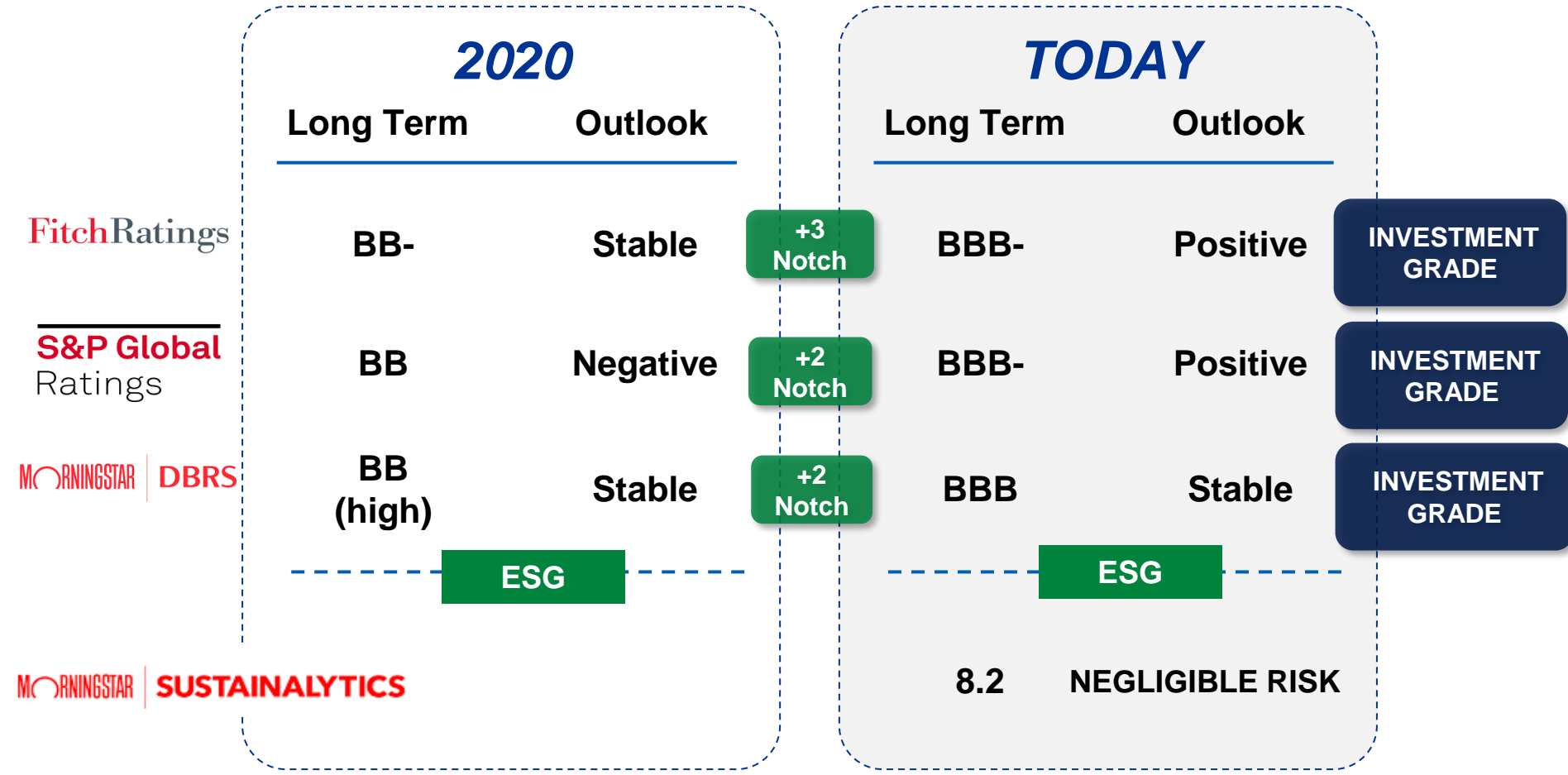


Source: Press Releases FY24 results. \*Italian Peers: Intesa Sanpaolo, UniCredit, Banco BPM, MPS, BPER, Pop. Sondrio. Avg peers = simple avg. ROA = Net income / Total Assets.

# GRUPPO BCC ICCREA 2019-2024: A SOLID SUCCESS STORY

		FY19	FY24		Δ FY19 -FY24
VOLUMES	Loans to customers <i>Market share</i>	85.2 €/bn 4.9%	93.5 €/bn** 6.3%*		Market share + 1.4pp
	Liabilities to customers <i>Market share</i>	105.6 €/bn 6.0%	123.2 €/bn 6.4%*		Market share + 0.4pp
ASSET QUALITY	Gross NPL Ratio	11.6%	3.1%	Target 2026 ≤3.5% ✓	- 8.5 pp
	Net NPL Ratio	6.1%	0.8%	1.3% ✓	- 5.8 pp
PROFITABILITY	Cost / Income	73.9%	52.2%	≤63.0% ✓	- 21.7 pp
	ROE	2.4%	12.8%	>6.0% ✓	+ 10.4 pp
CAPITAL	CET1r	15.5%	23.3%	23.4% ✓	+ 7.8 pp
	TCR	16.3%	23.8%	24.0% ✓	+ 7.5 pp

