

Basilea3: PILASTRO 3

- Informativa al pubblico
- Comunicazione per paese

al 31/12/2025



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0. 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).



1. Informativa sull'ambito di applicazione

(Art. 436 CRR)

Quanto riportato nel presente documento di Informativa al Pubblico è riferito alla **Cassa Raiffeisen Tures-Aurina Soc. Coop.**



2. Informativa sulle metriche principali

(Art. 447)

Modello EU KM1: metriche principali

		a	b	c	d	e
		31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	114.759.573,00	114.734.210,00	114.733.896,00	114.733.480,00	105.956.967,00
2	Tier 1 capital	114.759.573,00	114.734.210,00	114.733.896,00	114.733.480,00	105.956.967,00
3	Total capital	114.759.573,00	114.734.210,00	114.733.896,00	114.733.480,00	105.956.967,00
Risk-weighted exposure amounts						
4	Total risk exposure amount	225.256.987,00	226.169.925,00	222.408.830,00	221.001.746,00	251.715.694,00
4a	Total risk exposure pre-floor	225.256.987,00	226.169.925,00	222.408.830,00	221.001.746,00	0,00
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	50,95%	50,73%	51,59%	51,92%	42,09%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	50,95%	50,73%	51,59%	51,92%	0,00%
6	Tier 1 ratio (%)	50,95%	50,73%	51,59%	51,92%	42,09%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	50,95%	50,73%	51,59%	51,92%	0,00%
7	Total capital ratio (%)	50,95%	50,73%	51,59%	51,92%	42,09%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	50,95%	50,73%	51,59%	51,92%	0,00%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,30%	2,30%	2,30%	2,30%	1,80%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,30%	1,30%	1,30%	1,30%	1,00%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,70%	1,70%	1,70%	1,70%	1,40%
EU 7g	Total SREP own funds requirements (%)	10,30%	10,30%	10,30%	10,30%	9,80%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00%	0,00%	0,00%	0,00%	0,00%
9	Institution specific countercyclical capital buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 9a	Systemic risk buffer (%)	0,89%	0,89%	0,89%	0,44%	0,43%
10	Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 10a	Other Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
11	Combined buffer requirement (%)	3,39%	3,39%	3,39%	2,94%	2,93%
EU 11a	Overall capital requirements (%)	13,69%	13,69%	13,69%	13,24%	12,73%
12	CET1 available after meeting the total SREP own funds requirements (%)	40,65%	40,43%	41,29%	41,62%	32,29%
Leverage ratio						
13	Total exposure measure	484.063.607,00	491.147.505,00	487.780.506,00	479.977.476,00	422.978.896,00
14	Leverage ratio (%)	23,71%	23,36%	23,52%	23,90%	25,03%
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 (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	185.871.311,00	188.316.734,00	187.409.512,00	181.372.335,00	135.227.436,00
EU 16a	Cash outflows - Total weighted value	49.122.980,00	47.598.371,00	48.302.480,00	41.178.232,00	42.982.411,00
EU 16b	Cash inflows - Total weighted value	21.678.326,00	28.026.662,00	22.180.660,00	14.772.305,00	57.559.396,00
16	Total net cash outflows (adjusted value)	27.444.655,00	19.571.710,00	26.121.819,00	26.405.927,00	10.745.603,00
17	Liquidity coverage ratio (%)	677,26%	962,19%	717,44%	686,86%	1258,44%
Net Stable Funding Ratio						
18	Total available stable funding	447.755.857,00	443.040.102,00	438.609.014,00	435.815.970,00	420.265.996,00
19	Total required stable funding	262.357.726,00	250.777.420,00	239.964.671,00	246.940.521,00	236.514.929,00
20	NSFR ratio (%)	170,67%	176,67%	182,78%	176,49%	177,69%

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 Banca non detiene al 31/12/2025 alcun portafoglio di negoziazione di vigilanza.

- Con riferimento all'indicatore NSFR, la Cassa Raiffeisen Tures Aurina non si avvale del metodo semplificato riconosciuto alle banche piccole e non complesse.



3. Informativa sui fondi propri

(Art. 437 CRR)

Modello EU CC1: composizione dei fondi propri regolamentari

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	82.108,00	(h)
	of which: Instrument type 1		
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	114.551.863,00	
3	Accumulated other comprehensive income (and other reserves)	156.630,00	
EU-3a	Funds for general banking risk	0,00	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0,00	
5	Minority interests (amount allowed in consolidated CET1)	0,00	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0,00	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	114.790.601,00	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-26.027,00	
8	Intangible assets (net of related tax liability) (negative amount)	0,00	(a) minus (d)
9	Not applicable		
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)	0,00	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0,00	
12	Negative amounts resulting from the calculation of expected loss amounts	0,00	
13	Any increase in equity that results from securitised assets (negative amount)	0,00	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0,00	
15	Defined-benefit pension fund assets (negative amount)	0,00	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-5.000,00	
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)	0,00	
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)	0,00	
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)	0,00	
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	0,00	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0,00	
EU-20c	of which: securitisation positions (negative amount)	0,00	
EU-20d	of which: free deliveries (negative amount)	0,00	



