Banca CF+
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(Translation from the Italian original which remains the definitive version)

PUBLIC DISCLOSURE

AS AT 30 JUNE 2026

PILLAR 3

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Summary

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1. INTRODUCTION

This report, published on semi-annual basis, is prepared in accordance with the applicable legislation governing Pillar 3 disclosures about institutions' capital adequacy, risk exposures and the general characteristics of the relevant management, measurement and control systems.

On 1 January 2014, the EU's prudential framework for banks and investment firms began to apply. It consists of Regulation (EU) no. 575/2013 *(the Capital Requirements Regulation*, CRR), which is directly applicable in all Member States, as amended, and Directive 2013/36/EU (*the Capital Requirements Directive*, CRD IV), as amended; together they implement the Basel III standards set by the Basel Committee on Banking Supervision.

The CRR and CRD are supplemented by technical regulatory and implementing standards (*Regulatory Technical Standards* "RTS" and *Implementing Technical Standards* "ITS"), which were adopted by the European Commission upon proposal of the European Supervisory Authorities (Level 2 measures), as well as by provisions issued by national authorities and Member States for the transposition of EU framework.

Bank of Italy Circular no. 285 of 17 December 2013 ("Supervisory provisions for banks") transposed the CRD IV into Italian law. It also defined the implementing provisions of the framework set out in the CRR, thereby establishing a prudential supervisory framework integrated with the directly applicable EU provisions.

As in the past, the prudential framework is structured around three pillars:

a) Pillar 1 establishes minimum capital requirements for the main risk types arising from banking and financial activities: credit risk (including counterparty credit risk), market risk and operational risk.
   Moreover, the framework also:
   - requires institutions to maintain capital buffers, including the capital conservation buffer and the countercyclical capital buffer, and imposes additional requirements on systemically important institutions;
   - establishes liquidity risk requirements and supervisory arrangements: the Liquidity Coverage Ratio (LCR) for short-term liquidity risk and the Net Stable Funding Ratio (NSFR) for longer-term structural funding;
   - sets a leverage ratio requirement;

b) Pillar 2 requires institutions to maintain a robust organisational, corporate governance and internal control framework, and to conduct an Internal Capital Adequacy Assessment Process (ICAAP) on both a current and forward-looking basis, including under stress scenarios, covering all material risks. The competent supervisory authority is responsible for overseeing institutions' stability, efficiency and sound and prudent management and,

through the Supervisory Review and Evaluation Process (SREP), for reviewing the reliability and consistency of their internal assessments and taking appropriate corrective measures where needed;

a) Pillar 3 provides for specific public disclosure requirements concerning capital adequacy, risk exposures and the main features of their risk management, measurement and control systems.

In particular, Pillar 3 disclosures are governed by the CRR (Part Eight and Part Ten, Title I, Chapter 3), as amended, and by the Regulatory Technical Standards (RTS) and Implementing Technical Standards (ITS) adopted by the European Commission.

The mandatory disclosures are both qualitative and quantitative and are designed to provide as comprehensive an overview as possible of the group's risk profile, the main features of its risk management and internal control systems and its capital adequacy. Furthermore, regulatory changes require quantitative disclosures to be fully aligned with supervisory reporting and financial statements templates and definitions.

The main developments in the regulatory framework for Pillar 3 disclosures are set out below:

- the public disclosure is governed by **Regulation (EU) no. 575/2013 (CRR)**, Part Eight and Part Ten, Title I, Chapter 3, and by the Regulatory Technical Standards (RTS) and Implementing Technical Standards (ITS) adopted by the European Commission. Part II, Chapter 13 ("Pillar 3 disclosures") of Bank of Italy's **Circular no. 285/2013**, as amended, expressly refers to the disclosure requirements set out in the CRR;
- **Regulation (EU) 2019/876 (CRR II)**, which has applied since 28 June 2021, amended the CRR, with updates to the Pillar 3 disclosure framework (articles 431 et seq.);
- **EU Regulation 1623/2024 ("CRR III")**, which has applied since 1 January 2025, amended the CRR, including updates to the Pillar 3 disclosure framework (articles 431 et seq.);
- **Commission Implementing Regulation (EU) 2021/637** which lays down the Implementing Technical Standards for Pillar 3 disclosures under the CRR. It standardises the tabular and qualitative content aligned to the relevant CRR articles, replacing and/or supplementing earlier topic-specific guidance. In accordance with article 27 of Regulation (EU) 2024/3172, Commission Implementing Regulation (EU) 2021/637 ceased to apply on 1 January 2025, except for article 15 and annexes XXIX and XXX, which continued to apply until 31 December 2025 solely for the purposes of article 16 of Regulation (EU) 2024/3172;

- **Commission Implementing Regulation (EU) 2024/3172**, which has applied since 1 January 2025, lays down the Implementing Technical Standards for disclosure of information by institutions under Titles II and III of Part Eight of the CRR and repeals Commission Implementing Regulation (EU) 2021/637.

Changes to the regulatory framework have led to a revision of the required disclosures, with more standardised formats and more granular information.
A key objective of the regulatory changes was to align institutions' Pillar 3 disclosures with supervisory reporting templates, ensuring *comprehensive and comparable* quantitative information.

Article 433 of the CRR cross-refers to articles 433a, 433b and 433c, which specify the content and frequency of Pillar 3 disclosures. Specifically:

- *Article 433a: "Disclosures by large institutions";*
- *Article 433b: "Disclosures by small and non-complex institutions";*
- *Article 433c: "Disclosures by other institutions"*.

In this regard, it should first be noted that, on 30 June 2025, Banca CF+ announced to the market its decision to launch a voluntary total public tender and exchange offer (the "Voluntary Offer") pursuant to Article 102 of the Italian Consolidated Law on Finance (Testo Unico della Finanza, "TUF"), concerning all the ordinary shares of Banca Sistema S.p.A. ("Banca Sistema" or "BS"). Following the Voluntary Offer, on 6 March 2026, Banca CF+ came to hold 64,940,857 ordinary shares of Banca Sistema, representing approximately 80.751% of Banca Sistema's share capital and approximately 80.746% of the corresponding voting rights. As a consequence, the legal conditions were met for the launch of a mandatory total public tender and exchange offer pursuant to Articles 102 and 106 of the TUF (the "Mandatory Offer"). Upon completion of the Mandatory Offer, on 22 June 2026, Banca CF+ came to hold 68,899,562 ordinary shares of Banca Sistema, representing approximately 85.674% of BS's share capital.

Following the completion of the acquisition described above, Banca Sistema is controlled by Banca CF+ pursuant to Article 2359 of the Italian Civil Code, Article 93 of the Consolidated Law on Finance (TUF), and Article 23 of the Consolidated Banking Act (TUB). In addition, Banca Sistema is subject to the management and coordination activities of Banca CF+ pursuant to Articles 2497 et seq. of the Italian Civil Code, as well as Article 61, paragraph 1, of the Consolidated Banking Act (TUB), in its capacity as the parent company of the Banca CF+ Group.

Accordingly, as of 6 March 2026, Banca CF+, already the parent company of the Banca CF+ Group, assumed the role of parent company of the new banking group resulting from the integration of the Banca CF+ Group and the Banca

Sistema Banking Group. Consequently, Banca Sistema ceased to be the parent company of the banking group formerly known as the Banca Sistema Banking Group.

On 6 March 2026, Bank of Italy notified Banca CF+ that it no longer qualifies as a **small and non-complex institution**. The **notice states that** the bank no longer qualifies as an SNCI following assessments of its size, complexity, interconnectedness and risk profile. It also specifies that the disclosure requirements applicable to institutions that are not SNCIs must be complied with from the first reporting reference date after receipt of the notice.

As a result of no longer qualifying as a Small and Non-Complex Institution (SNCI), starting from the reference date of 31 March 2026, the Bank will publish its disclosures in accordance with the content and frequency requirements set out in Article 433a(1) of the CRR "Disclosures by other institutions".