# CREDIT RATINGS: A FULL INVESTMENT GRADE STATUS





# | FY24 Results

## P&L FY24 vs FY23

(€mIn)	FY 24	FY 23	Δ 23	Δ % 23
Net interest income	4,364	4,095	269	6.6%
Net fees and commission income (expense)	1,405	1,348	56	4.2%
Other financial income	149	147	3	2.0%
<b>Gross Income</b>	<b>5,918</b>	<b>5,590</b>	<b>328</b>	<b>5.9%</b>
Net writedowns / writebacks for credit risk	(344)	(408)	63	(15.5%)
<b>Operating expenses</b>	<b>(3,091)</b>	<b>(3,095)</b>	<b>4</b>	<b>(0.1%)</b>
Personnel expenses	(2,104)	(1,899)	(205)	10.8%
Other administrative expenses	(1,148)	(1,252)	104	(8.3%)
Net provisions	14	(49)	63	(128.3%)
Net adjustments	(232)	(249)	17	(6.8%)
Other operating expenses/income	379	354	25	7.1%
<b>Operating Result</b>	<b>2,482</b>	<b>2,087</b>	<b>395</b>	<b>18.9%</b>
Other	(12)	8	(20)	(258.2%)
<b>Profit before taxes</b>	<b>2,470</b>	<b>2,094</b>	<b>375</b>	<b>17.9%</b>
Taxes	(418)	(335)	(84)	25.1%
Profit after tax from discontinued operations	(21)	98	(119)	(121.4%)
<b>Net profit (loss)</b>	<b>2,030</b>	<b>1,858</b>	<b>173</b>	<b>9.3%</b>

## BALANCE SHEET FY24 vs FY23

Assets (€mIn)	FY 24	FY 23	Δ 23	Δ % 23
Financial Assets	56,238	61,126	(4,887)	(8.0%)
Net loans to customers	93,541	90,886	2,655	2.9%
Net loans to banks	5,229	7,613	(2,384)	(31.3%)
Other assets	9,601	14,888	(5,287)	(35.5%)
<b>Total Assets</b>	<b>164,609</b>	<b>174,513</b>	<b>(9,904)</b>	<b>(5.7%)</b>
<b>Liabilities and shareholders' equity (€mIn)</b>	<b>FY 24</b>	<b>FY 23</b>	<b>Δ 23</b>	<b>Δ % 23</b>
Financial liabilities to customers	123,234	122,523	711	0.6%
Securities issued	13,968	12,350	1,618	13.1%
Financial liabilities to banks	6,554	17,923	(11,369)	(63.4%)
Other liabilities	4,975	7,828	(2,853)	(36.4%)
Group shareholders' equity	15,878	13,889	1,989	14.3%
<b>Total liabilities and shareholders' equity</b>	<b>164,609</b>	<b>174,513</b>	<b>(9,904)</b>	<b>(5.7%)</b>

## FY24 RESULTS: P&L QUARTERLY EVOLUTION

(€mln)	1Q 23	2Q 23	3Q 23	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	Δ 4Q24 vs 3Q24	Δ % 4Q24 vs 3Q24
Net interest income	957	991	1,035	1,113	1,088	1,113	1,110	1,053	(56)	-5.1%
Net fees and commission income (expense)	338	333	337	340	336	344	351	373	22	6.3%
Other financial income	31	46	110	(41)	73	33	54	(10)	(63)	n.s.
<b>Gross Income</b>	<b>1,326</b>	<b>1,371</b>	<b>1,482</b>	<b>1,411</b>	<b>1,497</b>	<b>1,490</b>	<b>1,514</b>	<b>1,416</b>	(97)	-6.4%
Net writedowns / writebacks for credit risk	(22)	(175)	(107)	(104)	(43)	(136)	(46)	(119)	(73)	156.7%
<b>Operating expenses</b>	<b>(711)</b>	<b>(846)</b>	<b>(680)</b>	<b>(859)</b>	<b>(735)</b>	<b>(841)</b>	<b>(712)</b>	<b>(804)</b>	(92)	12.9%
Personnel expenses	(470)	(461)	(437)	(532)	(489)	(521)	(461)	(633)	(173)	37.6%
Other administrative expenses	(270)	(397)	(259)	(327)	(272)	(331)	(277)	(268)	9	-3.1%
Net provisions	6	(15)	(5)	(36)	(3)	(22)	3	36	33	n.s.
Net adjustments	(56)	(58)	(60)	(76)	(58)	(58)	(54)	(63)	(9)	16.8%
Other operating expenses/income	79	84	80	111	87	91	76	124	48	63.5%
<b>Operating Result</b>	<b>594</b>	<b>349</b>	<b>695</b>	<b>449</b>	<b>720</b>	<b>512</b>	<b>756</b>	<b>493</b>	(262)	-34.7%
Other	(1)	3	14	(8)	6	1	(9)	(10)	(1)	10.5%
<b>Profit before taxes</b>	<b>593</b>	<b>352</b>	<b>709</b>	<b>440</b>	<b>726</b>	<b>513</b>	<b>747</b>	<b>484</b>	(263)	-35.2%
Taxes	(97)	(52)	(109)	(77)	(117)	(96)	(126)	(80)	46	-36.2%
Profit after tax from discontinued operations	0	0	5	93	0	29	2	(53)	(55)	n.s.
<b>Net profit</b>	<b>496</b>	<b>301</b>	<b>605</b>	<b>457</b>	<b>610</b>	<b>446</b>	<b>623</b>	<b>351</b>	(272)	-43.7%

