

RISULTATO DELLO SREP

Requisito minimo di CET1 pari al 9,25% (il requisito minimo di CET1 è fully loaded)
Requisito minimo di Total SREP Capital al 10,25%

I ratio patrimoniali del Gruppo al 30.09.2019 risultano ampiamente al di sopra dei requisiti minimi

Bergamo, 5 dicembre 2019 – UBI Banca informa che al termine dello SREP (Processo di Revisione e Valutazione Prudenziale – Supervisory Review and Evaluation Process), la BCE ha stabilito che, per il 2020, il Gruppo dovrà rispettare i seguenti requisiti:

- un requisito minimo di CET1 pari al 9,25% fully loaded, risultato della somma tra Capitale Regolamentare Minimo di Pillar 1 (4,5%), Requisito di Pillar 2 (2,25%) e Capital Conservation Buffer (2,50%).
- un requisito minimo di Total SREP Capital Requirement pari al 10,25%, risultato della somma tra Capitale Regolamentare Minimo di Pillar 1 (8%) e requisito di Pillar 2 (2,25%). Aggiungendo il Capital Conservation Buffer del 2,50%, si perviene a un requisito minimo in termini di Total Capital Ratio di Vigilanza del 12,75%.

I requisiti per il 2020 risultano invariati rispetto al 2019.

Al 30 settembre 2019, con un CET1 Ratio phased in del 12,14% e fully loaded del 12,09% e un Total Capital Ratio phased in del 15,63% e fully loaded del 15,58%, il Gruppo si posiziona ben al di sopra dei requisiti minimi richiesti.

OUTCOME OF THE SREP

Minimum CET1 ratio requirement of 9.25% (the minimum CET1 ratio requirement is fully loaded)
The minimum SREP Total Capital requirement at 10.25%

The Group's capital ratios as at 30.09.2019 are significantly above the minimum requirements

Bergamo, 5th December 2019 – UBI Banca informs that on conclusion of the Supervisory Review and Evaluation Process (SREP) the ECB has informed that the Group must comply in 2020 with capital requirements unchanged vs 2019, as follows:

- a minimum CET1 ratio requirement of 9.25% fully loaded, the result of the sum of the Pillar 1 minimum Regulatory Capital Ratio requirement (4.5%), the Pillar 2 Capital Ratio requirement (2.25%) and the Capital Conservation Buffer (2.50%).
- a minimum SREP Total Capital Ratio requirement of 10.25%, the result of the sum of the minimum Pillar 1 Regulatory Capital ratio requirement (8%) and the Pillar 2 Capital ratio requirement (2.25%). If the capital conservation buffer of 2.50% is added, this then gives a minimum requirement in terms of the Supervisory Total Capital Ratio of 12.75%.

Requirements for 2020 are unchanged vs 2019.

As at 30 September 2019, with a CET1 ratio of 12.14% phased-in and of 12.09% fully loaded and a Total Capital Ratio of 15.63% phased-in and 15.58% fully loaded, the Group is positioned well above the minimum requirements.

Per ulteriori informazioni/ For further information please contact :

UBI Banca – Investor relations – Tel. +39 035 3922217

Email: investor.relations@ubibanca.it

UBI Banca – Media relations – Tel. +39 027781 4213 - 4938

Email: media.relations@ubibanca.it

Copia del presente comunicato è disponibile sul sito www.ubibanca.it/ Copy of this press release is available on the website www.ubibanca.it