

**SUPPLEMENT DATED 16 NOVEMBER 2023  
TO THE BASE PROSPECTUS DATED 22 JUNE 2023**



**ICCREA Banca S.p.A.**

*(incorporated with limited liability as a società per azioni under the laws of the Republic of Italy)*

**Euro 10,000,000,000 Covered Bond (*Obbligazioni Bancarie Garantite*) Programme  
unconditionally and irrevocably guaranteed as to payments of interest and principal by**

**Iccrea Covered Bond S.r.l.**

*(incorporated as a limited liability company under the laws of the Republic of Italy and registered at the Companies' Registry of Rome under registration number 15231571009)*

This supplement (the “**Supplement**”) constitutes a supplement to the base prospectus dated 22 June 2023 as supplemented by the first supplement on 31 August 2023 and by the second supplement on 19 October 2023 (the “**Base Prospectus**”), for the purposes of Article 23, paragraph 1, of Regulation (EU) 2017/1129 (the “**Prospectus Regulation**”).

This Supplement constitutes a supplement to, and should be read in conjunction with, the Base Prospectus.

Capitalized terms used in this Supplement and not otherwise defined herein, shall have the same meaning ascribed to them in the Base Prospectus.

Each of the Issuer and the Guarantor accepts responsibility for the information contained in this Supplement, with respect to those sections which already fall under the responsibility of each of them under the Base Prospectus and which are supplemented by means of this Supplement. To the best of the knowledge of the Issuer and the Guarantor (having taken all reasonable care to ensure that such is the case), the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

This Supplement has been approved by the *Commission de Surveillance du Secteur Financier* (“**CSSF**”), which is the Luxembourg competent authority for the purposes of the Prospectus Regulation.

The purpose of this Supplement is to update the section of the Base Prospectus headed “*Information incorporated by reference*” in order to incorporate by reference in the Base Prospectus the press release published by the Issuer on 14 November 2023 entitled “*BCC Iccrea Group: Consolidated results as at 30 September 2023*”.

Save as disclosed in this Supplement, there has been no other significant new factor and there are no material mistakes or inaccuracies relating to information included in the Base Prospectus which is capable of affecting the assessment of Covered Bonds issued under the Programme since the publication of the Base Prospectus. To the extent that there is any inconsistency between (i) any statement in this Supplement and (ii) any statement in the Base Prospectus, the statements in this Supplement will prevail.

Copies of this Supplement and the document incorporated by reference may be inspected during normal business hours at the specified office of the Luxembourg Listing Agent. In addition such documents will be available, without charge, on the website of the Luxembourg Stock Exchange ([www.luxse.com](http://www.luxse.com)).

The date of this Supplement is 16 November 2023

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### INFORMATION INCORPORATED BY REFERENCE

*Under the section of the Base Prospectus headed “Information incorporated by reference” on pages 74 – 76 of the Base Prospectus, the following paragraph is inserted:*

“

- the press release dated 14 November 2023 entitled “*BCC Iccrea Group: Consolidated results as at 30 September 2023*” (the “**14 November 2023 Press Release**”) (available at the following link: [https://www.gruppobccicrea.it/Documenti\\_GBI/ComunicatoStampa/PR%209%20months%20GBCIccrea%2014.11.23%20DEF.pdf](https://www.gruppobccicrea.it/Documenti_GBI/ComunicatoStampa/PR%209%20months%20GBCIccrea%2014.11.23%20DEF.pdf)).”

\* \* \*

*The information set out below supplements the section of the Base Prospectus entitled “Information incorporated by reference” on pages 74 – 76 therein.*

The 14 November 2023 Press Release, which has been filed with the *Commission de Surveillance du Secteur Financier*, is incorporated by reference in, and forms part of, this Supplement and shall, by virtue of this Supplement, be deemed to be incorporated by reference in, and form part of, the Base Prospectus.

#### **Cross-reference list**

**14 November 2023 Press Release**

**Page**

Whole document (pages 1-5)

The 14 November 2023 Press Release can be accessed at the following website:

[https://www.gruppobccicrea.it/Documenti\\_GBI/ComunicatoStampa/PR%209%20months%20GBCIccrea%2014.11.23%20DEF.pdf](https://www.gruppobccicrea.it/Documenti_GBI/ComunicatoStampa/PR%209%20months%20GBCIccrea%2014.11.23%20DEF.pdf)