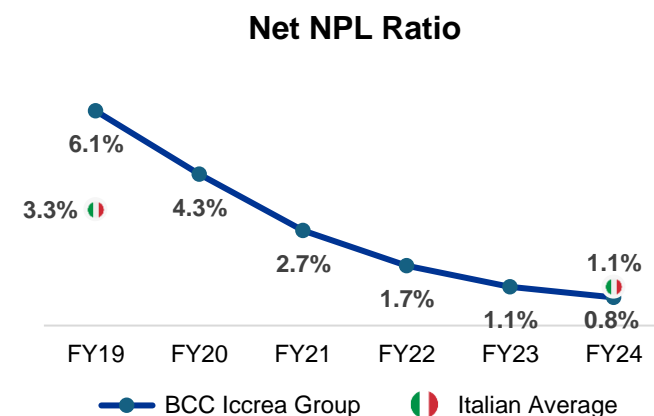
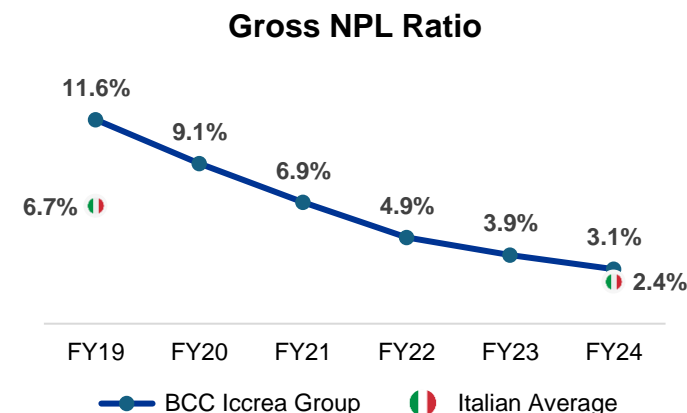
# ASSET QUALITY: NET NPL RATIO AT 0.8%, COVERAGE AT 73.8%

Asset Quality - €/mln and ratio in %

Gross NPL ratio at 3.1% (3.9% as of December 31, 2023). Net NPL ratio at 0.8% (1.1% as of December 31, 2023). Stage 2: 9.7% of total gross loan portfolio. The evolution of the NPE Ratio also benefited from the de-risking activity carried out by Iccrea Banca (about €0.8 billion sold in FY24).

(€/mln)	FY24	FY23	Δ 23	Δ % 23
Past Due	323	327	(4)	(1%)
UTP	1,743	2,242	(499)	(22%)
Bad Loans	841	1,080	(239)	(22%)
<b>Gross Non-Performing Loans</b>	<b>2,907</b>	<b>3,649</b>	<b>(742)</b>	<b>(20%)</b>
Performing Loans - Stage 1	82,118	80,113	2,005	3%
Performing Loans - Stage 2	9,102	9,051	51	1%
<b>Total Gross Loans to customers</b>	<b>94,127</b>	<b>92,813</b>	<b>1,314</b>	<b>1%</b>
<b>Gross NPL Ratio</b>	<b>3.1%</b>	<b>3.9%</b>	<b>(0.8%)</b>	<b>(21%)</b>
Writedowns	2,146	2,636	(490)	(19%)
<b>Coverage Ratio NPL</b>	<b>73.8%</b>	<b>72.2%</b>	<b>1.6%</b>	<b>2%</b>
Coverage Ratio Past Due	48.3%	40.5%	7.8%	19%
Coverage Ratio UTP	71.6%	69.6%	2.0%	3%
Coverage Ratio Bad Loans	88.2%	87.3%	0.9%	1%
Coverage Ratio Performing Loans	0.8%	1.0%	(0.2%)	(16%)
Coverage Ratio Performing - Stage 1	0.3%	0.4%	(0.1%)	(29%)
Coverage Ratio Performing - Stage 2	5.4%	5.6%	(0.3%)	(5%)
Net Non-Performing Loans	761	1,013	(252)	(25%)
<b>Net NPL Ratio</b>	<b>0.8%</b>	<b>1.1%</b>	<b>(0.3%)</b>	<b>(26%)</b>