The table below provides a mapping of the information disclosed in this Report as at 30 June 2026.

CRR II article	Content	Template Regulation (EU) 2024/1623	Frequency
447	Key metrics	Template EU KM1	Semi-Annual

This document refers to the consolidated financial year ended on 30 June 2026 and reflects the new prudential scope of consolidation.

Banca CF+ publishes this Pillar 3 Disclosure on its website www.bancacfplus.it in the public information section.and submits the relevant data to the *Pillar 3 Data Hub* of the **European Banking Authority (EBA)**.

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2. DISCLOSURE OF KEY METRICS (ARTICLE 447 OF THE CRR)

Quantitative information

In accordance with article 447 of the CRR, the group discloses its key metrics in template EU KM1, as set out in Commission Implementing Regulation (EU) 2024/3172, below.

Following the acquisition of **Banca Sistema** by **Banca CF+** on 6 March 2026, the Group presents in this document the information required under **Template EU KM1** only as of the reference date of 30 June 2026, due to the different and non-comparable scope of consolidation applicable to the Group as at 31 December 2025, prior to the completion of the acquisition.

		a
		30/06/2026
Available own funds (amounts)		
1	Common Equity Tier 1 (CET1) capital	282.138.067
2	Tier 1 capital	351.155.696
3	Total capital	387.307.580
Risk-weighted exposure amounts		
4	Total risk exposure amount	2.555.943.801
4a	Total risk exposure pre-floor	2.555.943.801
Capital ratios (as a percentage of risk-weighted exposure amount)		
5	Common Equity Tier 1 ratio (%)	11,039%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	11,039%
6	Tier 1 ratio (%)	13,739%
6b	Tier 1 ratio considering unfloored TREA (%)	13,739%
7	Total capital ratio (%)	15,153%
7b	Total capital ratio considering unfloored TREA (%)	15,153%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)		

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EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,100%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,200%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,600%
EU 7g	Total SREP own funds requirements (%)	10,100%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)		
8	Capital conservation buffer (%)	2,500%
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 (%)	0,025%
EU 9a	Systemic risk buffer (%)	0,729%
10	Global Systemically Important Institution buffer (%)	
EU 10a	Other systemically important institution buffer (%)	
11	Combined buffer requirement (%)	3,254%
EU 11a	Overall capital requirements (%)	13,354%
12	CET1 available after meeting the total SREP own funds requirements (%)	5,053%
Leverage ratio		
13	Total exposure measure	7.488.981.577
14	Leverage ratio (%)	4,689%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)		
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,200%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,200%
EU 14c	Total SREP leverage ratio requirements (%)	3,200%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)		
EU 14d	Leverage ratio buffer requirement (%)	
EU 14e	Overall leverage ratio requirement (%)	3,200%
Liquidity coverage ratio		
15	Total high-quality liquid assets (HQLA) (weighted value - average)	749.352.024
EU 16a	Cash outflows - Total weighted value	200.136.618

EU 16b	Cash inflows - Total weighted value	522.016.520
16	Total net cash outflows (adjusted value)	50.034.155
17	Liquidity coverage ratio (%)	1498%
Net stable funding ratio		
18	Total available stable funding	4.650.312.622
19	Total required stable funding	3.068.741.612
20	NSFR ratio (%)	151,54%

As at 30 June 2026, the Group's consolidated ratios were above all applicable regulatory thresholds, including those set through the SREP, and above the risk appetite thresholds defined in the RAF.

The Group maintains an LCR (Liquidity Coverage Ratio) comfortably above the regulatory minimum and above the risk appetite threshold set in the RAF. Total high-quality liquid assets (HQLA) consist entirely of the most liquid category (Level 1) of assets eligible for inclusion in the numerator of the LCR. The Group maintains an NSFR (Net Stable Funding Ratio) above the regulatory minimum and the risk appetite threshold set in the RAF.