

# INFORMATIVA AL PUBBLICO BASILEA III - TERZO PILASTRO

## Situazione al 31/12/2025

N. iscrizione nel Registro Imprese di Bolzano  
Codice fiscale e partita IVA: 00180630212  
Iscritta nell'albo delle banche n. 3867.9.0 e nel  
Registro Enti Cooperativi Bolzano, n. A145336, sezione I  
La Cassa aderisce al Fondo di Garanzia dei Depositanti del Credito Cooperativo e al Fondo Nazionale di Garanzia di cui all'art. 62 del  
D. Lgs. n. 415/96.  
Membro del sistema di tutela istituzionale Raiffeisen Südtirol IPS.

**Cassa Rurale di Bolzano**  
Società Cooperativa

Via De Lai 2 | 39100 Bolzano | (BZ) ABI 8081

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## 1. Introduzione

La normativa prudenziale stabilisce l'obbligo per le Banche di pubblicare informazioni riguardanti l'adeguatezza patrimoniale, l'esposizione ai rischi e le caratteristiche generali dei sistemi preposti all'identificazione, alla misurazione e alla gestione dei rischi. Tali informazioni devono essere riportate come definito nella Parte VIII della Capital Requirements Regulation (Regolamento (UE) 575/2013 c.d. CRR, in seguito modificato dal Regolamento (UE) 876/2019 c.d. CRR2 e dal Regolamento (UE) 1623/2024 c.d. CRR3).

In particolare, la Banca pubblica annualmente nel presente documento informazioni conformemente ai modelli ed alle tabelle prescritti nel Regolamento di esecuzione (UE) 3172/2024. In tale ambito, sono esposte unicamente le informazioni che devono essere pubblicate dagli enti piccoli e non complessi ai sensi dell'art. 433 ter CRR.

Nel presente documento vengono altresì fornite informazioni in materia di comunicazione per paese (c.d. "country by country reporting") ai sensi della Circolare della Banca d'Italia 285/2013 in recepimento dell'art. 89 della Direttiva UE 36/2013 (c.d. CRD)..

## 2. Informativa sull'ambito di applicazione

### (ART. 436 CRR)

Quanto riportato nel presente documento di Informativa al Pubblico è riferito alla Cassa Rurale di Bolano Società Cooperativa.

### 3. Informativa sulle metriche principali

(ART. 447)

#### Modello EU KM1: metriche principali

		31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2024
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	155.386.913	154.961.278	155.075.321	154.869.048	139.699.300
2	Tier 1 capital	155.386.913	154.961.278	155.075.321	154.869.048	139.699.300
3	Total capital	155.386.913	154.961.278	155.075.321	154.869.048	139.699.300
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	731.734.542	718.033.391	708.837.332	710.820.001	712.911.885
4a	Total risk exposure pre-floor	731.734.542	718.033.391	708.837.332	710.820.001	0
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	21,235%	21,581%	21,877%	21,787%	19,596%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	21,235%	21,581%	21,877%	21,787%	0,000%
6	Tier 1 ratio (%)	21,235%	21,581%	21,877%	21,787%	19,596%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	21,235%	21,581%	21,877%	21,787%	0,000%
7	Total capital ratio (%)	21,235%	21,581%	21,877%	21,787%	19,596%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	21,235%	21,581%	21,877%	21,787%	0,000%
<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 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,200%	1,200%	1,200%	1,200%	1,100%