Gross NPL and Net NPL ratio evolution compared to Italian average



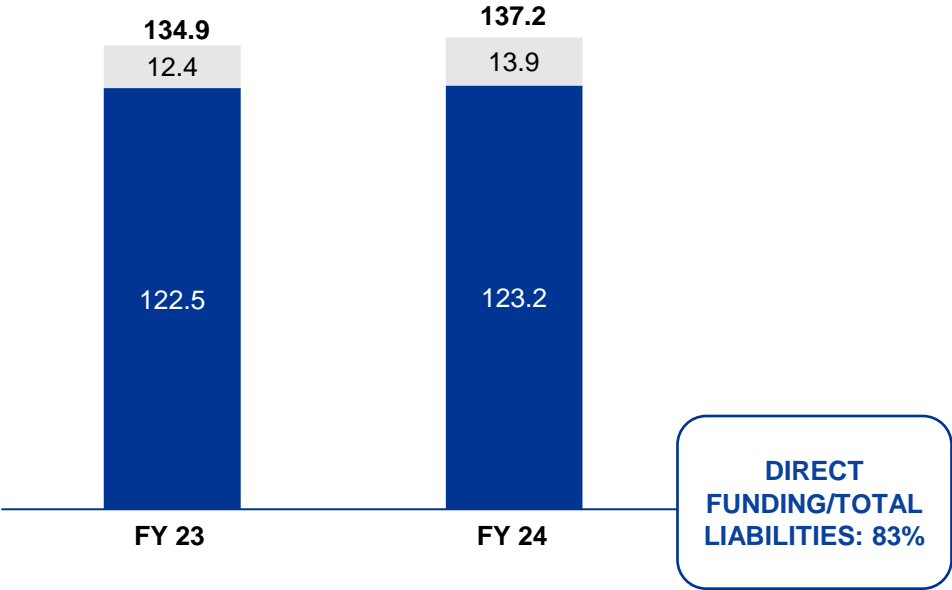
# DIRECT FUNDING AND LIQUIDITY: LCR AT 281% AND NSFR AT 158%. AMPLE LIQUIDITY BUFFERS: € 42.2 BN

## Direct Funding Evolution - €/bn

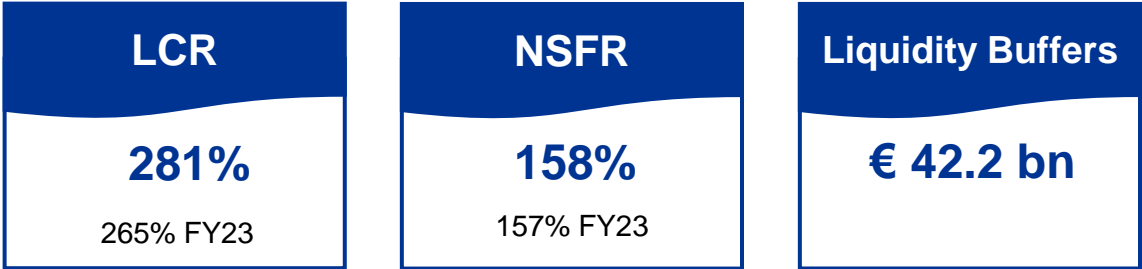
Direct funding at € 137.2 bn slightly up from 2023 level (+1.7%) mainly thanks to securities issued.

Very strong liquidity position: LCR and NSFR at 281% and 158% respectively, well above the average of Italian peers.

Ample liquidity reserves: € 42.2 bn.



■ Financial liabilities to customers<sup>1</sup>  
■ Securities issued



<sup>1</sup>Include "Current accounts and deposits," "Term deposits" and repos.

