



# 2023

PUBLIC DISCLOSURE  
AS AT 30TH JUNE 2023

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## Document Objectives

As of 1 January 2014, reforms of the Basel Committee ('Basel III') agreements were transposed into European Union law to strengthen the banks' ability to absorb shocks resulting from financial and economic tensions, regardless of their origin, to improve risk management and governance, and to strengthen transparency and disclosure. The Basel Committee has maintained the three-pillar approach on which the previous agreement on capital ('Basel 2') was based. It integrated and strengthened it in order to increase, in qualitative and quantitative terms, the capital position of intermediaries by introducing countercyclical supervisory instruments, regulations on liquidity risk management and leverage limits.

In particular, the Third Pillar (hereinafter also "Pillar 3") is based on the assumption that the Market Discipline may contribute to strengthen capital regulations and therefore promote the stability and soundness of banks and the financial sector.

Therefore, the purpose of Pillar 3 is to combine the minimum capital requirements (Pillar 1) and the process of prudential monitoring (Pillar 2) through the identification of a set of disclosure transparency requirements which allow the market operators to be provided with relevant, comprehensive and reliable information about capital adequacy, exposure to risks and general characteristics of the systems intended to identify, measure and manage said risks.

Within the European Union, "Basel 3" measures have been transposed into two legislative acts:

- Directive 2013/36/EU of 26 June 2013 (hereinafter "CRD IV") implemented by the Bank of Italy following the issue of Circular no. 285 of 17 December 2013 "Supervisory provisions for banks". These EU provisions govern, inter alia, the conditions for accessing banking activities, the freedom of establishment and the freedom to provide services, the supervisory review and additional capital buffers;
- (EU) Regulation no. 575/2013 of 26 June 2013 (hereinafter "CRR") which governs the prudential supervisory institutions set by Pillar 1 and the rules on public disclosure (Pillar 3).

More specifically, that public disclosure was drafted considering the following regulations:

- Regulation EU 2019/876 – art. 433 quater establishing, for the "other bodies" (not included in articles 433bis and ter), half-yearly production of the main metrics established by art 447, by using the EU KM1 form pursuant to annex I of Regulation 637/2021 of 15 March 2021.

Moreover, with the returning to normal situation after the Covid-19 pandemic, and the collapse of the usage of support measures defined within that context, from the 1st of January 2023 have been abrogated the EBA/GL/2020/07 which governed the related reporting obligations.

### The Banca Ifis Group

As at 30 June 2023 the Banca Ifis Banking Group consisted in the Parent Company Banca Ifis S.p.A. and the subsidiaries, Ifis Rental Services S.r.l., Ifis Npl Investing S.p.A., Ifis Npl Servicing S.p.A., Cap. Ital.Fin. S.p.A., Banca Credifarma S.p.A., Ifis Finance Sp. z o.o., Ifis Finance I.F.N. S.A. and Ifis Npl 2021-1 SPV S.r.l.

The Banca Ifis Group, at the reporting date of 30/06/2023 was composed as follows:



● COMPANY WITH BANKING LICENCE   ● FINANCIAL COMPANY   ● COMPANY NOT BELONGING TO THE BANKING GROUP   ● SECURITIZATION VEHICLE

\*SPV set up in accordance with Law no. 130 of 1999 for the purposes of securing a loan

## Information on the main metrics (EU KM1 Form Regulation 637/2021)

Here below please find the information in table form established by art. 447 of Regulation 876/2019 and incorporated in the EU KM1 Form of Regulation 637/2021.

(IN MILLIONS OF EURO)		30/06/2023	31/12/2022	30/06/2022
<b>Available own funds (amounts)</b>				
1	Common equity Tier 1 Capital (CET1)	1.502	1.521	1.471
2	Tier 1 capital	1.503	1.521	1.472
3	Total capital	1.805	1.906	1.873
<b>Risk-weighted exposure amounts</b>				
4	Total exposure amounts for the risk	10.005	10.128	9.858
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>				
5	Common equity Tier 1 ratio (%)	15,01%	15,01%	14,92%
6	Tier 1 capital ratio (%)	15,02%	15,02%	14,93%
7	Total capital ratio (%)	18,04%	18,82%	19,00%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,65%	1,65%	1,65%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0,90%	0,90%	0,90%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1,25%	1,25%	1,25%
EU 7d	Total SREP own funds requirements (%)	9,65%	9,65%	9,65%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>				
8	Capital conservation buffer (%)	2,50%	2,5%	2,5%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-
9	Institution specific countercyclical capital buffer (%)	0,03%	0,01%	0,00%
EU 9a	Systemic risk buffer (%)	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-
EU 10a	Other Systemically Important Institution buffer	-	-	-
11	Combined buffer requirement (%)	2,53%	2,51%	2,50%
EU 11a	Overall capital requirements (%)	12,18%	12,16%	12,15%
12	CET1 available after meeting the total SREP own funds requirements (%)	7,77%	6,35%	6,27%
<b>Leverage ratio</b>				

(IN MILLIONS OF EURO)		30/06/2023	31/12/2022	30/06/2022
13	Total exposure measure	14.311	14.213	13.369
14	Leverage ratio (%)	10,50%	10,71%	11,01%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>				
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>				
EU 14d	Leverage ratio buffer requirement (%)	-	-	-
EU 14e	Overall leverage ratio requirements (%)	3,00%	3,00%	3,00%
<b>Liquidity Coverage Ratio</b>				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1.159	645	1.007
EU 16a	Cash outflows - Total weighted value	432	475	392
EU 16b	Cash inflows - Total weighted value	682	816	751
16	Total net cash outflows (adjusted value)	108	119	98
17	Liquidity coverage ratio (%)	1.072,92%	542,71%	1.027,82%
<b>Net Stable Funding Ratio</b>				
18	Total available stable funding	11.146	10.919	11.214
19	Total required stable funding	8.754	8.849	8.079
20	NSFR ratio (%)	127,33%	123,39%	138,80%

## Declaration by the Manager charged with preparing the Company's financial reports

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The undersigned, Massimo Luigi Zanaboni, pursuant to Article 154 bis, Paragraph 2 of Italy's 'Consolidated Law on Financial Intermediation', the Manager Charged with preparing the financial reports of Banca Ifis S.p.A, declares that the accounting information contained in this 'Public Disclosure at 30th June 2022' corresponds to the company's accounting records, books and entries.

Venice-Mestre, 21 September 2023

The Manager charged with preparing  
the Company's financial reports  
Massimo Luigi Zanaboni