		31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2024
EU 7e	of which: to be made up of CET1 capital (percentage points)	0,700%	0,700%	0,700%	0,700%	0,600%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	0,900%	0,900%	0,900%	0,900%	0,800%
EU 7g	Total SREP own funds requirements (%)	9,200%	9,200%	9,200%	9,200%	9,100%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2,500%	2,500%	2,500%	2,500%	2,500%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,000%	0,000%	0,000%	0,000%	0,000%
9	Institution specific countercyclical capital buffer (%)	0,000%	0,000%	0,000%	0,000%	0,000%
EU 9a	Systemic risk buffer (%)	0,920%	0,923%	0,922%	0,461%	0,450%
10	Global Systemically Important Institution buffer (%)	0,000%	0,000%	0,000%	0,000%	0,000%
EU 10a	Other Systemically Important Institution buffer (%)	0,000%	0,000%	0,000%	0,000%	0,000%
11	Combined buffer requirement (%)	3,420%	3,423%	3,422%	2,961%	2,950%
EU 11a	Overall capital requirements (%)	12,620%	12,623%	12,622%	12,161%	12,050%
12	CET1 available after meeting the total SREP own funds requirements (%)	12,035%	12,381%	12,677%	12,587%	10,496%
<b>Leverage ratio</b>						
13	Total exposure measure	1.230.061.337	1.197.855.212	1.145.206.914	1.116.868.303	1.076.011.134
14	Leverage ratio (%)	12,632%	12,937%	13,541%	13,866%	12,966%
<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 (%)	0,000%	0,000%	0,000%	0,000%	0,000%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,000%	0,000%	0,000%	0,000%	0,000%

		31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2024
EU 14c	Total SREP leverage ratio requirements (%)	3,000%	3,000%	3,000%	3,000%	3,000%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%)	0,000%	0,000%	0,000%	0,000%	0,000%
EU 14e	Overall leverage ratio requirement (%)	3,000%	3,000%	3,000%	3,000%	3,000%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	390.884.121	367.287.260	320.162.911	287.423.515	261.108.158
EU 16a	Cash outflows - Total weighted value	204.081.735	187.391.229	185.804.827	168.839.441	158.798.072
EU 16b	Cash inflows - Total weighted value	91.588.748	111.135.417	133.752.589	114.101.159	102.192.161
16	Total net cash outflows (adjusted value)	112.492.987	76.255.812	52.052.238	54.738.282	56.605.911
17	Liquidity coverage ratio (%)	347,474%	481,651%	615,080%	525,087%	461,274%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	1.010.480.488	986.092.165	973.698.766	953.040.953	931.491.859
19	Total required stable funding	651.956.114	633.070.251	631.095.700	633.950.227	626.197.171
20	NSFR ratio (%)	154,992%	155,763%	154,287%	150,334%	148,754%

Nota sui metodi di calcolo dei requisiti patrimoniali utilizzati dalla Banca e degli standard ad essi associati:

- Per la determinazione dei requisiti patrimoniali per il rischio di credito, la Banca utilizza il metodo standard;
- In ottemperanza alla normativa di vigilanza vigente, le banche che rispettano le condizioni di cui all'art. 94 CRR ed in particolare che detengono un portafoglio di negoziazione di vigilanza per un importo inferiore a 50 milioni di euro, sono esenti dalla disciplina dei rischi di mercato e trattano da un punto di vista prudenziale tali esposizioni analogamente a quelle detenute nel portafoglio bancario, aggregandosi pertanto alle attività di rischio ponderate complessive.
- La Cassa Rurale non detiene al 31/12/2025 alcun portafoglio di negoziazione di vigilanza.
- Con riferimento all'indicatore NSFR, la Cassa Rurale non si avvale del metodo semplificato riconosciuto alle banche piccole e non complesse.

## 4. Informativa sui fondi propri

(ART. 437 CRR)

Modello EU CC1: composizione dei fondi propri regolamentari

	(a) AMOUNTS	(b) SOURCE BASED ON REFERENCE NUMBERS/LETTERS OF THE BALANCE SHEET UNDER THE REGULATORY SCOPE OF CONSOLIDATION
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>		
1	Capital instruments and the related share premium accounts	9.122.040
	of which: Instrument type 1	(h)
	of which: Instrument type 2	
	of which: Instrument type 3	
2	Retained earnings	145.019.606
3	Accumulated other comprehensive income (and other reserves)	2.298.080
EU-3a	Funds for general banking risk	0
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0
5	Minority interests (amount allowed in consolidated CET1)	0
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>156.439.726</b>
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>		
7	Additional value adjustments (negative amount)	-189.308
8	Intangible assets (net of related tax liability) (negative amount)	0
9	Not applicable	<b>(a) meno (d)</b>