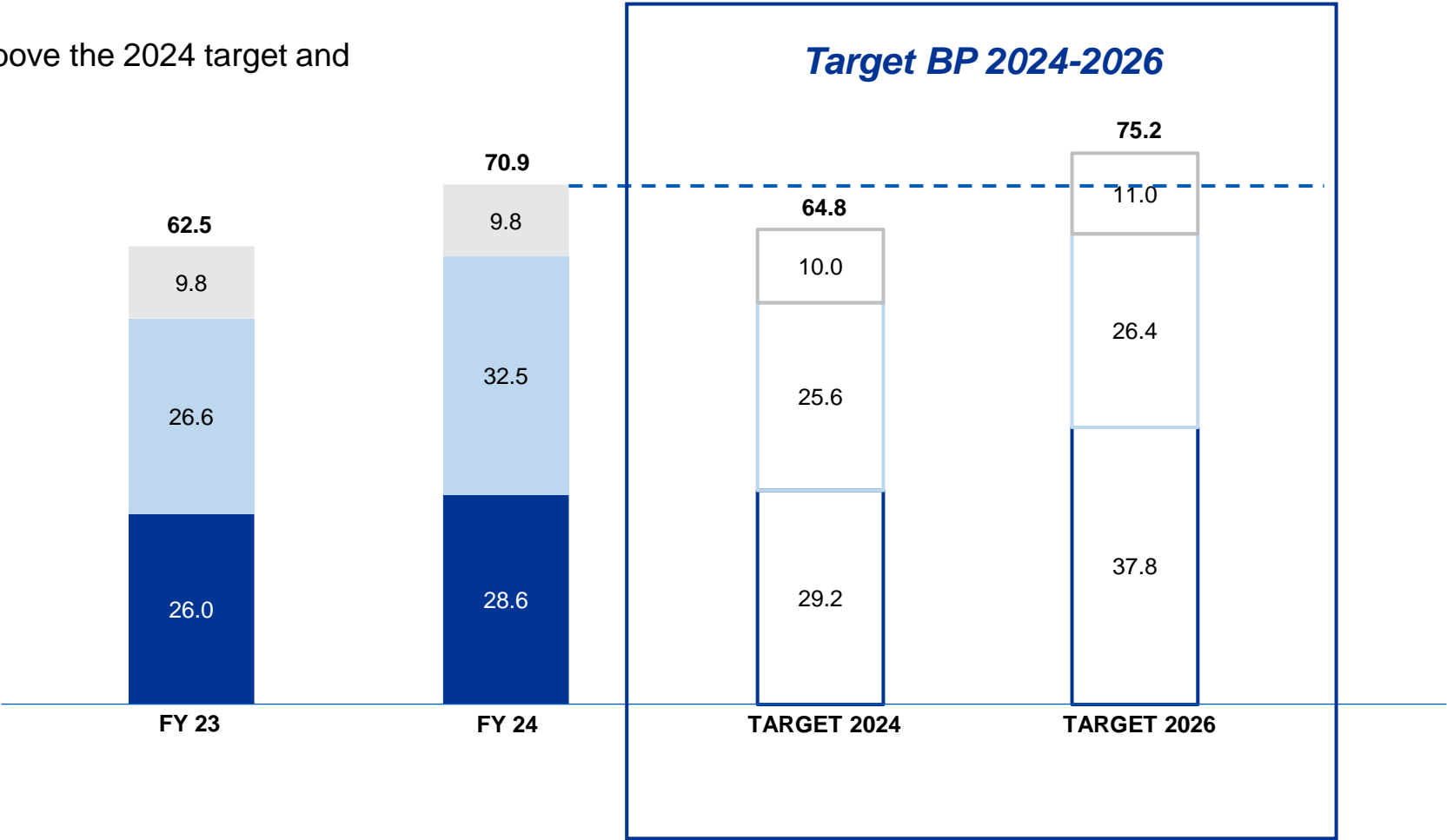
# INDIRECT FUNDING\*: WELL ON TRACK TO REACH BP TARGET

Indirect Funding Evolution - €/bn

Indirect funding at € 70.9 bn: well above the 2024 target and close to the 2026 target.

WEALTH MANAGEMENT  
INFLOWS IN FY24:  
€ 8.2 BN (+66.5% Y/Y)

- Bancassurance (life)
- Asset under custody
- Asset under management



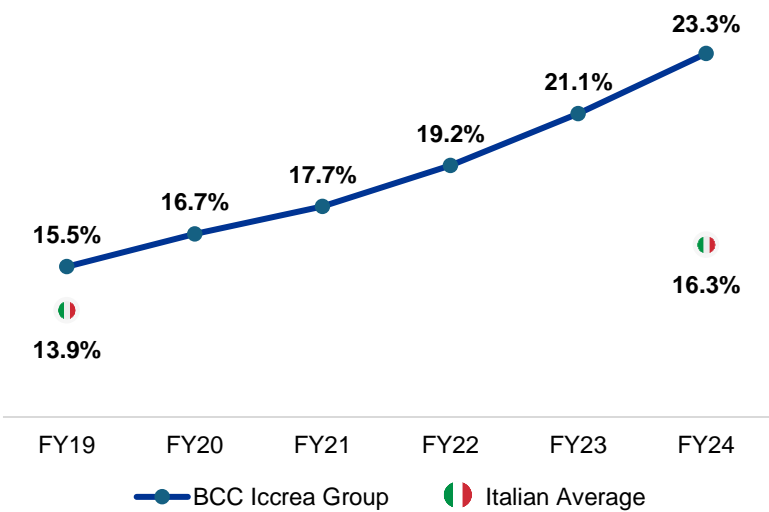
\*Management figures.

