

**Press Release Banca di Asti S.p.A.****The Bank of Italy authorizes the use of the advanced internal ratings-based model for calculating capital requirements related to credit risk**

**Asti, June 25, 2025** – Banca di Asti announces that the Bank of Italy has authorized the Group to use its internal credit risk measurement system (A-IRB) for “retail” and “corporate” exposures starting from the supervisory reporting of June 30, 2025. The authorization to use the A-IRB system marks a significant milestone in a long journey, during which Banca di Asti — within an innovative Pool Project developed through excellent collaboration with two other regional banks and IT services provider Cedacri — has steadily enhanced its credit risk measurement and management systems. The positive impacts expected on the Group’s capital ratios — beginning with the June 30, 2025 supervisory reporting — will further strengthen the Group’s already solid capital position. CEO Dr. Carlo Demartini stated: *“As of today, our Bank has achieved improved capabilities in managing credit risk and will also benefit from a further enhancement in its mandatory capital ratios as a result of adopting the new rating models. This translates into greater competitiveness and a stronger capacity to pursue growth objectives both organically and through external initiatives. A special thanks goes to all the colleagues who contributed to achieving this important milestone.*

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