

**SUPPLEMENT DATED 7 APRIL 2026**  
**TO THE BASE PROSPECTUS DATED 27 AUGUST 2025**



**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 27 August 2025 as supplemented by the first supplement on 16 February 2026 (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.

The Issuer accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer (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.

In addition, the Issuer has requested that the CSSF send a certificate of approval pursuant to Article 25 of the Prospectus Regulation, together with a copy of this Supplement, to the competent authorities in Italy.

The purpose of this Supplement is to update the section of the Base Prospectus headed “*Documents incorporated by reference*”.

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 7 April 2026.

## DOCUMENTS INCORPORATED BY REFERENCE

*Under section of the Base Prospectus headed “Documents incorporated by reference” on page 78 of the Base Prospectus, the following paragraphs are inserted:*

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- the press release dated 26 March 2026 entitled “*BCC Iccrea Group: Approval of the 2025 draft financial statements and 2026–2028 Strategic Plan: “Focused on growth. Dedicated to people.”*” (the “**26 March 2026 Press Release**”) (available at the following link: [https://www.gruppobcciccrea.it/Documenti\\_GBI/ComunicatoStampa/Press%20Release\\_2026-2028\\_BP.pdf](https://www.gruppobcciccrea.it/Documenti_GBI/ComunicatoStampa/Press%20Release_2026-2028_BP.pdf)).

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*The information set out below supplements the section of the Base Prospectus entitled “Documents incorporated by reference” on pages 79 – 80 therein.*

The 26 March 2026 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 forms part of, the Base Prospectus.

### **Cross-reference list**

#### **26 March 2026 Press Release**

#### **Page**

Whole document (pages 1-5)

Any information contained in or incorporated by reference in the document specified above which is not included in the cross-reference list in the Base Prospectus is not incorporated by reference and is either not relevant to investors or is covered elsewhere in the Base Prospectus and, for the avoidance of doubt, unless specifically incorporated by reference into the Base Prospectus, information contained on the website does not form part of the Base Prospectus.

The Issuer confirms that the results for the year ended 31 December 2025 as contained in the 26 March 2026 Press Release and subject to limited review, have been compiled and prepared on a basis which is comparable with the historical information and consistent with the Issuer's accounting policies.