# LEADING CAPITAL POSITION: CET1 AT 23.3% AND TCR AT 23.8%

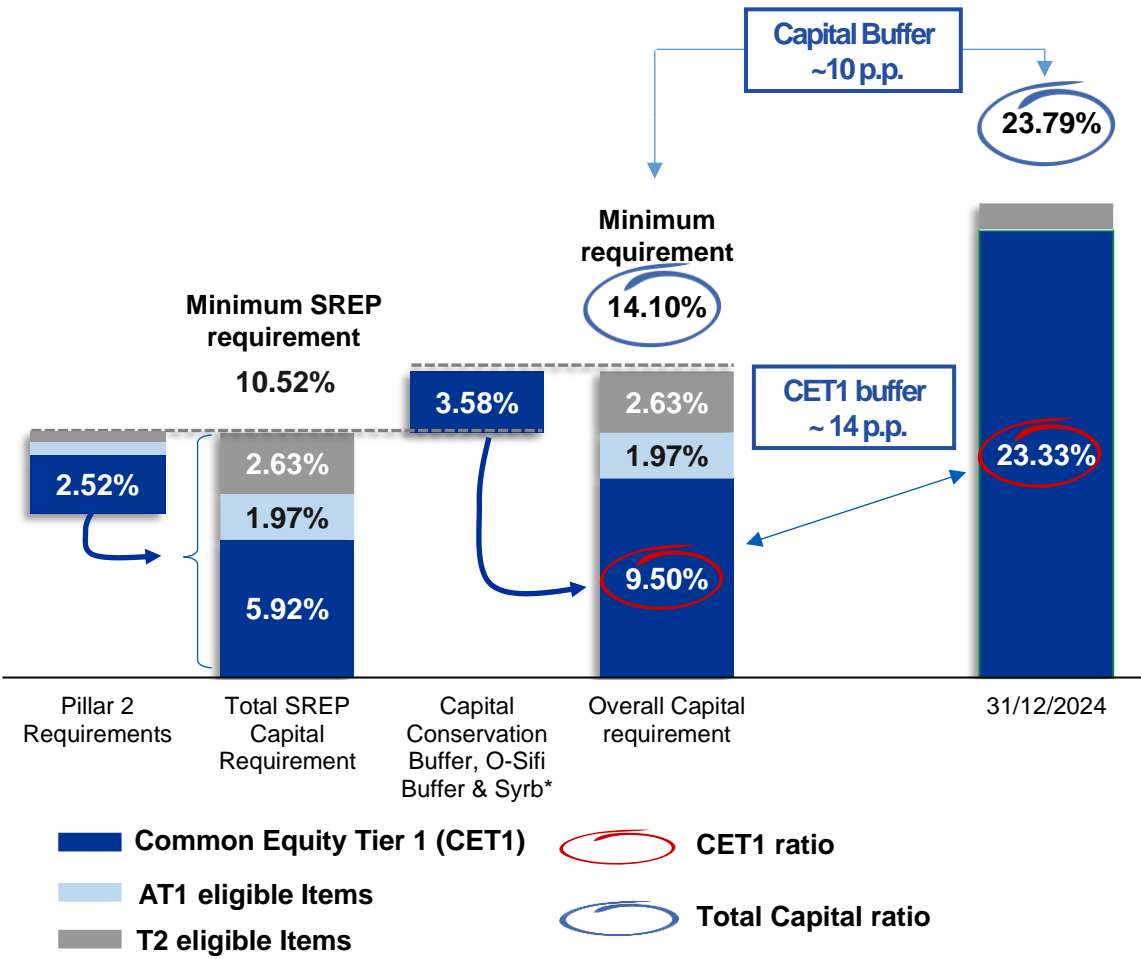
Capital Position Evolution - €/mln

	FY 24	FY 23	Δ FY 23
RWA	66,489	64,392	2,097
CET 1	15,481	13,572	1,908
Total Capital	15,819	14,302	1,517
CET1 ratio	23.3%	21.1%	2.2%
TC ratio	23.8%	22.2%	1.6%

CET1 Ratio evolution compared to Italian average\*\*



Capital Buffer - %



Source: Financial Report 2019 - 2023, FY24 press release and SREP 2024 press release. \*Reference date: June 30, 2025. \*\*EBA risk dashboard (FY19 and 9M24)

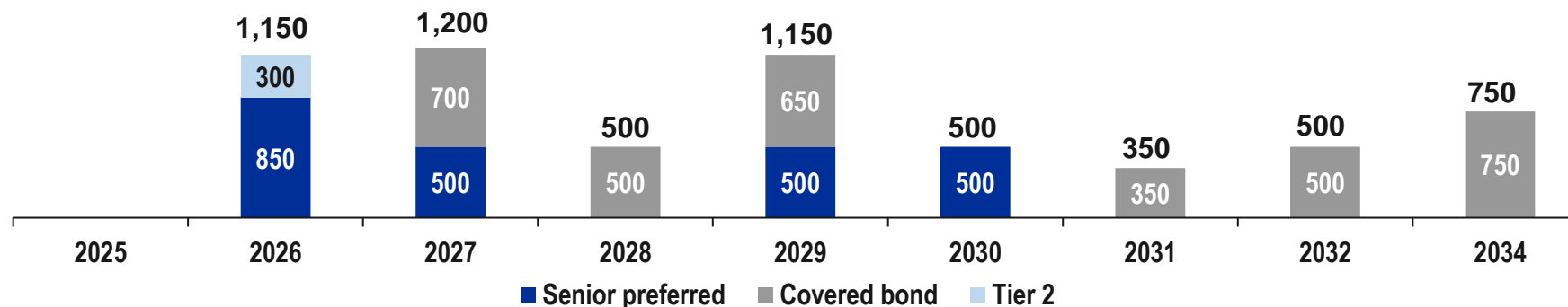
# ICCREA IN THE INSTITUTIONAL BOND MARKET

Iccrea Banca issued these institutional bonds since November 2020:

- 5 Senior Preferred bonds for an aggregate amount of 2,350 €/mln (including 3 Social Bonds and 1 Green Bond)
- 300 €/mln Subordinated Tier 2
- 3,450 €/mln Covered Bond in 7 different issuances

Issuer	Instrument Type	Announcement date	Coupon (%)	Maturity	Next Call Date	Outstanding Amount (€)
Iccrea Banca SpA	Covered Bond	13-Sept-21	0.010	23-Sept-28	-	500,000,000
Iccrea Banca SpA	Tier 2	05-Oct-21	4.750	18-Jan-32	18-Jan-26	300,000,000
Iccrea Banca SpA	Social Senior Preferred	10-Nov-21	2.125	17-Jan-27	16-Jan-26	500,000,000
Iccrea Banca SpA	Senior Preferred	13-Sept-22	6.375	20-Sept-27	20-Sept-26	350,000,000
Iccrea Banca SpA	Social Senior Preferred	12-Jan-23	6.875	20-Jan-28	20-Jan-27	500,000,000
Iccrea Banca SpA	Covered Bond	4-Jul-23	3.875	12-Jan-29	-	650,000,000
Iccrea Banca SpA	Covered Bond	31-Oct-23	4.000	08-Nov-27	-	700,000,000
Iccrea Banca SpA	Social Senior Preferred	30-Jan-24	4.250	05-Feb-30	05-Feb-29	500,000,000
Iccrea Banca SpA	Covered Bond	27-Feb-24	3.50	03-Mar-32	-	500,000,000
Iccrea Banca SpA	Covered Bond	07-Mar-24	3.43	07-Mar-31	-	200,000,000
Iccrea Banca SpA	Covered Bond	29-May-24	3.50	05-Jun-34	-	750,000,000
Iccrea Banca SpA	Covered Bond	10-Dec-24	2.846	12-Dec-31	-	150,000,000
Iccrea Banca SpA	Green Senior Preferred	24-Jan-25	3,375	30-Jan-30	-	500,000,000

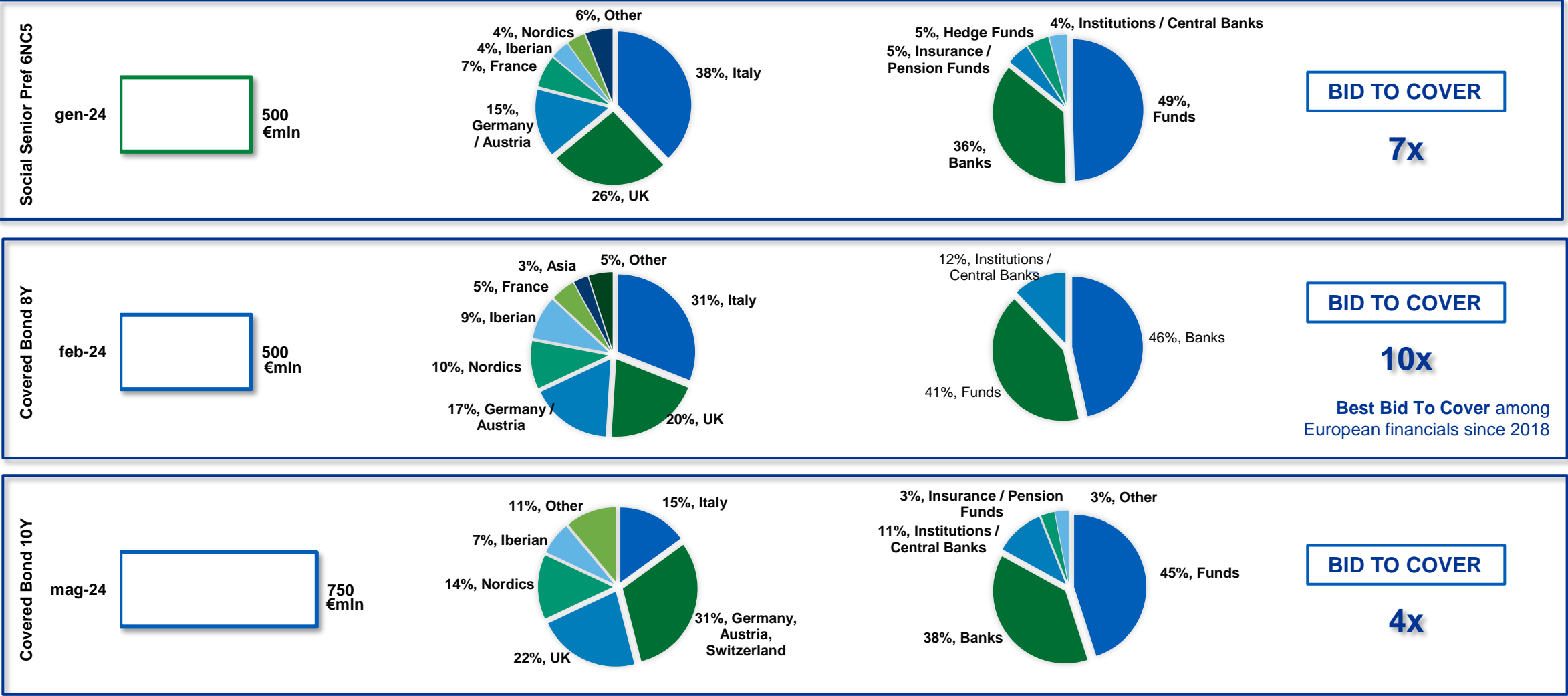
Institutional Bonds, Current Maturity/Call profile -€/mln





