

# Capital requirements, Banca Ifis way above Bank of Italy's recommendation

Mestre, 29<sup>th</sup> January 2024 – Banca Ifis communicates that it has received from the Bank of Italy the notification of the conclusion of the prudential review and evaluation process (“SREP decision”) performed on the Group.

The Bank of Italy has identified for 2024 the following capital requirements (equal to the sum of the Overall Capital Requirement and the Pillar 2 Guidance) on a consolidated basis:

- ❖ Common Equity Tier 1 ratio: 9.00%
- ❖ Tier 1 ratio: 10.90%
- ❖ Total capital ratio: 13.30%

The above capital requirements include the Target of the Pillar 2 Guidance equal to 1.00%. Banca Ifis Group is well above the capital requirements, having the following capital ratios at 30 September 2023

- ❖ Common Equity Tier 1 ratio: 15.53%
- ❖ Tier 1 ratio: 15.54%
- ❖ Total capital ratio: 18.42%

With respect to the SREP requirements in terms of CET1, Banca Ifis presents one of the widest buffer in the Italian banking system, equal to 653 basis points.

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