		(a) AMOUNTS	(b) SOURCE BASED ON REFERENCE NUMBERS/LETTERS OF THE BALANCE SHEET UNDER THE REGULATORY SCOPE OF CONSOLIDATION
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-100.917	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0	
12	Negative amounts resulting from the calculation of expected loss amounts	0	
13	Any increase in equity that results from securitised assets (negative amount)	0	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	
15	Defined-benefit pension fund assets (negative amount)	0	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0	
EU-20c	of which: securitisation positions (negative amount)	0	
EU-20d	of which: free deliveries (negative amount)	0	

		(a) AMOUNTS	(b) SOURCE BASED ON REFERENCE NUMBERS/LETTERS OF THE BALANCE SHEET UNDER THE REGULATORY SCOPE OF CONSOLIDATION
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	
22	Amount exceeding the 17,65% threshold (negative amount)	0	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences	0	
EU-25a	Losses for the current financial year (negative amount)	0	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0	
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0	
27a	Other regulatory adjustments	-762.588	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	-1.052.813	
29	<b>Common Equity Tier 1 (CET1) capital</b>	155.386.913	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	0	(i)
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	0	

	(a) AMOUNTS	(b) SOURCE BASED ON REFERENCE NUMBERS/LETTERS OF THE BALANCE SHEET UNDER THE REGULATORY SCOPE OF CONSOLIDATION
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0
35	of which: instruments issued by subsidiaries subject to phase out	0
<b>36</b>	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>0</b>
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>		
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0
41	Not applicable	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0
42a	Other regulatory adjustments to AT1 capital	0
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>0</b>
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>	<b>0</b>
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>155.386.913</b>
<b>Tier 2 (T2) capital: instruments</b>		
46	Capital instruments and the related share premium accounts	0
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	0
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	0

	(a) AMOUNTS	(b) SOURCE BASED ON REFERENCE NUMBERS/LETTERS OF THE BALANCE SHEET UNDER THE REGULATORY SCOPE OF CONSOLIDATION
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	0
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0
49	of which: instruments issued by subsidiaries subject to phase out	0
50	Credit risk adjustments	0
<b>51</b>	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>0</b>
<b>Tier 2 (T2) capital: regulatory adjustments</b>		
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0
54a	Not applicable	
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0
56	Not applicable	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0
56b	Other regulatory adjustments to T2 capital	
<b>57</b>	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>0</b>
<b>58</b>	<b>Tier 2 (T2) capital</b>	<b>0</b>
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	<b>155.386.913</b>

		(a) AMOUNTS	(b) SOURCE BASED ON REFERENCE NUMBERS/LETTERS OF THE BALANCE SHEET UNDER THE REGULATORY SCOPE OF CONSOLIDATION
<b>60</b>	<b>Total risk exposure amount</b>	731.734.542	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1	21,235%	
62	Tier 1	21,235%	
63	Total capital	21,235%	
64	Institution CET1 overall capital requirements	8,620%	
65	of which: capital conservation buffer requirement	2,500%	
66	of which: countercyclical capital buffer requirement	0,000%	
67	of which: systemic risk buffer requirement	0,920%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,000%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0,700%	
<b>68</b>	<b>Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	<b>12,035%</b>	
69	Not applicable		
70	Not applicable		
71	Not applicable		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	5.551.651	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	0	
74	Not applicable		

		(a) AMOUNTS	(b) SOURCE BASED ON REFERENCE NUMBERS/LETTERS OF THE BALANCE SHEET UNDER THE REGULATORY SCOPE OF CONSOLIDATION
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	969.620	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	(g)
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on T2 instruments subject to phase out arrangements	0	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	