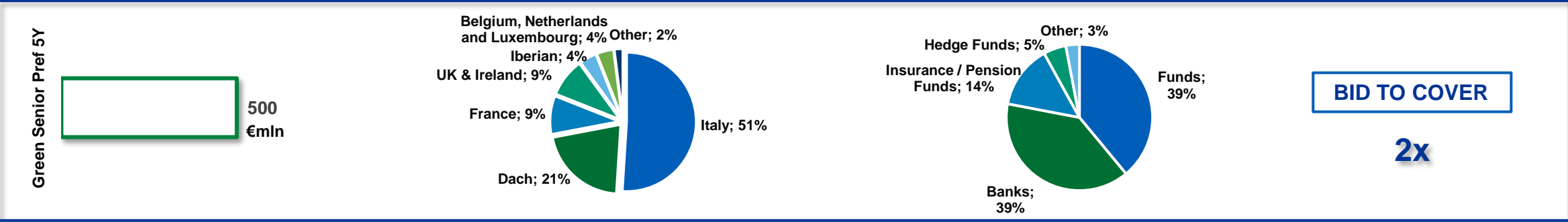
# | Annexes

# 1,750 BN OF NEW PUBLIC ISSUANCES IN 2024 IN WHOLESALE MARKET



# 500 MLN 5Y INAUGURAL GREEN BOND IN JAN 2025 : THE TIGHTEST SENIOR PREF EVER

## CONFIRMED OUR COMMITMENT TO SUSTAINABILITY



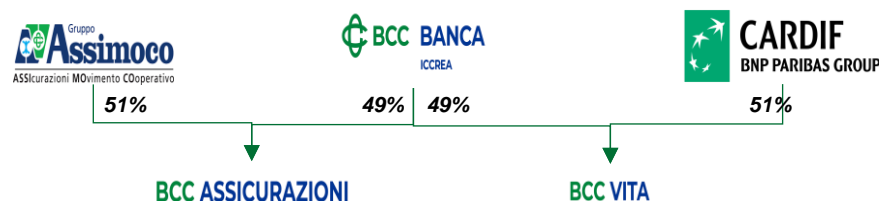
On January 23, 2025, Iccrea successfully issued its inaugural Euro 500 mln Green Senior Preferred bond with a 5-year maturity and a **final spread of MID SWAP +100 bps**. This issuance marked the lowest spread ever achieved by Iccrea, reflecting a **reduction of over 300 bps** compared to just two years 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

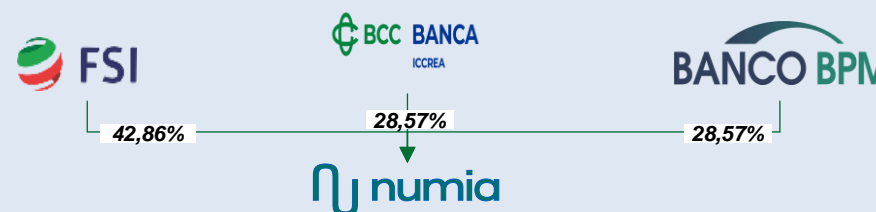
# MAIN NEW PARTNERSHIPS OF THE GROUP

## 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 **October 2024**, **Banco BPM joined Numia as a client-partner, launching the new Italian operator in the payments sector**. There will be equal governance rights between Iccrea and Banco BPM, along with a multi-year commercial agreement for Banco BPM as well.
- The **'new' Numia** represents **approximately 10% of total POS in Italy**, about **9% of active cards**, and around **12-13% of transaction volume**.

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