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)	0,00	
22	Amount exceeding the 17,65% threshold (negative amount)	0,00	
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	0,00	
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences	0,00	
EU-25a	Losses for the current financial year (negative amount)	0,00	
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)	0,00	
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0,00	
27a	Other regulatory adjustments	0,00	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-31.027,00	
29	Common Equity Tier 1 (CET1) capital	114.759.573,00	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0,00	(i)
31	of which: classified as equity under applicable accounting standards	0,00	
32	of which: classified as liabilities under applicable accounting standards	0,00	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0,00	
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	0,00	
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	0,00	
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	0,00	
35	of which: instruments issued by subsidiaries subject to phase out	0,00	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0,00	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0,00	
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)	0,00	
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)	0,00	
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)	0,00	
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0,00	
42a	Other regulatory adjustments to AT1 capital	0,00	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0,00	
44	Additional Tier 1 (AT1) capital	0,00	
45	Tier 1 capital (T1 = CET1 + AT1)	114.759.573,00	
Tier 2 (T2) capital: instruments			



46	Capital instruments and the related share premium accounts	0,00	
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	0,00	
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	0,00	
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	0,00	
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	0,00	
49	of which: instruments issued by subsidiaries subject to phase out	0,00	
50	Credit risk adjustments	0,00	
51	Tier 2 (T2) capital before regulatory adjustments	0,00	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0,00	
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)	0,00	
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)	0,00	
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)	0,00	
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0,00	
56b	Other regulatory adjustments to T2 capital		
57	Total regulatory adjustments to Tier 2 (T2) capital	0,00	
58	Tier 2 (T2) capital	0,00	
59	Total capital (TC = T1 + T2)	114.759.573,00	
60	Total risk exposure amount	225.256.987,00	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1	50,95%	
62	Tier 1	50,95%	
63	Total capital	50,95%	
64	Institution CET1 overall capital requirements	9,19%	
65	of which: capital conservation buffer requirement	2,50%	
66	of which: countercyclical capital buffer requirement	0,00%	
67	of which: systemic risk buffer requirement	0,89%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,00%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1,30%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	40,65%	
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
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)	2.420.514,00	
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)	0,00	
74	Not applicable		
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)	238.290,00	
Applicable caps on the inclusion of provisions in Tier 2			



76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0,00	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0,00	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0,00	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
<i>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</i>			
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)	0,00	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)	0,00	
84	Current cap on T2 instruments subject to phase out arrangements	0,00	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0,00	



4. Comunicazione per paese

(ai sensi della Circ. Banca d'Italia n. 285/2013 Parte prima, Titolo III, Capitolo 2 e art. 89 Direttiva EU n. 36/2023)

Cassa Raiffeisen Tures- Aurina Cooperativa

a) Oggetto sociale

La Società ha per oggetto la raccolta del risparmio e l'esercizio del credito nelle sue varie forme. Essa può compiere, con l'osservanza delle disposizioni vigenti, tutte le operazioni e i servizi bancari e finanziari consentiti, nonché ogni altra operazione strumentale o comunque connessa al raggiungimento dello scopo sociale, in conformità alle disposizioni emanate dall'Autorità di Vigilanza. La Società svolge le proprie attività anche nei confronti dei terzi non soci. La Società può emettere obbligazioni e altri strumenti finanziari conformemente alle vigenti disposizioni normative. La Società, con le autorizzazioni di legge, può svolgere l'attività di negoziazione di strumenti finanziari per conto terzi, a condizione che il committente anticipi il prezzo, in caso di acquisto, o consegna preventivamente i titoli, in caso di vendita. Nell'esercizio dell'attività in cambi e nell'utilizzo di contratti a termine e di altri prodotti derivati, la Società non assumerà posizioni speculative e conterrà la propria posizione netta complessiva in cambi entro i limiti fissati dall'Autorità di Vigilanza. Essa potrà inoltre offrire alla clientela contratti a termine, su titoli e valute, e altri prodotti derivati se realizzano una copertura dei rischi derivanti da altre operazioni. In ogni caso la Società non potrà remunerare gli strumenti finanziari riservati in sottoscrizione ai soci in misura superiore a due punti rispetto al limite massimo previsto per i dividendi. La Società potrà assumere partecipazioni nei limiti determinati dall'Autorità di Vigilanza.

b) **Fatturato** (voce 120 del Conto Economico del bilancio d'esercizio al 31 dicembre 2025):
18.265.228,63 €

c) **Numero di dipendenti su base equivalente a tempo pieno: 54,96**

d) **Utile (perdite) prima delle imposte** (voce 260 del Conto Economico del bilancio d'esercizio al 31 dicembre 2025): **11.287.637,19 €**

e) **Imposte sull'utile** (voce 270 del Conto Economico del bilancio d'esercizio al 31 dicembre 2025): **1.568.856,86 €**

f) **Contributi pubblici ricevuti: 784,49 €**