



BANCA C.R. ASTI
CASSA DI RISPARMIO DAL 1842

GRUPPO
CASSA
DI RISPARMIO
DI ASTI

RECLASSIFIED BALANCE SHEET

(Amounts are shows in €/thousand)	30/06/2026	31/12/2025	CHANGES	
			Absolute	%
ASSETS				
Cash and cash equivalents	95,400	686,385	-590,985	-86.10
Financial assets	1,350,069	1,100,241	249,828	22.71
Financial assets valued at amortized cost	9,758,983	9,843,748	-84,765	-0.86
- of which: loans and advances to banks	210,372	109,569	100,803	92.00
- of which: loans and advances to customers	7,467,229	7,329,730	137,499	1.88
- of which: other financial assets measured at amortised cost	2,081,382	2,404,449	-323,067	-13.44
Hedging derivatives	856	2,964	-2,108	-71.12
Equity investments	50,034	40,734	9,300	22.83
Property, plant and equipment and intangible assets	213,690	215,580	-1,890	-0.88
Tax assets	106,777	115,638	-8,861	-7.66
Other assets	857,721	782,812	74,909	9.57
TOTAL ASSETS	12,433,530	12,788,102	-354,572	-2.77
LIABILITIES AND SHAREHOLDERS' EQUITY				
Deposits from banks	983,468	999,081	-15,613	-1.56
Financial liabilities held for trading	6,408	5,772	636	11.02
Direct funding	9,946,897	10,377,115	-430,218	-4.15
- of which: deposits from customers	8,718,834	9,202,861	-484,027	-5.26
- of which: debt securities in issue	1,228,063	1,174,254	53,809	4.58
Hedging derivatives	16,221	30,797	-14,576	-47.33
Tax liabilities	9,993	2,993	7,000	n.s.
Other liabilities	402,543	308,112	-94,431	30.65
Provisions for risks and charges	35,105	29,670	5,435	18.32
Shareholders' equity	1,032,895	1,034,562	-1,667	-0.16
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	12,433,530	12,788,102	-354,572	-2.77



RECLASSIFIED INCOME STATEMENT

(Amounts are shows in €/thousand)	30/06/2026	30/06/2025	CHANGES	
			Absolute	%
NET INTEREST MARGIN	118,611	116,849	1,762	1.51
Net fees and commissions	67,709	67,653	56	0.08
Net profit (loss) from trading, hedging, assets/liabilities measured at fair value through profit or loss and at fair value through other comprehensive income	18,273	-3,602	21,875	n.s.
Dividends and similar income	13,262	12,789	473	3.70
Other operating expenses/income	1,297	1,516	-219	-14.46
GROSS BANKING INCOME	219,152	195,205	23,947	12.27
Gains/Losses on disposal of financial assets measured at amortised cost	-1,863	220	-2,083	n.s.
Net adjustments for credit risk to financial assets measured at amortised cost	-25,625	-17,706	-7,919	44.73
Profits/losses from contractual changes without derecognition	-13	-29	16	-54.67
NET BANKING INCOME	191,651	177,690	13,961	7.86
Operating Costs:	-132,021	-118,635	-13,386	11.28
Personnel expenses	-76,454	-67,002	-9,452	14.11
Other administrative expenses	-45,012	-41,447	-3,565	8.60
Net adjustments to property, plant and equipment/intangible assets	-10,555	-10,186	-369	3.62
GROSS OPERATING PROFIT (LOSS)	59,630	59,055	575	0.97
Net allocations to provisions for risks and charges	-4,741	-1,480	-3,261	n.s.
Other non-recurring income/charges	13	4	9	n.s.
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	54,902	57,579	-2,677	-4.65
Taxes	-20,759	-18,842	-1,917	10.17
PROFIT FROM CONTINUING OPERATIONS	34,143	38,737	-4,594	-11.86
PROFIT FOR THE PERIOD	34,143	38,737	-4,594	-11.86